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- (iii) any failure to comply with these Terms or other agreements entered into with us; or
- (iv) any action taken or not taken as a result,

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You should be aware that investments in funds carry risks. An outline of the relevant risks associated with the funds are contained in the relevant Offering Documents. An investment in a fund may not be suitable or desirable for all investors, you are advised to fully understand all risks associated with any kind of investment you choose to make.

Past performances are not an indication or guarantee of future performance, and no representation or warranty, express or implied, is made regarding future performance. Any historical returns, expected returns or probability may not reflect actual future performance. Investing entails risks, including possible loss of principal. The price of, value of and income from investments made can fall as well as rise, and you may not get back the full amount invested. Certain investments are subject to high volatility, and may experience sudden and large falls in their value. Losses may equal or exceed your original investment. Foreign currency-denominated securities and financial instruments are subject to fluctuations in exchange rates that may have a positive or adverse effect on the value, price or income of such securities or financial instruments. You should carefully note the risk considerations in investing in a fund, including but not limited to risks associated with international and global investing (especially emerging markets), small-company investing, single-industry funds or investment strategies, single-country or regional funds or investment strategies, or other special, aggressive or concentrated investment strategies, such as the use of leverage or derivatives.

You should read and understand the contents of all prospectus, supplemental prospectus (if any), information memorandum, supplemental information memorandum (if any), disclosure documents, product highlight sheet, and any other relevant documents (“**Offering Documents**”) before investing or using any of our service.

Please refer to the risk factors section in the Offering Documents for further details on the risk profile of the funds. You should conduct own risk assessment and consult your own portfolio managers, analysts, independent professional, legal, financial, investment, and/or tax adviser before acting on information made available through this Website or undertaking any investment. You should also compare and consider the fees, charges, and costs involved in an investment.

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- (ii) your failure to comply with or your breach of any of the Terms contained herein; or
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We reserve the right to modify, suspend or terminate your access to all or any portion of the Website, or your use of the products or services at any time without prior notice to you for any reason, including but not limited to your improper use of the Website, use of your username

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Governing law

These terms are governed by and shall be construed in accordance with the laws of Malaysia. You agree to submit to the exclusive jurisdiction of the courts of Malaysia in relation to any dispute arising from these Terms.