

**invest[®]
smart**
A Securities Commission Malaysia Initiative

Funded by:



Initiated by:



Suruhanjaya Sekuriti
Securities Commission
Malaysia

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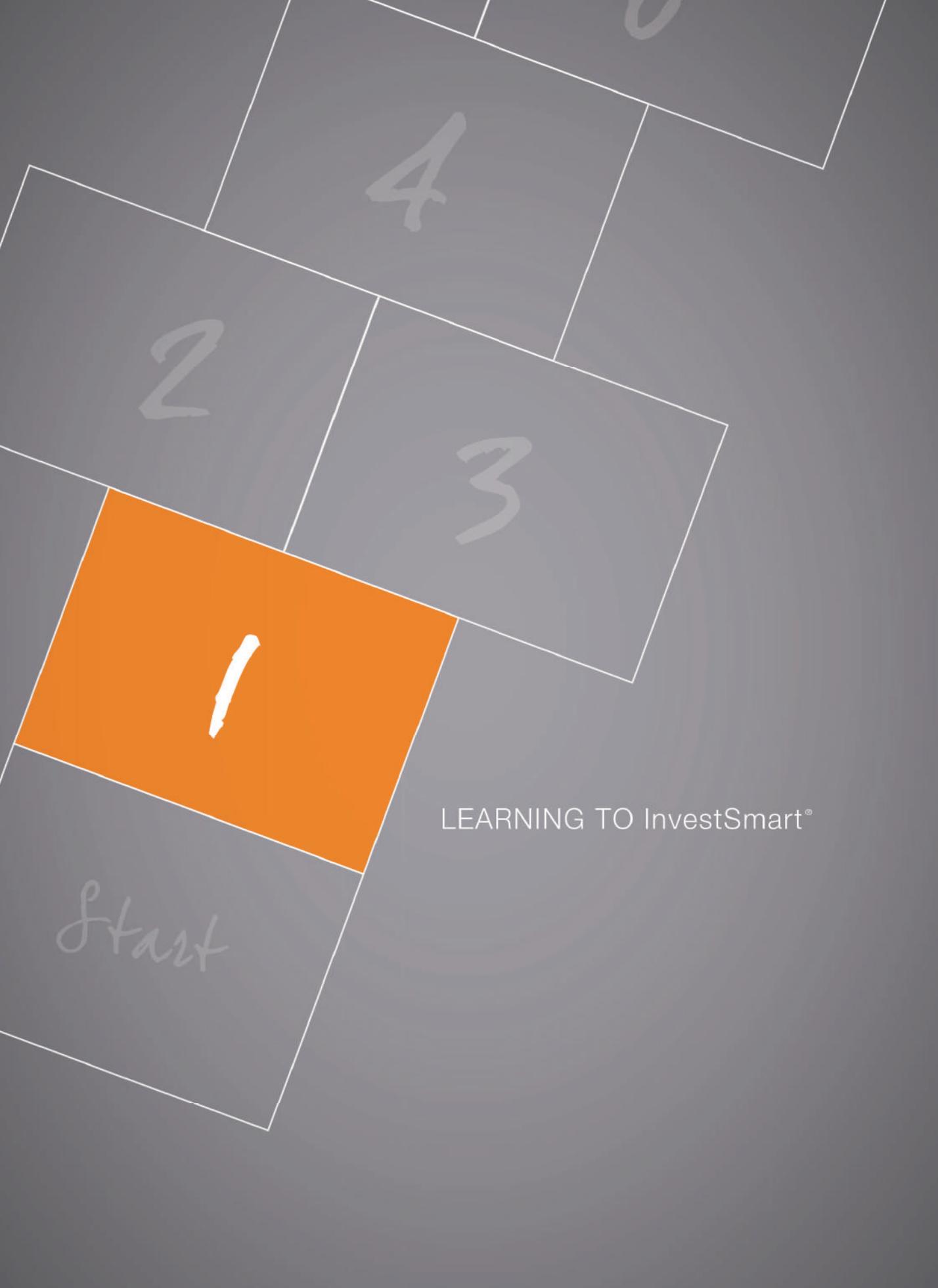
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Learning to
InvestSmart®

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Start

LEARNING TO InvestSmart®

The goal of InvestSmart[®], an initiative by the Securities Commission Malaysia (SC), is to make you an informed and confident investor.

The InvestSmart[®] initiative will:

Encourage you to take control of your finances

We want you to take charge and be responsible for your own future and wealth.

Enable you to exercise judgement and discretion in making investment decisions

We equip you with the knowledge, skills and tools to empower you.

Raise awareness on the role of the SC and our agencies

We provide guidance and assistance to investors when needed.

The SC hopes to change mindsets and build confidence of everyday Malaysians when it comes to investing.



Empowered investors are:

Aware



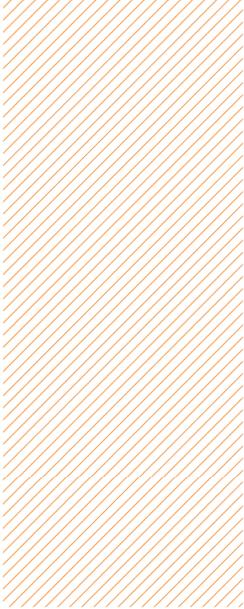
of availability of quality and timely information and can access it with little or no cost

Able



to move in and out of markets and investments with little friction cost

Accountable



for their actions

Pro-active



in exercising their rights effectively, equitably, and can access effective avenues for recourse with little or no cost

Through the InvestSmart[®] initiative, the SC seeks to empower you to participate in the capital market responsibly.



INVESTING BASICS

This section provides a quick introduction to investing to help you take that first step in working towards achieving financial security.

Make your money work for you by investing.

2.1

WHAT IS INVESTING?

Investing is a way in which you can make your money work for you. It involves making an informed decision, which means that you should conduct your own research and analysis of the investment opportunity before deciding to invest.

There are a wide range of investment products that you can invest in, but it is important to know that there are risks associated with each one.

Before making an investment, you should know your investment objectives and risk tolerance so that you can weigh the expected returns against the anticipated risks of investing in any given product.



2.2

WHY DO PEOPLE INVEST?

Investing is a useful tool that can help you maintain your current lifestyle upon retirement.



One of the most compelling reasons for you to invest is the prospect of growing your money so that you can enjoy financial security and a better quality of life.

Furthermore, it has become increasingly difficult to retire comfortably as a salaried employee. Investing therefore is a useful tool that can help you maintain your current lifestyle upon retirement.

Investing successfully has very little to do with good luck. There are clear guidelines you can follow that will help you increase your ability to achieve your goals.

A smart investor always takes the time to understand the basic principles of investing and always makes informed investment decisions.

Whether your goal is to send your kids to university or to enjoy retirement with the ability to travel around the world, investing is essential to getting you to where you want to be.

2.3



7 THINGS TO CONSIDER BEFORE YOU MAKE AN INVESTMENT DECISION

1

KNOW YOUR INVESTMENT GOALS

It is important to know what they are, and what your tolerance for risk is. Be clear about what you want to achieve from your investment to determine what product(s) to invest in.

Investing in a diverse range of assets can help reduce an investment portfolio's overall risk.

2

SEEK GUIDANCE FROM A LICENSED PROFESSIONAL

If you need investment advice, professionals can help you work out your risk profile and then set your financial goals. Is it a long-term goal, like paying for your children's education? Or is it to spread your wealth?

3

ASSESS WHICH INVESTMENT PRODUCTS ARE SUITABLE

You will be in a better position to do this once you understand your investment goals and appetite for risk.

4 INVEST IN A DIVERSE RANGE OF ASSETS

This can help reduce the overall risk of an investment portfolio. As all investments involve some degree of risk, picking the right mix of investments will help you limit your losses and achieve better stability in your investment returns without sacrificing too much in potential gains.

5 CONDUCT YOUR DUE DILIGENCE

Understand the details of the offering as provided in the prospectus. For example, for each investment type, ask yourself:

- **Shares**
What is the background of the company?
Has it been profitable? Is it in a lot of debt?
Who are its senior management team?
- **Unit trusts**
What type of assets is the fund investing in?
Who is the fund manager? What are the risks?
- **Costs**
Are there any cost(s) associated with the transaction?

6 ENSURE THAT ANY OFFERING OF SECURITIES IS REGISTERED WITH OR APPROVED BY THE SC

Otherwise, it is illegal. Registration/approval is important as it means that the company has met the requirements to seek funds from the public. It also means that the prospectus has the minimum information required for investors to make an informed investment decision.

7 VERIFY THE LICENSING/REGISTRATION STATUS OF A COMPANY OR INVESTMENT SCHEME

Also, be sure that the product is being recommended by a licensed or authorised individual.

2.4

UNDERSTANDING INVESTMENT RISKS AND RETURNS



Investments in securities carry some elements of risks such as market risk, liquidity risk, business risk among others.

It is important to understand what risks are associated with your investment.

Investment risk refers to the chance that your investment doesn't give you the outcome that you want. For example, you expect the price of a share that you've bought to increase in value, but it falls.

It is not possible to avoid risk completely when you invest, and investments with the prospects of a higher potential return usually come with higher risks. Therefore, it is important for you as an investor to understand how much risk you are willing to take on so you can keep your risk exposure at a comfortable level.

Specific risks that investors are exposed to will depend on the type of investment being made.

Though it is not possible to avoid risk when investing, there are ways to manage risk. You should, for example:

- Understand what you are investing in and what factors can affect the returns on your investment
- Choose investments that match your needs and timeline
- Ensure that you don't put all your eggs in one basket! Diversify your investment portfolio by investing in a range of securities that vary in type, tenure and risk exposure
- Ensure that some of your investments are in low risk, liquid assets that you can draw money from when markets are performing badly
- Beware of investment scams

It is important for you as an investor to understand how much risk you are willing to take on.

RISKS

RETURNS



2.5

YOUR RIGHTS AS AN INVESTOR

An illustration of a hand holding a key, rendered in a flat, stylized style with a light beige color for the hand and a darker orange for the key. The hand is positioned at the top right, with the key pointing downwards and to the left. The background is a solid orange color.

You have
the right to expect
information provided
by a company to be
correct and reliable.

There are some basic principles to investing that you should be aware of. As an investor, some of your rights include:

1

Receiving a copy of the prospectus, fund fact sheets, audited accounts and periodic financial reports.

2

Exercising your cooling-off rights (unit trusts).

3

Attending shareholder meetings and participating in the decision making by exercising your right to vote and questioning the company directors and management on any issues of concern.

4

Claiming any profit a company pays out in the form of a dividend/ receiving a distribution from the unit trust fund (if declared)/ receiving coupons.

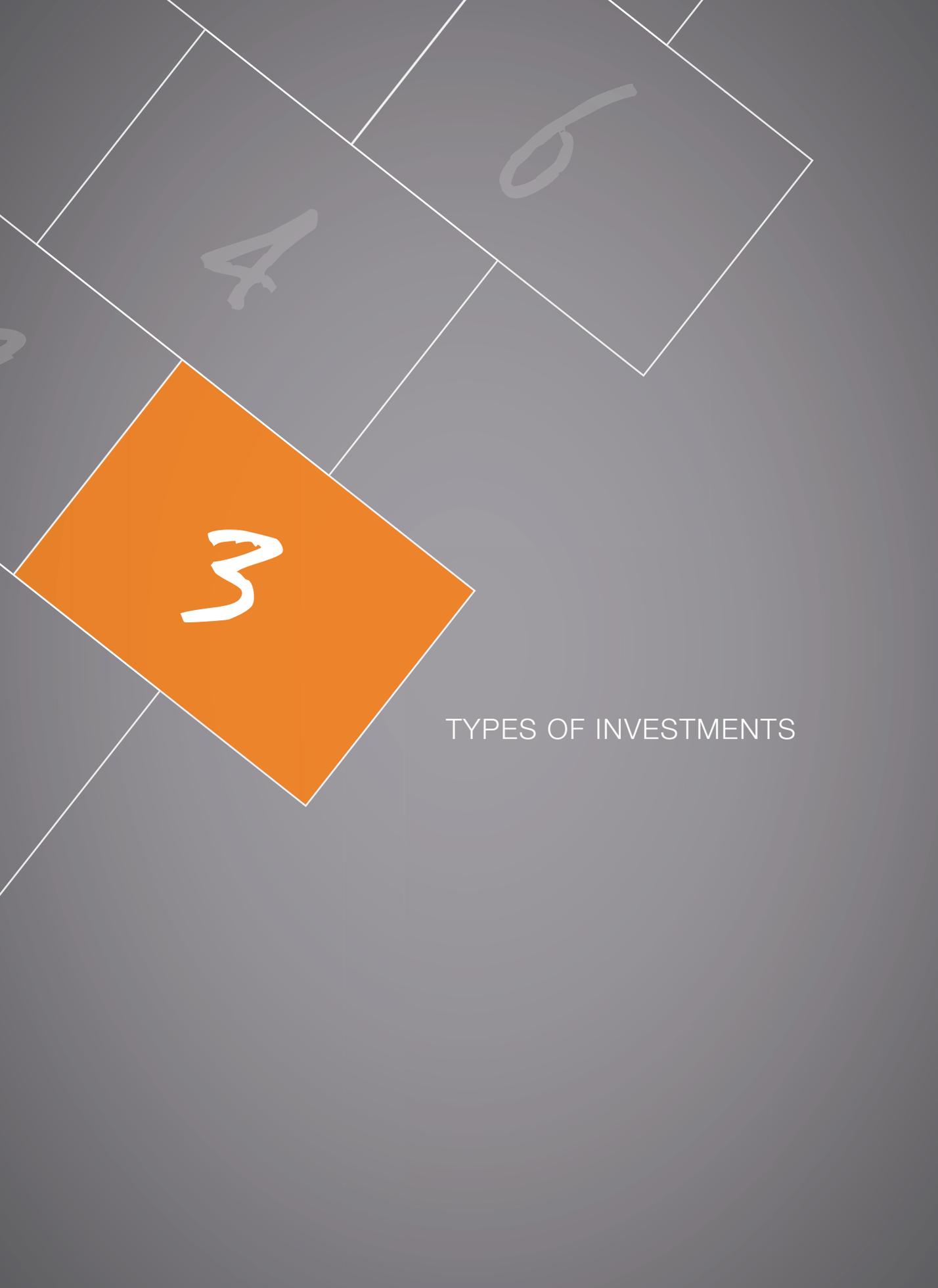
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Being able to rely on all information provided by the company such as its annual report, prospectus and announcement on the exchange.

6

Expecting the SC to provide an avenue to seek redress for claims involving capital market services and products, and against capital market intermediaries.

Before making an investment, it is important for you to know your investment objectives and risk tolerance.



3

TYPES OF INVESTMENTS

Products range from simple, basic bank deposits to more complex structured finance instruments.

Investment products in the capital market (securities) include shares, unit trusts, warrants, bonds and private retirement schemes.

These products can cater to the needs of various types of investors such as retail, sophisticated, young, senior citizen, bold, and risk averse, and also for different investment objectives such as short or long term investment, education, retirement, general savings and others.

3.1

STOCKS OR SHARES

A. What are they?

A stock or share represents a unit of ownership in a company. Anyone over 18 may buy shares in blocks of 100 units, the minimum number which is called a "lot". Anyone who owns shares in a company is known as a shareholder. To ensure that you can trade your shares easily, make sure that they are listed on the stock exchange.

B. How do I invest in them?

There are two ways to buy shares directly:

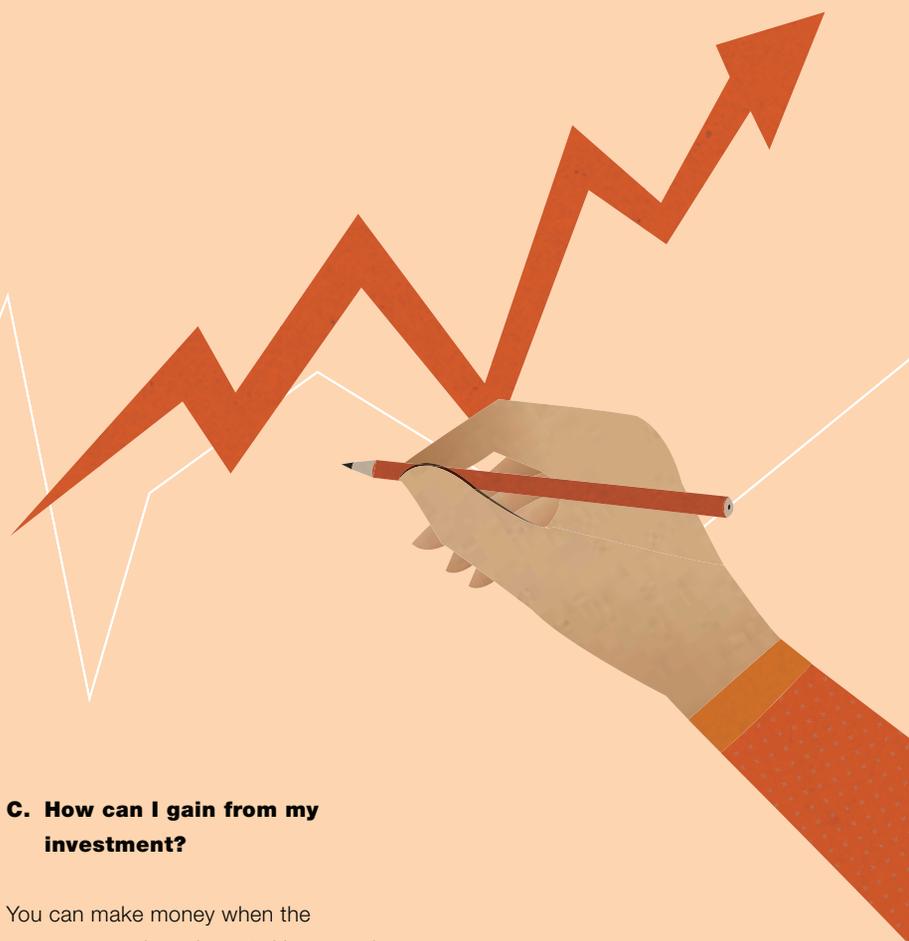
- i) Through an initial public offering (IPO)
- ii) Through the stock exchange for shares that are already listed

You can also invest in shares indirectly through a fund manager or a unit trust fund.

As a shareholder, you can increase your shareholdings through a rights issue, bonus issue or other corporate exercises.

C. How can I gain from my investment?

You can make money when the company you have invested in grows in value, by selling the company's shares at a higher price than what you bought them at. As a shareholder, you may also benefit from the profit earned by the company in the form of dividends.



A stock can be purchased by anyone above the age of 18 in blocks of 100 units.

D. How do I know which of them to buy?

Doing your research before investing in shares is important as there are risks involved. You can find out about a company through reading their annual reports, prospectus or even analyst reports about the company.

These documents will give you the company's basic information: what business activities it is engaged in, its plans for the future, the management's experience and expertise in running the business etc. Another key element to consider is the general economic outlook.

Most importantly, you need to ensure that the risks and returns associated with the shares you want to invest in match your investment objectives and risk profile.

E. What are some of my responsibilities as an investor?

- **First**
Understand the main business activity of the company
- **Second**
Monitor your investment by looking out for information on the company such as its annual reports, financial statements and company announcements both on the exchange as well as the media
- **Third**
Attend shareholders' meetings and exercise your voting rights

HOW TO INVEST? QUICK CHECKLIST

- Must be above 18 years old to invest
- Open a CDS, eDividend account and share trading account with a licensed dealer/remisier. Check the list of licensed dealers on SC's website
- Get information on the stocks you wish to invest in
- Start trading through the licensed remisier concerned

3.2

BONDS OR SUKUK

A. What are they?

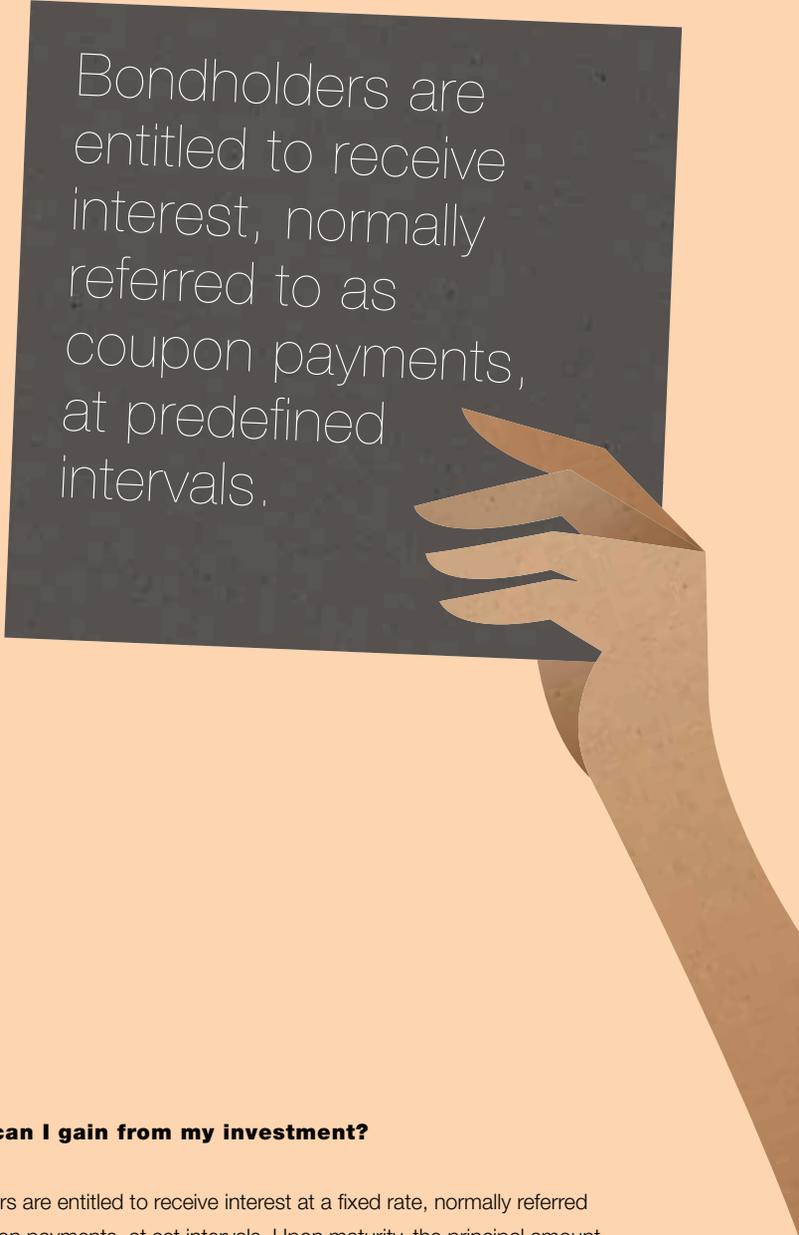
Bonds are long term debt securities offered by companies or governments (the issuer) to investors to meet their financing needs.

Sukuk is a financing instrument for the purpose of raising funds by companies or governments (issuer). The underlying transaction is structured based on various Shariah principles/contracts.

B. How do I invest in them?

Traditionally retail bonds and sukuk have a high face value, making it quite expensive for retail investors. However, recently retail bonds and sukuk were developed to enable greater retail participation.

Retail bonds and sukuk may be issued and traded either on the exchange (Bursa Malaysia) or over-the-counter (OTC) via appointed banks.



Bondholders are entitled to receive interest, normally referred to as coupon payments, at predefined intervals.

C. How can I gain from my investment?

Bondholders are entitled to receive interest at a fixed rate, normally referred to as coupon payments, at set intervals. Upon maturity, the principal amount will be returned to the bond holder.

Sukukholders receive profit/income from the underlying assets which are distributed at pre-determined as well as any amount due upon maturity of the sukuk.

D. How do I know which of them to buy?

You should not make a decision to invest unless you have read and understood the prospectus which contains important information on the bonds or sukuk issued to you, including the principal terms and conditions and risk factors related to the issuance.

There are a few factors to consider when selecting a bond or sukuk, such as:

Rating

Measures the investment quality or grade of the bond or sukuk

Length of maturity

The tenure of the bond or sukuk before it matures

Risks

Credit risk:

Credit risk is the risk that the issuer will default, meaning that the bond/sukuk issuer is unable to make the coupon/profit payments due under the bond/sukuk and pay back the principal amount/capital upon maturity.

Government ETBS/sukuk are backed by the central government, and thus are deemed to have a low credit risk.

Market risk:

For bonds, this is the risk of price fluctuations due to changes in interest rates as well as demand and supply of bonds in the market.

For sukuk, market risk refers to the possibility that income and/or capital loss will occur because a change in the level of interest rates consequently affects the price of the sukuk. This occurs as the profit rates are benchmarked against the interest rates.

Tax status

In Malaysia, there is a tax exemption on profit/income earned by individuals investing in sukuk.

Yield to maturity

It takes into account the current profit/income that the bondholders/sukukholders will get by holding the bond/sukuk to maturity.



Sukukholders receive profit/income from the assets in the form of periodic distributions.

E. What are some of my responsibilities as an investor?

As a bondholder or sukukholder, you should be proactive in monitoring your investment. Information on bonds and sukuk that you have invested in can be accessed through Bursa Malaysia's website, banks from which they were purchased, media announcements from time to time, and any other platform as may be designated by the SC.

Where the issuer is a public listed company, you may also find more detailed information on Bursa Malaysia (www.bursamalaysia.com) and on the company's website.

HOW TO INVEST? QUICK CHECKLIST

- Must be above 18 years old to invest
- Open a CDS, eDividend account and share trading account with a licensed dealer/remisier. Check the list of licensed dealers on SC's website
- Get information on the bonds/sukuk you wish to invest in
- Start trading through the licensed remisier concerned
- Over-the-counter (OTC) retail bonds are traded through appointed banks

3.3

UNIT TRUST FUNDS

A. What are they?

Unit trust funds (UTs) are a form of collective investment that allow investors with similar investment objectives to pool their monies and invest them in a portfolio of investments. This portfolio may include shares, bonds and derivatives. UTs are managed by licensed fund managers who seek to achieve the investment objective of a UT within the requirements of securities laws.

B. How do I invest in them?

A unit trust management company (UTMC) can distribute its unit trust funds directly or through various channels such as institutional unit trust agents (IUTAs). Both UTMCs and IUTAs will use employees or agents called unit trust consultants (UTCs) who are registered with the Federation of Investment Managers Malaysia (FIMM) to market and distribute unit trust funds.

A registered UTC must produce an authorisation card when approaching a potential client.

C. How can I gain from my investment?

The return on investment for unit trust fund holders is usually in the form of income distribution and/or capital appreciation, derived from the portfolio of investments of the unit trust fund.



D. How do I know which of them to buy?

There are many different unit trust funds that you can invest in, each seeking to achieve different investment objectives via different investment strategies and portfolios of investments.

It is important to choose a fund that suits your investment goals and risk profile when investing in a unit trust fund. Do read the unit trust fund prospectus and if in doubt, consult a professional adviser.

Some common questions you may want answered:

- Is the fund authorised by SC?
- What is the investment objective of the unit trust fund? What is the investment strategy of the fund manager and the permitted investments of the unit trust fund?
- What are the risks associated with investing in this unit trust fund?
- Is the fund suitable for you?
- Is the investment time horizon, which is the length of time over which an investment is made or held, before it is liquidated and its distribution policy in line with your financial goals?
- Does the fund manager have the skills and experience to manage this fund?
- What are the fees and charges attached to the UT fund?
- Is there a cooling-off period for you to change your mind?
- What are the terms for switching to other unit trust funds?
- Is your investment held under a nominee system and if so, how are your rights affected?

E. What are some of my responsibilities as an investor?

Your UTC can advise and provide you with regular updates, but careful evaluation and monitoring is always your responsibility. Do read the interim and annual reports of the unit trust fund which will be sent to you. Exercise your rights by attending unit holder meetings if and when a unit holder meeting is called.

There are many ways for you to monitor your investment, including reading the Interim and annual reports of the UT fund to keep abreast of any developments in the fund and the fund's portfolio holdings. Additionally, certain UTMCs may send investment statements on a quarterly or half yearly basis as well as monthly UT factsheets.

Ask your UTC if you need help.

HOW TO INVEST? QUICK CHECKLIST

- Unit Trust Consultants (UTC) must produce a valid FIMM Authorisation Card
- Provide necessary information to UTC to make a proper assessment of your investment needs
- Fill out the pre-investment forms
- Select the appropriate fund
- Read the prospectus
- Fill out the necessary forms

3.4

STRUCTURED WARRANTS

A. What are they?

Structured warrants are warrants issued by a third-party financial institution such as an investment bank, commercial bank or a broker. A structured warrant gives investors the right (but not the obligation) to buy or sell an underlying financial instrument at a specified price on or before its expiry date. The underlying instruments can either be shares, exchange traded funds or indices. A structured warrant would typically be settled or paid in cash but settlement may also be in the form of a physical delivery of the underlying shares.

Structured warrants provide an alternative means of getting exposure to the underlying instruments without having to pay for the full amount for the underlying instruments. Structured warrants are listed and traded on the Structured Warrants Board of Bursa Malaysia Securities Berhad.

Structured warrants are different from company warrants. A company warrant is issued by a listed company over its own shares. The company warrant gives an investor the right (but not the obligation) to subscribe for new ordinary shares in the company at a specified price during a specified period of time.

Common types of structured warrants include:

Call warrants

An investor with a bullish outlook on an underlying instrument would seek to buy a call warrant which gives him or her the opportunity to enjoy the upside gains when the price of the underlying instrument goes up.

Put warrants

An investor with a bearish view of the underlying instrument would buy a put warrant to allow him or her to gain from the downward movement of the underlying instrument.

B. How do I invest in them?

You can invest through a broker via its dealer's representative, for example a remisier, or through the broker's online portal.

C. How can I gain from my investment?

Call warrant

The more the price of the underlying instrument moves upwards, the greater the profit opportunity for the warrant investor as the profit derived from a call warrant is the difference between the fixed exercise price and the actual price of the underlying instrument upon maturity or on exercise date.

Put warrant

The more the price of the underlying instrument moves downwards, the greater the profit opportunity as the warrant investor stands to gain from the difference between the exercise price and the underlying price. As the underlying price goes down, the profit potential increases.

D. How do I know which of them to buy?

Be clear about why you are investing and understand the product you are considering to invest in. If you have difficulty understanding warrants, then they may not be a suitable investment instrument for you.

Before investing in structured warrants, you should read the prospectus and term sheet of the warrants and check for:

- details of the issuer;
- the warrant's structure and underlying assets;
- the terms and conditions of investing;
- the strike price and conversion ratio;
- the expiry date; and
- the risks attached to the warrant.

When investing in structured warrants, the maximum amount at risk is your full investment (plus transaction costs) in the warrants.

If you are not buying the warrant for the underlying share or assets, sell it well before its expiry when there is a reasonable level of gain.

E. What are some of my responsibilities as an investor?

All warrants expire on a certain date. Pay attention to the warrant's time to maturity.

Continue tracking the warrant as well as the underlying share or asset price and compare this against the conversion ratio along with the exercise price. Keep up-to-date with developments in the media, research reports and announcements on the exchange.



Warrants have a limited life span. Pay attention to the warrant's time to maturity or expiry date.

HOW TO INVEST? QUICK CHECKLIST

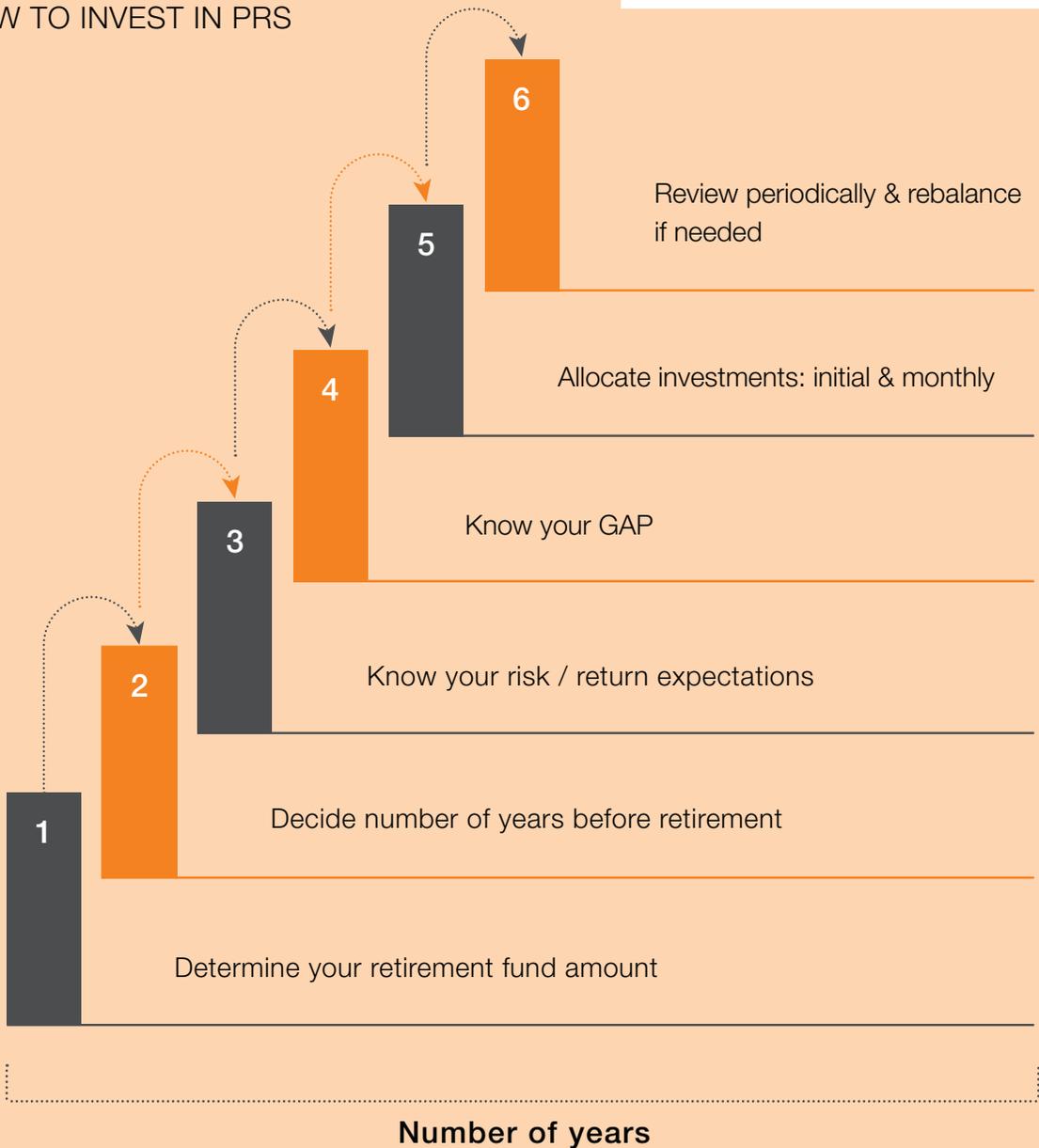
- Must be above 18 years old to invest
- Open a CDS, eDividend account and share trading account with a licensed dealer/remisier. Check the list of licensed dealers on SC's website
- Read the prospectus and term sheets
- Start trading through the licensed remisier concerned

3.5

PRIVATE RETIREMENT SCHEMES

Achieve retirement goal

HOW TO INVEST IN PRS





A. What are they?

Private retirement schemes (PRS) are voluntary long-term investment schemes designed to help you accumulate savings for retirement. PRS seek to enhance choices available for all Malaysians, whether employed or self-employed, to voluntarily supplement their retirement savings in addition to mandatory contributions made to the Employees Provident Fund (EPF).

Each PRS offers a choice of retirement funds from which individuals may choose to invest in based on their own retirement needs, goals and risk appetite. The fund options under a PRS are intended to enhance long-term returns for members within a regulated framework.

Investment products in the capital market include shares, bonds, unit trusts, warrants and private retirement schemes.

PRS complements the mandatory contributions made to the Employees Provident Fund (EPF).



Did you know?

If you're a Malaysian aged 20-30 who contributes at least RM1,000 to any PRS fund within a calendar year between 2014 to 2018, you'll receive a one-time Government contribution of RM500 in the form of units into your PRS account.

B. How do I invest in them?

To make contributions to PRS, contact an approved PRS Provider listed on SC's website at www.sc.com.my/list-of-prs-providers/. At the same time, you may open an account with the Private Pension Administrator (PPA) account by completing an account opening form that can be obtained from any PRS Provider.

Any individual 18 or older may make a contribution to any fund under the PRS. You will be given a lifetime account number and a password after opening an account. Please read and understand the Disclosure Document and Product Highlights Sheet to understand the risks involved before investing in a PRS. The list of PRS funds approved for sale with links to all the disclosure documents can also be found on SC's website <http://www.sc.com.my/list-of-schemes-approved-for-sale/>

C. How do I know which of them to buy?

When considering which PRS to sign up with, you should take into account a few critical factors such as your age, personal and household income, risk tolerance and retirement objective. There are different funds under various schemes being offered: make sure the fund you choose meets your retirement needs. Do also take note of the funds' fees and charges. An easy to understand comparison table of all the fees and charges by the different PRS providers and schemes is also available at SC's website - <http://www.sc.com.my/private-retirement-scheme-fee-comparison/>

The Malaysian Government's Budget 2012 specifies a 10-year tax relief of up to RM3,000 for contributions to private retirement schemes.



Other factors to consider:

Retirement investment objectives:

- **Growth**
Primary focus is to generate compounding and accelerating capital growth by investing in equities
- **Growth & income**
Balanced requirement for compounding capital growth as well as income by investing in mixed assets i.e. equities and bonds/fixed income instruments
- **Income**
Primary focus is to generate regular income stream by investing in bonds/fixed income instruments

Retirement life stage:

- Less than 40 years, you may want to focus on capital growth
- Between 40-50 years, you may want to balance capital growth and income
- Above 50 years, you may want to focus on generating sustainable income

For investors that do not want to select a fund option by their PRS Provider, a default option is available that would cater for the different age groups and you would be automatically switched to the default funds in accordance with the relevant age group as shown above.

Personal risk profile:

- **Aggressive**
You are able to withstand market volatility and capital losses
- **Moderate**
You are looking at balancing market risk and returns
- **Conservative**
You are unable to withstand capital losses

What are some of my responsibilities as an investor?

- Check your contribution details from your PPA online account
- Our needs change through different stages of our lives. You should review your PRS portfolio regularly to ensure that it matches your retirement objectives

There are also tax and other incentives available when you invest in PRS. See <http://www.sc.com.my/prs-tax-relief-incentive/>

HOW TO INVEST? QUICK CHECKLIST

- Contact an approved PRS Provider, listed on SC's website <http://www.sc.com.my/list-of-prs-providers/>
- Open an account with the Private Pension Administrator (PPA). A PRS Provider can assist you with this
- Read and understand a fund's prospectus and product highlights sheet first
- Choose the most suitable fund to invest in

ON THE LOOKOUT FOR
INVESTMENT SCAMS

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4.1

ON THE LOOKOUT FOR INVESTMENT SCAMS

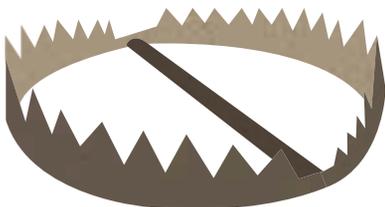
An investment scam typically offers an investment opportunity that is too good to be true.

How to spot a scam

Investment scams are often professionally run and are extremely hard to differentiate from genuine investment opportunities. It is important to consider any investment opportunity carefully and resist the impulse to jump into a deal or investment opportunity without any thought or reasonable checking.

Some red flags to watch out for:

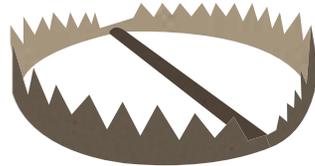
-  **Unrealistically high returns**
Such as those within a short period of time, or with the promise of zero/low risk.
-  **Reluctance on the promoter's part**
This includes reluctance to give you detailed information on the company or its directors and shareholders, or to provide you with its financials as proof for whatever claims they are making.



-  **Unknown companies**
A scheme by a company that you have not heard of before and can't verify.

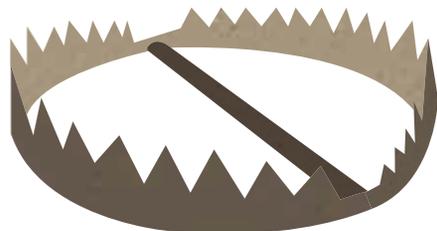
-  **Hard sell**
You are pressured to make an immediate decision or you'll lose out on the opportunity, or you are told that the opportunity is only valid for a limited time.

-  **Cash payments**
Either to an individual or an unrelated company.



-  **Unsolicited investment schemes**
Either marketed online or through agents, especially when your only contact is through a single individual or the Internet, and the company has no verifiable legal presence. They are essentially Ponzi schemes.

-  **"Exclusive" schemes**
An opportunity to invest in a security before information about it is publicly available.

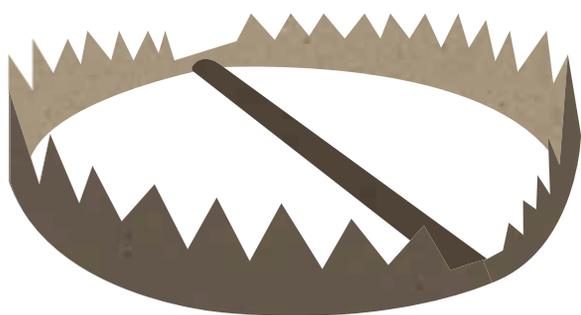
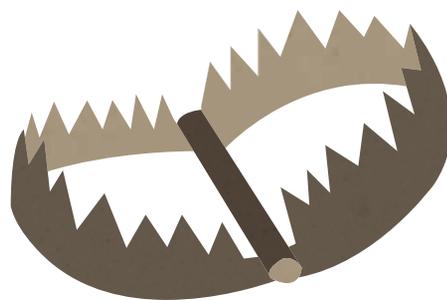




An investment scam typically offers an investment opportunity that is too good to be true.

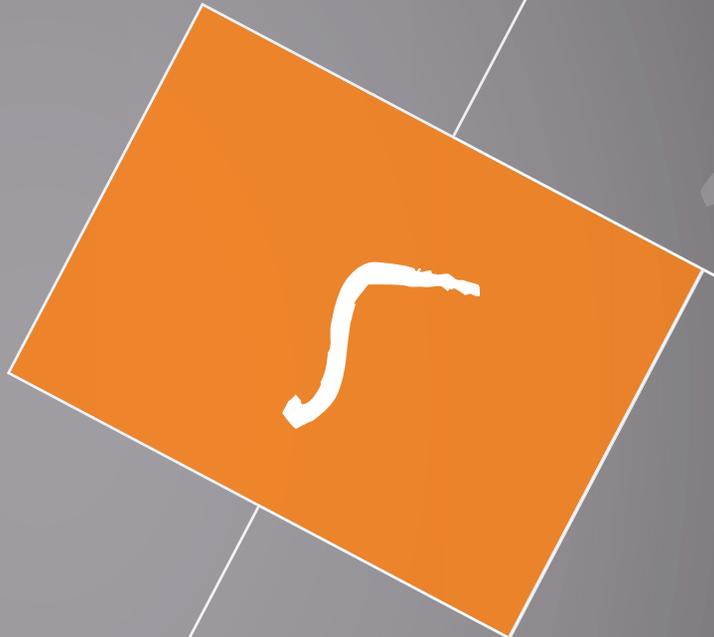
It is important to note that not all scams fall under the purview of the SC.

If it involves securities or investment advice, or in the case of fund management where securities like shares are involved, the person offering you the investment advice or fund management service would need to be licensed by the SC. Where the company offering the schemes is a listed or unlisted public company, it would also have to meet certain requirements, the very least of which is the issuance of a prospectus that is registered by the SC.



It is important to consider any deal or investment opportunity carefully and resist the impulse to jump into them.

THE SECURITIES COMMISSION:
A SNAPSHOT



The Securities Commission (SC) was established in 1993, mainly to regulate and systematically develop an innovative and competitive capital market in Malaysia.

The SC achieves this through a strong regulatory framework, sound laws and oversight on our part through our supervision, surveillance and enforcement functions which assist in promoting and maintaining fair, efficient, secure and transparent securities and futures markets.

Underpinning all these functions is our ultimate responsibility – to protect investors.



Our many regulatory functions include:

Supervising exchanges, clearing houses and central depositories;

Acting as the registering authority for prospectuses of all corporations besides unlisted recreational clubs;

Acting as the approving authority for corporate bond issues;

Regulating all matters relating to securities and derivatives contracts;

Regulating the take-over and mergers of companies;

Regulating all matters relating to unit trust schemes;

Licensing and supervising all licensed persons;

Encouraging self-regulation; and

Ensuring proper conduct of market institutions and licensed persons.

The Securities Commission's ultimate responsibility is to protect investors.

The SC is also responsible for increasing informed participation both among potential investors, which include university/college students, people living in rural areas, blue collar workers, housewives and professionals, as well as existing investors.

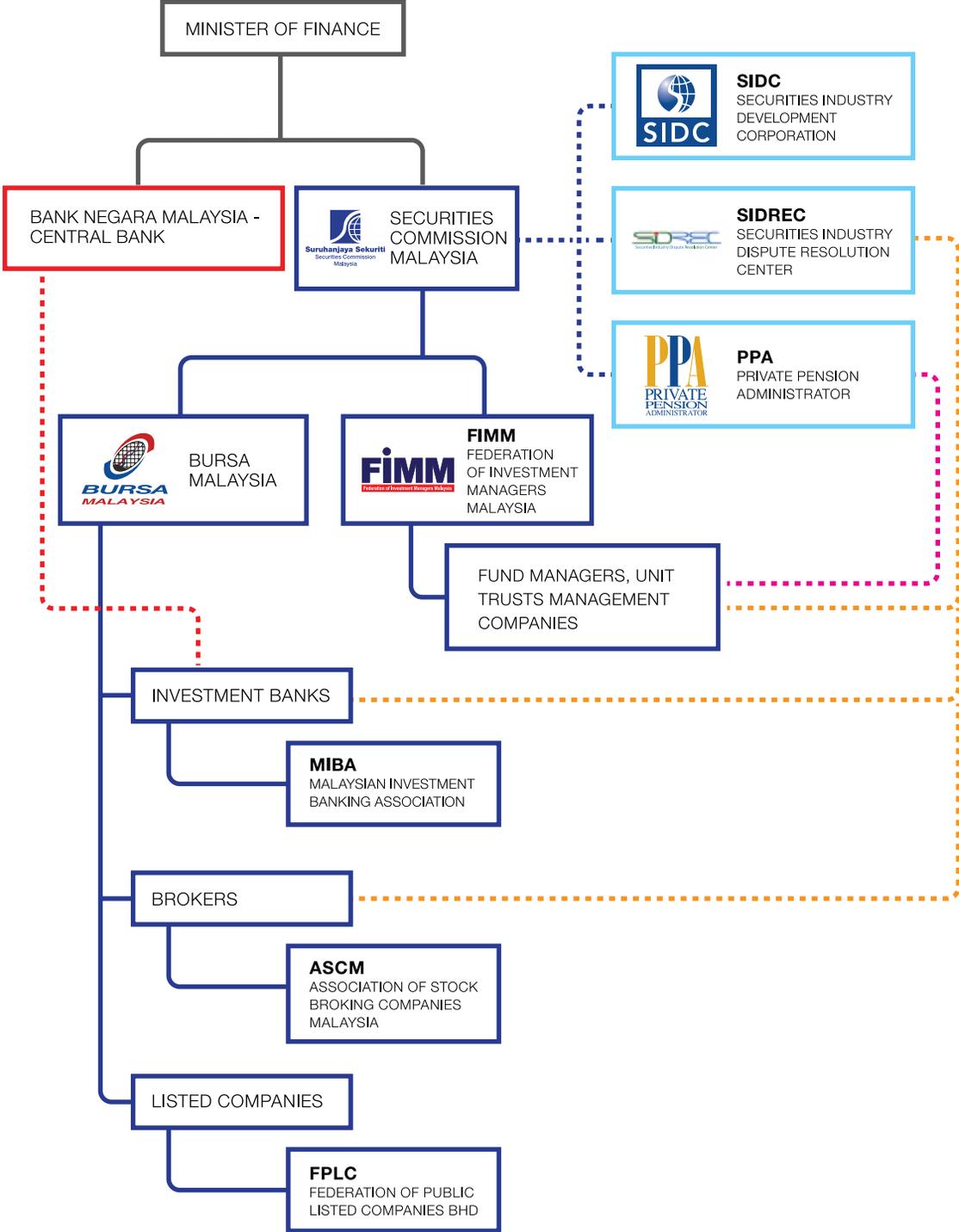
We ensure that both potential and existing investors are:

- empowered with greater awareness through quality and timely information;
- able to enter into and exit from markets, investments and dealings with intermediaries with little or no friction, cost, or impediments;
- accountable for their actions and able to exercise their rights effectively and fairly with access to effective avenues for recourse with little or no cost before and during your investment activities.



The SC was established mainly to regulate and systematically develop an innovative and competitive capital market in Malaysia.

MALYSIAN CAPITAL MARKET INSTITUTIONAL FRAMEWORK



InvestSmart® PROGRAMMES

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In order to increase informed investor participation, the SC has rolled out a series of programmes under the InvestSmart® initiative to reach out to potential and existing investors across Malaysia.

These include:

SC in the Community

A nationwide roadshow that promotes public awareness about the wide range of capital market products available. SC in the Community also educates investors about their rights and responsibilities.

Seminars

For retail investors, government offices & private corporations, people living in rural areas, blue collar workers, housewives, and university students.

The SC mobile unit

Allows us to engage Malaysians in both rural and urban areas, providing informal consultations and engagements to raise awareness about the SC, our role and how you can learn to invest safely.

InvestSmart® Fest

An annual investor event that brings together industry partners and other agencies to engage everyday Malaysians, build their confidence and empower them to participate in the capital market responsibly.

For a full list of programmes, please visit www.investsmartsc.my

InvestSmart® mobile app

Developed to share meaningful, relevant and timely information on licensed capital market products and intermediaries whenever you need it the most.

Edumericals

Through print, broadcast and digital media advertising.

The SC has rolled out a series of programmes under the InvestSmart® initiative to reach out to investors across Malaysia.



NEED MORE INFORMATION?
CONTACT US

For queries on shares, bonds, futures, unit trusts, warrants, sukuk products and other capital market products and services:

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Capital market institutions:

Bursa Malaysia

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E customerservice@bursamalaysia.com
www.bursamalaysia.com/market

**Federation of Investment
Managers Malaysia**

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www.fimm.com.my

**Securities Industry
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www.sidc.com.my

**Securities Industry
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www.sidrec.com.my

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For deposit taking and/or insurance products:

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T 1 300 88 5465
E bnmtelink@bnm.gov.my
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For interest schemes or kootu schemes:

Companies Commission Malaysia

T 03 7721 4000
www.ssm.com.my

For multi-level marketing schemes or franchise opportunities:

**Ministry of Domestic Trade,
Cooperatives & Consumerism**

T 1 800 88 6800
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For more information, visit www.investsmartsc.my or
download our **InvestSmart® app** from the App Store or Google Play.



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