

List of Offices

BHLB PACIFIC TRUST OFFICES

Head Office

BHLB Pacific Trust Management Berhad
52 & 54, Jalan SS21/39, Damansara Utama,
47400 Petaling Jaya, Selangor Darul Ehsan.

Telephone : 03-77262088
Fax : 03-77265088
website : www.bhlbunitrust.com.my

Regional Offices

59, Plaza Damansara, Jalan
Medan Setia 1, Bukit Damansara,
50490 Kuala Lumpur.

03-2556188

20th Floor (Office Block),
The Sheraton Penang
3, Jalan Larut, 10050 Penang.

04-2284030

04-2284031

26A, Jalan Abiad 1,
Taman Pelangi,
80400 Johor Bahru.

07-3341748

5B, Block 414, Section 10,
KTL D Jalan Rubber,
93400 Kuching, Sarawak.

082-259777

No. 1 Jalan Pasar Baru,
Kampung Air,
88300 Kota Kinabalu, Sabah.

088-239951

088-239952

Branches

U7-3, 7th Flr Menara Perbadanan,
Jalan Tengku Petra Semerak,
15000 Kota Bahrui.

09-7471172

09-7471190

Lot 946, 2nd Floor,
Jalan Parry,
98000 Miri.

085-432525

085-432528

Sales Offices

11A-3A Mayang Plaza,
Jalan SS 26/4, Taman Mayang Jaya,
47301 Petaling Jaya, Selangor.

03-7033718

19-3 Blok A,
Jalan Hujan Rahmat 2, OUG,
58200 Kuala Lumpur.

03-77833623

32-3, 3rd Floor, Jalan 1/27F,
KL Satellite Center (KLSC),
Wangsa Maju, Section 5,
50000 Kuala Lumpur.

03-41422911

603B&C Jalan Samudra Utara 1,
Taman Samudra,
68100 Batu Caves.

03-6899720

Lot 415 Wisma Ganda,
Jalan Raja Omar,
32000 Sitiawan.

05-6918861

05-6917761

Room 101-103 & 108, 1st Floor,
Complex Chevron, Main Road,
Kulai Besar, 81000 Kulai.

07-6621686

A-11 Tingkat Bawah,
Lorong Sekilau 22,
Bukit Sekilau, 25200 Kuantan.

09-5134827

Lot 47 & 48 Ground Floor Block D,
Bandar Baru Phase II,
91000 Tawau.

089-777568

089-778077

20 Tenom New Township Extension
P.O. Box 12, 89907 Tenom.

087-735101

472, Lot 2 Block O,
Bandar Sabindo, 91013 Tawau.

089-772808

Room 806, Lai Piang Kee Building,
90731 Sandakan.

089-220515

1st Floor Lot 52 Block F
Jati Commercial Centre,
87007 Labuan Federal Territory.

087-417643

BHL BANK BRANCHES

PULAU	PINANG	Telephone	Telephone
Menara BHL Bank, 51 Jalan Sultan Ahmad Shah, 10050 Pulau Pinang.	04-2261822	43 Lebuhr Pantai, 10300 Pulau Pinang.	04-2628331
21 Jalan Ayer Itam, 11400 Ayer Itam, Pulau Pinang.	04-8284433	403 Jalan Burmah, 10350 Pulau Pinang.	04-2282131
70 Jalan Stesen, 14000 Bukit Mertajam.	04-5395446	450 Jalan Dato Kramat, 10460 Pulau Pinang.	04-2292813
49 Arked Penang Satu, Komtar, 10000 Penang.	04-2620020	72 Jalan Besar, 11000 Balik Pulau, Pulau Pinang.	04-8667988
90 Jalan Mayang Pasir, Taman Sri Tunas, 11950 Bayan Lepas, Pulau Pinang.	04-6432532	1308 Jalan Besar, Sg. Bakap, 14200 Seberang Perai Selatan, Pulau Pinang.	04-5824384
7087 Jalan Kampung Gajah, 12200 Butterworth, Pulau Pinang.	04-3312982	1284 Jalan Bahru, 13700 Prai, Pulau Pinang.	04-3901211
1-G-2B Medan Batu Lanchang, 11600 Pulau Pinang.	04-6562566	1228T Jalan Paya Terubong, 11060 Pulau Pinang.	04-8275244
125-B Desa Tanjung, Jalan Tanjung Tokong, 10470 Pulau Pinang.	04-8990720	38 Lebuhr Nangka Dua, 14000 Bukit Mertajam, Pulau Pinang.	04-5305862
2 Jalan Sungai Emas, 11100 Batu Feringgi, Pulau Pinang.	04-8813472		
P E R L I S			
69 Jalan Besar, 02000 Kuala Perlis.	04-9855298		
K E D A H			
1571 Jalan Kota, 05000 Alor Setar.	04-7339255	106-A Seberang Jalan Putera, Mergong, 05150 Alor Setar.	04-7339124
201-A Jalan Tunku Putra, 09000 Kulim.	04-4905444	24-A Jalan Kampung Baru, 08000 Sungai Petani.	04-4229325
18-A Jalan Raya, 08300 Gurun.	04-4689644		
P E R A K			
Ground Flr, Plaza Teh Teng Seng 227 Jalan Kampar, 30250 Ipoh.	05-2555451	11 Jalan Medan, Kamunting Jaya, 34600 Kamunting.	05-8915989
194 Jalan Bercham, 31400 Ipoh.	05-5453223		

KUALA	LUMPUR	<u>Telephone</u>	<u>Telephone</u>
34 Jalan Tun Perak, P.O.Box 1121, 50736 Kuala Lumpur.	03-2305511	Wisma Idris, 17 Jalan Sultan Ismail, 50520 Kuala Lumpur.	03-2066882

S E L A N G O R

3 Jalan Barat, 46200 Petaling Jaya.	03-7550768	101 Jalan PJS 11/2, Subang Indah, 46000 Petaling Jaya.	03-7312380
5227 Persiaran Raja Muda Musa, 42000 Port Klang.	03-3670997	21 Jalan S10/2, Section 10, Jalan Bukit, 43000 Kajang.	03-8374233
17 Jalan TK1/11A, Plaza Kinrara, 47100 Puchong.	03-5757566	14 Jalan Tengku Zabedah D 9/D, Seksyen 9, 40100 Shah Alam.	03-5527882

NEGERI SEMBILAN

45 Jalan Cempaka, Bandar Baru Ampangan, 70400 Seremban.	06-7622843	Jalan BBN1/1F, Bandar Baru Nilai, 71800 Nilai.	06-8500152
9-G Arab Malaysian Business Centre Jalan Tuanku Munawir, 70000 Seremban.	06-7617509		

J O H O R

75 Jalan Kuning Dua, Taman Pelangi, 80400 Johor Bahru.	07-3312088	Ground Flr, Kompleks Penggaram, 1 Jln Abdul Rahman, 83000 Batu Pahat.	07-4328200
2 Jalan Haji Manan, 86000 Kluang.	07-7716677	382 Jalan Simbang, Taman Perling, 81200 Johor Bahru.	07-2386912

M E L A K A P A H A N G

128 Kompleks Munshi Abdullah, Jln Munshi Abdullah, 75100 Melaka.	06-2841420	B-338 Jalan Beserah, 25300 Kuantan.	09-5662384
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K E L A N T A N T E R E N G G A N U

681-J Jalan Che Su, 15000 Kota Bharu.	09-7448788	K3757 Jalan Sulaimani, 24000 Kemaman.	09-8593232
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S A R A W A K S A B A H

282, Jalan Rubber, 93400 Kuching.	082-238072	Block C, Lot 24, Jalan Kampung Air 4, 88000 Kota Kinabalu.	088-249688
945 Jalan Parry, 98000 Miri.	085-437729		

APPENDIX I

Unit Trust Loan Financing Risk Disclosure Statement

**Investing in a unit trust fund with borrowed money is
more risky than investing with your own savings.**

You should assess if loan financing is suitable for you in light of your objectives, attitudes to risk and financial circumstances. You should be aware of the risks, which would include the following:-

- I. The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment), the greater the potential for losses as well as gains.
- II. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- III. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral or pay additional amounts on top of your normal installments. If you fail to comply within the time prescribed, your units may be sold to settle your loan.
- IV. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced instead. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

The brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you are in doubt in respect of any aspect of the Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

Manager

BHLB PACIFIC TRUST MANAGEMENT BERHAD

TO: BHLB PACIFIC TRUST MANAGEMENT BERHAD

ACKNOWLEDGEMENT OF RECEIPT OF RISK DISCLOSURE STATEMENT

I acknowledge that I have received a copy of this Unit Trust Loan Financing Risk Disclosure statement and understand its contents.

Fund's Name : _____ Signature : _____

Fund's Application : _____ Full Name : _____

Form No
Date : _____