

List of Offices

(Including BHL Bank Branches)

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,
KTLD Jalan Rubber,
93400 Kuching.

082-259777

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

088-239951
088-239952

Branches

U7-3, 7th Floor Menara Perbadanan,
Jalan Tengku Petra Semarak,
15000 Kota Bahru.

09-7471172
09-7471190

No.946, 2nd Floor,
Jalan Parry,
98000 Miri, Sarawak.

085-432525

Sales Offices

11A-3A Mayang Plaza,
Jalan SS26/4, Taman Mayang Jaya,
47301 Petaling Jaya.

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,
53300 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, Lebu 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, Bandar Bayan Baru 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, Lebu Nangka Dua, 14000 Bukit Mertajam, Pulau Pinang,	04-5305862
2, Jalan Sungai Emas, 11100 Batu Feringgi, Pulau Pinang	04-8813472		
PERLIS			
69, Jalan Besar, 02000 Kuala Perlis.	04-9855298		
KEDAH			
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		
PERAK			
Ground Floor, Plaza Teh Teng Seng 227 Jalan Kampar, 30250 Ipoh.	05-2555451	194 Jalan Bercham, 31400 Ipoh.	05-5453223
51 Jalan Taiping Utara, 34600 Kamunting.	05-8058560		

KUALA LUMPUR34 Jalan Tun Perak, P.O.Box 1121,
50736 Kuala Lumpur.

03-2305511

Wisma Idris, 17 Jalan Sultan Ismail,
50520 Kuala Lumpur.

03-2066882

SELANGOR3 Jalan Barat,
46200 Petaling Jaya.

03-7550768

101 Block B, 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 SEMBILAN45 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

JOHOR75 Jalan Kuning Dua,
Taman Pelangi, 80400 Johor Bahru.

07-3312088

Ground Floor, 1 Kompleks Penggaram
Jalan 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

MELAKA128 Kompleks Munshi Abdullah,
Jalan Munshi Abdullah, 75100 Melaka.

06-2841420

PAHANGB-338 Jalan Beserah,
25300 Kuantan.

09-5662384

KELANTAN681-J Jalan Che Su,
15000 Kota Bharu.

09-7448788

TERENGGANUK3757 Jalan Sulaimani,
24000 Kemaman.

09-8593232

SARAWAK

282 Jalan Rubber, 93400 Kuching.

082-238072

SABAHBlock 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 instalments. 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 : _____

APPENDIX II

RATING TABLE BY RATING AGENCY MALAYSIA

Long – Term Ratings

AAA	Issues rated AAA are judged to be of the best quality and offer highest safety of timely payment of interest and principal.
AA	High safety of timely payment of interest and principal.
A	Adequate safety of timely payment of interest and principal. More susceptible to changes in circumstances and economic conditions than debt in higher rated categories.
BBB	Moderate safety of timely payment of interest and principal. Lacking in certain protective elements. Changes in circumstances are more likely to lead to weakened capacity to pay interest and principal than debt in higher rated categories.
BB	Inadequate safety of timely payment of interest and principal. Future cannot be considered as well-assured.
B	High risk on interest and principal payments. Adverse business or economic conditions would lead to lack of ability on part of issuer to pay interest or principal.
C	Very high risk of default. Factors present that make them vulnerable to default. Timely payment of interest and principal possible only if favourable circumstances continue.
D	Payment of interest and/or repayment of principal is in arrears. Already in default.

Short – Term Ratings

P1	Very strong safety with regards to timely payment on the instrument.
P2	Strong ability to repay debt obligations.
P3	Adequate safety on repayment of debt obligations. Instrument is more vulnerable to the effects of changing circumstances than the P1 and P2 categories.
NP	Indicates that the instrument is expected to be in default on maturity.

APPENDIX III

RATING AGENCY MALAYSIA ISLAMIC DEBT RATINGS

LONG TERM RATINGS

AAA	Issues rated in this category are judged to be of the best quality and offer highest safety for timely payment of financial commitments under the Islamic instruments.
AA	High safety for timely payment of financial commitments under the Islamic instruments.
A	Adequate safety for timely payment of financial commitments under the Islamic instruments. More susceptible to changes in circumstances and economic conditions than Islamic instruments in higher rated categories.
BBB	Moderate safety for timely payment of financial commitments under the Islamic instruments. Lacking in certain protective elements. Changes in circumstances are more likely to lead to weakened capacity for timely payment of financial commitments under the Islamic instruments than those in higher rated categories.
BB	Inadequate safety for timely payment of financial commitments under the Islamic instruments. Future cannot be considered as well-assured.
B	High risk as to timely payment of financial commitments under the Islamic instruments. Adverse business or economic conditions would lead to lack of ability on part of issuer to timely meet the financial commitments under the Islamic instruments.
C	Very high risk of default. Factors present that make the Islamic instruments vulnerable to default. Timely payment of financial commitments under the Islamic instruments possible only if favourable circumstances continue.
D	Payment of financial commitments under the Islamic instruments is in arrears. Already in default.

SHORT TERM RATINGS

P1	Very strong safety for timely payment of financial commitments under the Islamic instruments.
P2	Strong safety for timely payment of financial commitments under the Islamic instruments.
P3	Adequate safety for timely payment of financial commitments under the Islamic instruments. Timely payment of financial commitments is more vulnerable to the effects of changing circumstances than the P1 and P2 categories.
NP	Obligations in this category have doubtful capacity for timely payment unless significant external support is made available.

APPENDIX IV

MALAYSIA RATING CORPORATION CORPORATE DEBT ISSUE RATING

LONG TERM RATINGS

MARC's Long-Term Ratings apply to debt issues with maturities of more than one year. These debt ratings specifically assess the likelihood of timely repayment of principal and payment of interest over the term to maturity of such debts.

Investment Grade

AAA	Indicates that the ability to repay principal and pay interest on a timely basis is extremely high.
AA	Indicates a very strong ability to repay principal and pay interest on a timely basis, with limited incremental risk compared to issues rated in the highest category.
A	Indicates the ability to repay principal and pay interest is strong. These issues could be more vulnerable to adverse developments, both internal and external, than obligations with higher ratings.
BBB	The lowest investment grade category; indicates an adequate capacity to repay principal and pay interest. More vulnerable to adverse developments, both internal and external, than obligations with higher ratings.

Non-Investment Grade

BB	While not investment grade, this rating suggests that likelihood of default is considerably less than for lower-rated issues. However, there are significant uncertainties that could affect the ability to adequately service debt obligations.
B	Indicates a higher degree of uncertainty, and therefore, greater likelihood of default. Adverse developments could negatively affect repayment of principal and payment of interest on a timely basis.
C	High likelihood of default, with little capacity to address further adverse changes in financial circumstances.
D	Payment in default.

Note : Long-Term Ratings from AA to B may be modified by the addition of a plus (+) or minus (-) suffix to show relative standing within the major rating categories. Bank-guaranteed issues will carry a suffix (bg), corporate-guaranteed a (cg) and all other supports an (s) when such guarantees or supports give favourable effect to the assigned rating.

SHORT TERM RATINGS

MARC's Short-Term Ratings are assigned to specific debt instruments with original maturities of one year or less, and are intended to assess the likelihood of timely repayment of principal and payment of interest.

Investment Grade

MARC-1	The highest category; indicates a very high likelihood that principal and interest will be paid on a timely basis.
MARC-2	While the degree of safety regarding timely repayment of principal and payment of interest is strong, the relative degree of safety is not as high as issues rated MARC-1.
MARC-3	The lowest investment grade category; indicates that while the obligation is more susceptible to adverse developments, both internal and external, the capacity to service principal and interest on a timely basis is considered adequate.

Non-Investment Grade

MARC-4	The lowest category; regarded as non-investment grade and therefore speculative in terms of capacity to service principal and interest.
--------	---

Note : Short-Term Ratings will also carry a suffix (bg) for bank-guaranteed issues, (cg) for corporate-guaranteed issues and (s) for all other supports when such guarantees or supports give favourable effect to the assigned rating.

APPENDIX V

ISLAMIC CAPITAL MARKET INSTRUMENT RATINGS

LONG TERM RATINGS

MARC's Long-Term Ratings are assigned to Islamic capital market instruments with maturities of more than one year. These ratings specifically assess the likelihood of timely payment of the instrument issued under the various Islamic financing contract(s). The rating symbols carry a subscript "ID" to denote Islamic Private Debt Securities.

Investment Grade

AAA _{ID}	Extremely strong ability to make payment on the instrument issued under the Islamic financing contract(s).
AA _{ID}	Very strong ability to make payment on the instrument issued under the Islamic financing contract(s). Risk is slight with degree of certainty for timely payment marginally lower than for instruments accorded the highest rating.
A _{ID}	Strong ability to make payment on the instrument issued under the Islamic financing contract(s). However, risks are greater in periods of business and economic stress than for instruments with higher ratings.
BBB _{ID}	Adequate ability to make payment on the instrument issued under the Islamic financing contract(s). Vulnerable to moderately adverse developments, both internal and external.

Non-Investment Grade

BB _{ID}	Uncertainties exist that could affect the ability of the issuer to make payment on the instrument issued under the Islamic financing contract(s).
B _{ID}	Significant uncertainty exists as to timely payment on the instrument issued under the Islamic financing contract(s). Slight adverse developments could impair issuer's ability to fulfil such obligation.
C _{ID}	Possesses a substantial risk of default, with little capacity to address further negative changes in financial circumstances.
D _{ID}	Failed to make scheduled payment on the instrument issued under the Islamic financing contract(s).

Note : Long-Term Ratings from AA to B may be modified by the addition of a plus (+) or minus (-) suffix to show relative standing within the major rating categories. Bank-guaranteed issues will carry a suffix (bg), corporate-guaranteed a suffix (cg) and for all other supports a suffix (s) when such guarantees or supports give favourable effect to the assigned rating.

SHORT TERM RATINGS

MARC's Short-Term Ratings are assigned to Islamic capital market instruments with original maturities of one year or less, and are intended to assess the likelihood of timely payment of the instrument issued under the various Islamic financing contract(s).

Investment Grade

MARC-1 _D	Extremely strong ability to make timely payment on the instrument issued under the Islamic financing contract(s).
MARC-2 _D	Strong capacity to make timely payment on the instrument issued under the Islamic financing contract(s). Timeliness of payment is slightly susceptible to adverse changes in operating circumstances and economic conditions.
MARC-3 _D	Adequate ability to make payment on the instrument issued under the Islamic financing contract(s). Moderately adverse changes in operating environment and economic conditions may weaken financial capacity to fulfil such obligations.

Non-Investment Grade

MARC-4 _D	Vulnerable to non-payment of instrument issued under the Islamic financing contract(s). Capacity to make payment on the instrument is dependent upon favourable business, financial and economic conditions.
---------------------	--

Note: Short-Term Ratings will also carry a suffix (bg) for bank-guaranteed issues, (cg) for corporate-guaranteed issues and an (s) for all other supports when such guarantees or supports give favourable effect to the assigned rating.