Digital Form
e-DDA
User Guide

Digital Form by AHAM Capital

CONVENIENT . ENVIRONMENTALLY FRIENDLY . SAFE . SECURE

Table of Contents

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Register a New e-DDA

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Register a New e-DDA

Step 1:
Go to "**Clients**" page and select a client's account.
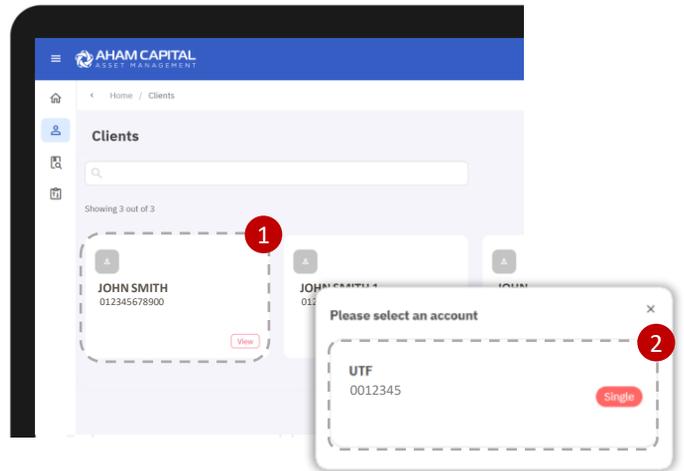
Step 2:
Under the "**SMARTSAVE (e-DDA)**" tab, click "**+ Add New e-DDA**".
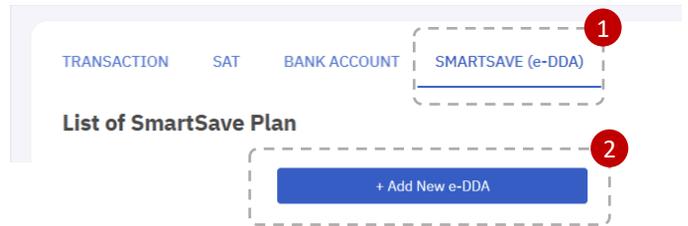
Step 3:
Enter the Maximum to Debit Amount, then click "**Agree & Continue**".
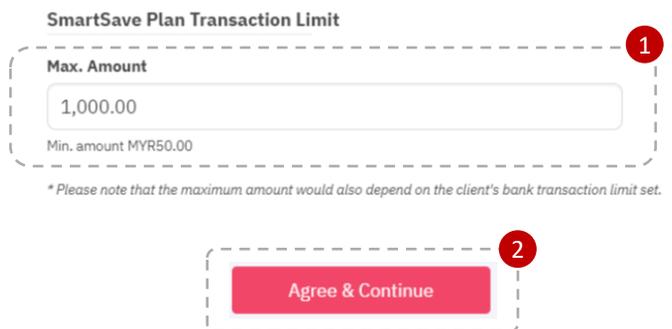
Note:
Please ensure that the Maximum to Debit Amount is more than the Total Investment Amount for all funds under the same e-DDA.

Step 4:
Select funds to invest via e-DDA.

Note:
You may select more than one (1) fund in this page. The funds available for selection depends on the client's SAT category and declaration.

Step 5:

Indicate Sales Charge and Investment Amount, and click "**Confirm**".

NEXT DEDUCTION	SALES CHARGE (%)	AMOUNT (MYR)	
05/06/2023	3.00	100.00	🗑
	Max Sales Charge 3.00 %	*Min. amount MYR 100.00*	

1

2 **Confirm**

Step 6:

Ensure that all details are accurate, then click "**Confirm**" and "**Ok**" to proceed.

Funds Added on client's SmartSave Plan

Fund Name	NAV Date	YTD Return	NAV Price	Sales Charge	Amount ⓘ
Fund Name	**NAV Date**	**YTD Return**	**NAV Pri**	**Sales Charge**	**Amount**
AHAM Select Bond Fund (formerly known as Affin Hwang Select Bond Fund)	03/11/2022	0.8%	MYR0.57 ▲ 0.04	2.00%	MYR 100.00
				Total Investment Amount	**MYR 100.00**

1 Confirm   **2** OK

Step 7:

Your e-DDA request will be submitted for client verification.

✅ **SmartSave Plan Registration Request Completed**

The registration request has been sent to the client's email for verification.

Back to client's SmartSave page

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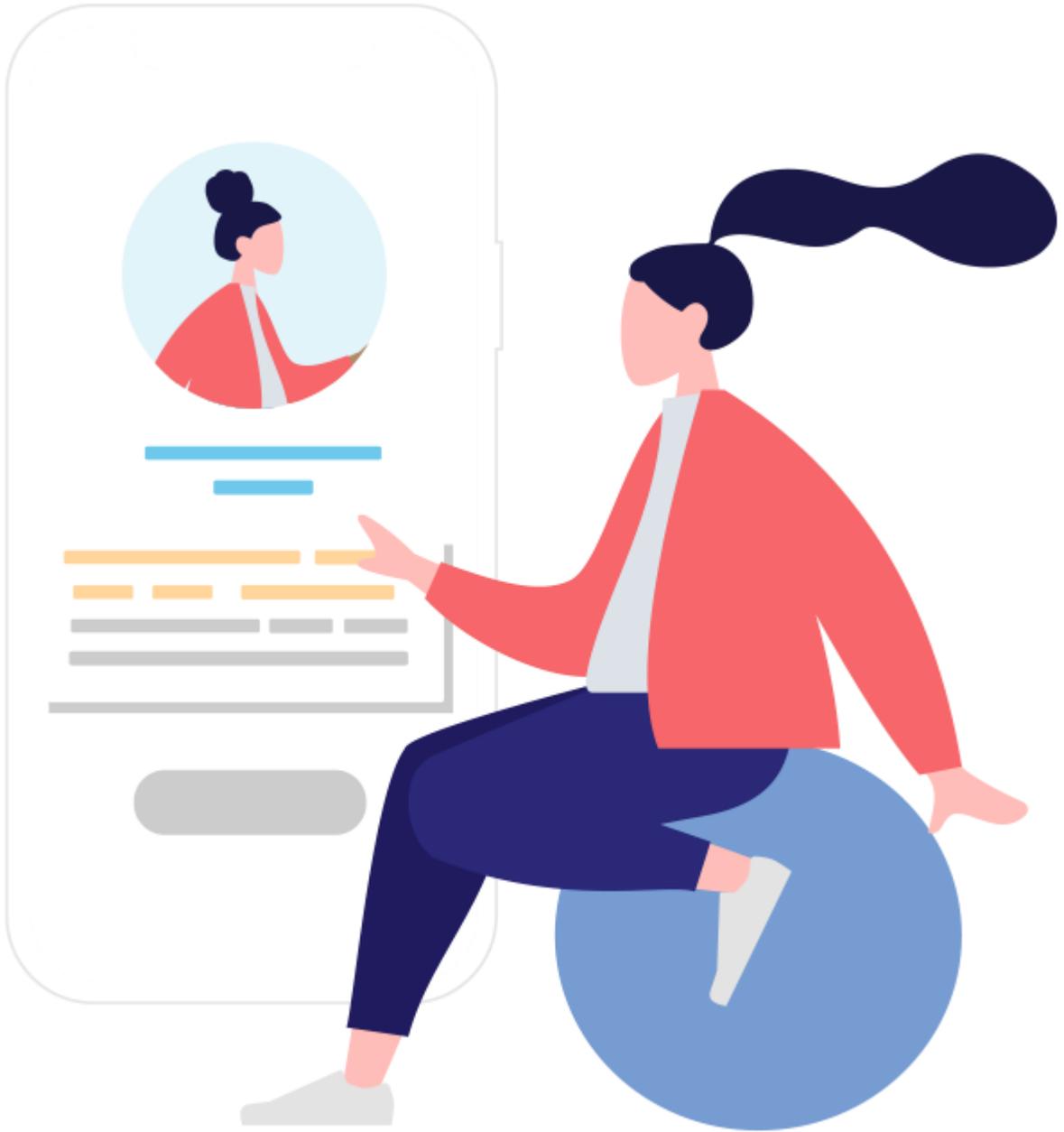
Fund Maintenance:
Add a fund to an existing e-DDA

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Add a fund to an existing e-DDA

Step 1:

In "Client Holdings" page, go to "**SMARTSAVE (e-DDA)**".
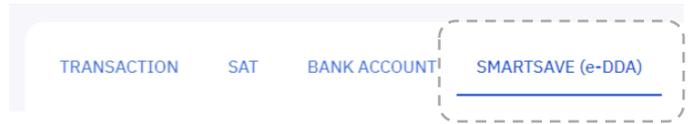
Step 2:

In more options "⋮", select "**Edit Funds**".
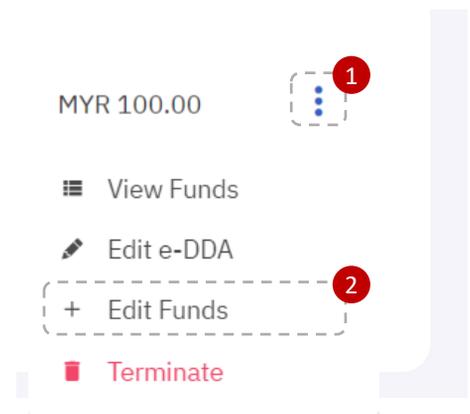
Step 3:

After adding desired funds, click "**Continue**".
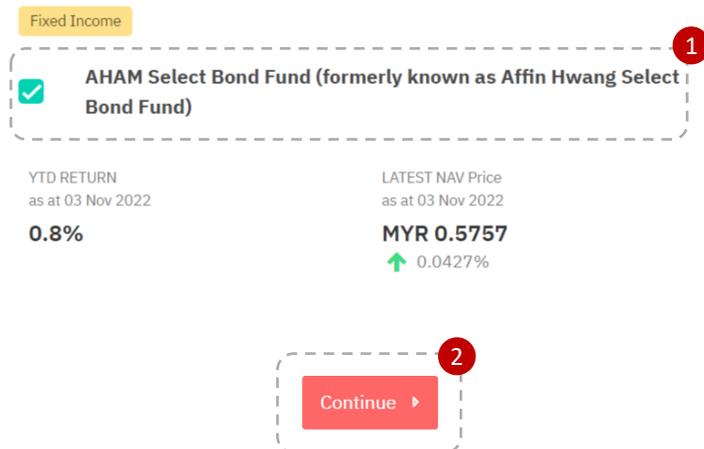
Add a fund to an existing e-DDA

Step 4:

Ensure that all details are accurate, then click "**Confirm**" and "**Ok**" to proceed.

Note:
Please ensure that the Total Investment Amount is less than the Maximum to Debit Amount for the e-DDA. If you would like to invest more than the Maximum to Debit Amount, kindly submit a change request before adding the funds.

Fund Name	NAV Date
Affin Hwang ASEAN Flexi Fund - MYR	03/11/2022
AHAM Select Bond Fund (formerly known as Affin Hwang Select Bond Fund)	03/11/2022

1 Confirm

2 OK

Step 5:

Your e-DDA request will be submitted for client verification.

✅ **Fund Maintenance Request Completed**

The fund maintenance request has been sent to the client's email for verification.

Back to client's SmartSave page

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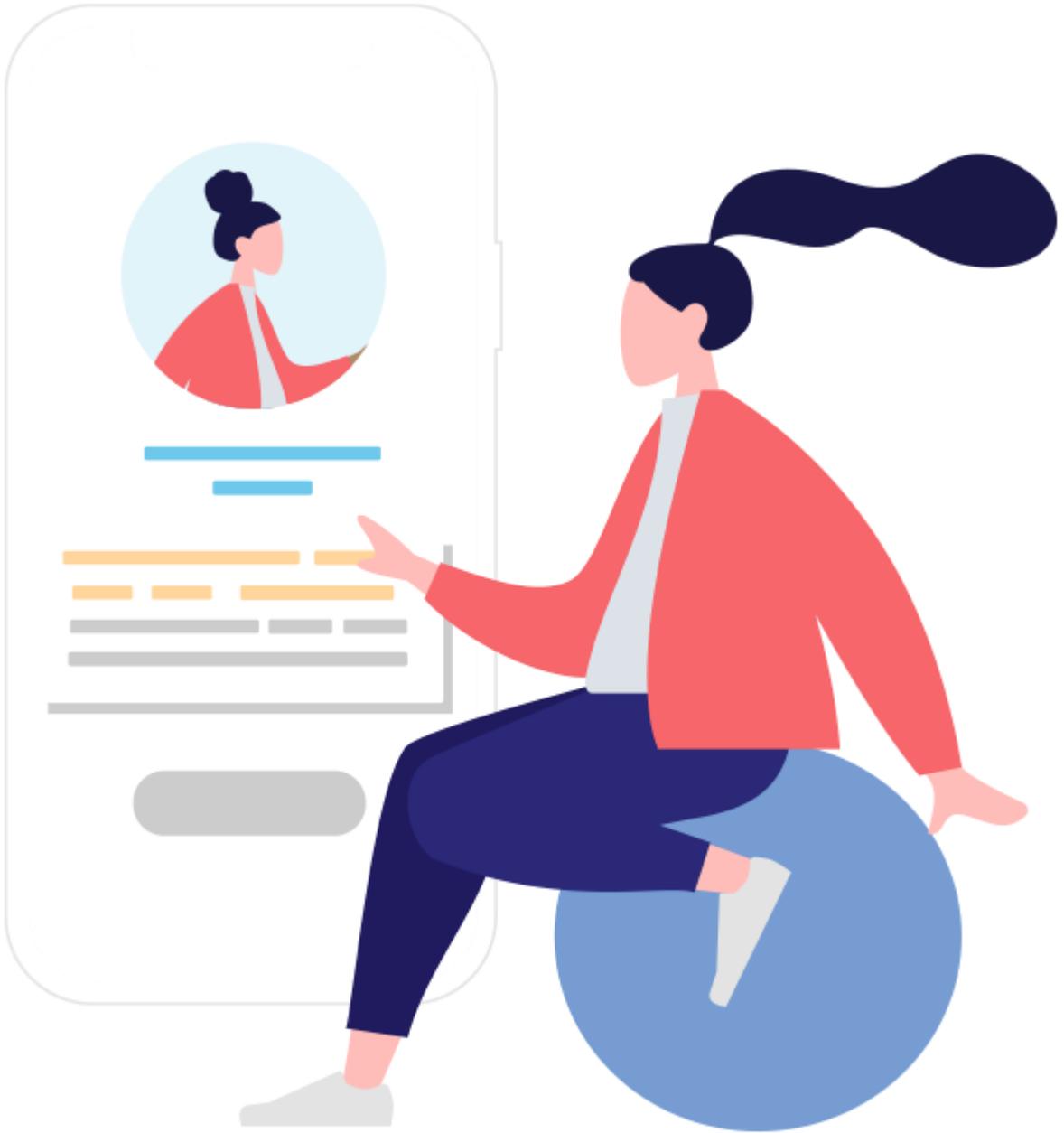
Fund Maintenance:
Remove a fund from an existing e-DDA

Remove a fund from an existing e-DDA

Step 1:
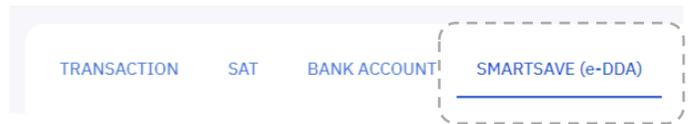
In "Client Holdings" page, go to "**SMARTSAVE (e-DDA)**".

TRANSACTION   SAT   BANK ACCOUNT   SMARTSAVE (e-DDA)

Step 2:

In more options " ⋮ ", select "**View Funds**".

MYR 100.00   ⋮   **1**

2
≣ View Funds

✎ Edit e-DDA

+ Edit Funds

🗑 Terminate

Step 3:

In the View Funds pop-up, click "**View/ Edit Funds**" then select "**Edit Funds**".

< View Funds

Below is the list of funds that you have added under your SmartSave Plan. If you would like to edit your funds, please click on the "View / Edit Funds" button.

Amount Utilised

| 100 | 900 |

STATUS	FUND NAME	AMOUNT
✓	Affin Hwang ASEAN Flexi Fund - MYR	MYR 100.00

1
🖽 View / Edit Funds

2
✎ Edit Funds   + Add New Funds
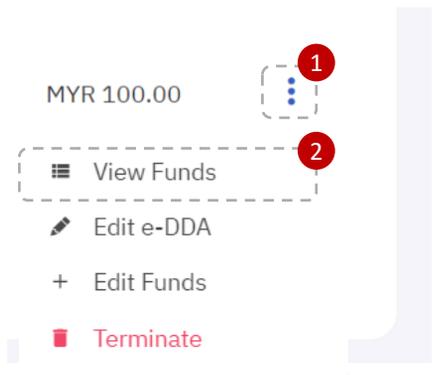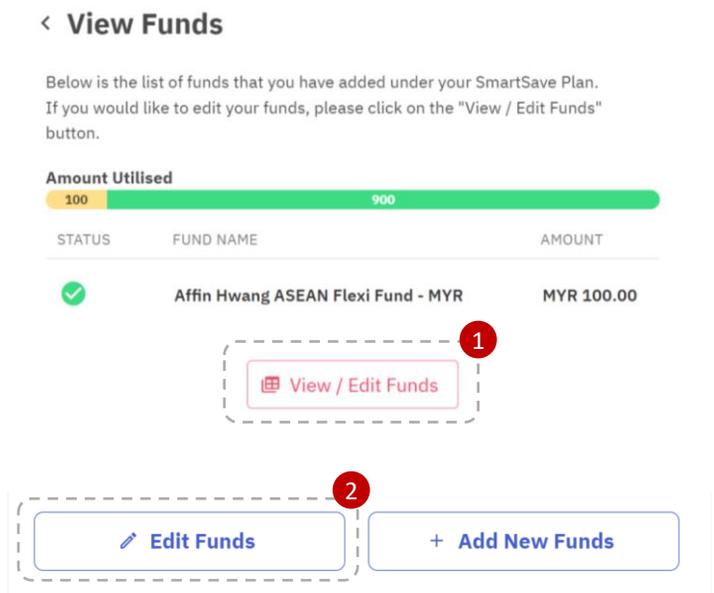
Step 4:

Remove the funds by clicking on the " 🗑 " button. Click "**Confirm**" and "**Continue**" to proceed.

SALES CHARGE (%)

3.00

Max Sales Charge 3.00 %

AMOUNT (MYR)

100.00

Min. amount MYR 100.00

1 🗑

2 Confirm

3 Continue

Step 5:

Your e-DDA request will be submitted for client verification.

✓ **Fund Maintenance Request Completed**

The fund maintenance request has been sent to the client's email for verification.

Back to client's SmartSave page

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Fund Maintenance:

Change fund's sales charge/investment amount in an existing e-DDA

Change fund's sales charge/investment amount in an existing e-DDA

Step 1:
In "Client Holdings" page, go to "**SMARTSAVE (e-DDA)**".
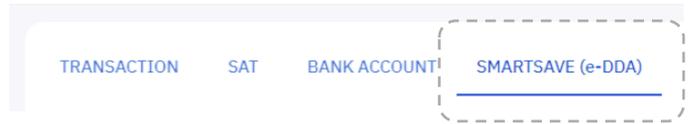
TRANSACTION   SAT   BANK ACCOUNT   SMARTSAVE (e-DDA)

Step 2:
In more options " ⋮ ", select "**View Funds**".

MYR 100.00   ⋮   **1**

2
▤ View Funds
✎ Edit e-DDA
\+ Edit Funds
🗑 Terminate

Step 3:
In the View Funds pop-up, click "**View/ Edit Funds**" then select "**Edit Funds**".

‹ View Funds

Below is the list of funds that you have added under your SmartSave Plan. If you would like to edit your funds, please click on the "View / Edit Funds" button.

Amount Utilised

| 100 | 900 |

STATUS	FUND NAME	AMOUNT
✅	Affin Hwang ASEAN Flexi Fund - MYR	MYR 100.00

1
⊞ View / Edit Funds

2
✎ Edit Funds   \+ Add New Funds
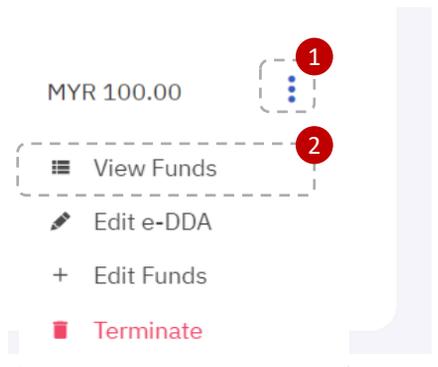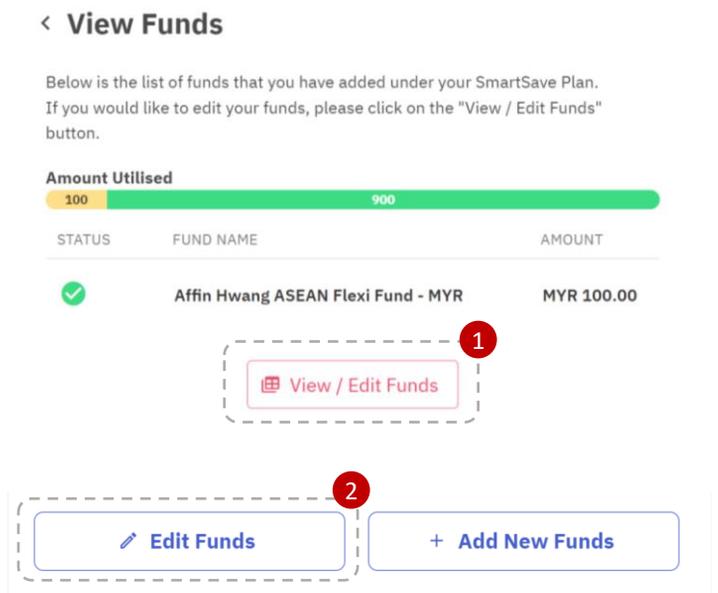
Step 4:

Indicate the new sales charge/investment amount, click "**Confirm**" and "**Continue**" to proceed.

SALES CHARGE (%)   AMOUNT (MYR)

3.00   100.00

Max Sales Charge 3.00 %   Min. amount MYR 100.00

Confirm   Continue

Step 5:

Your e-DDA request will be submitted for client verification.

Fund Maintenance Request Completed

The fund maintenance request has been sent to the client's email for verification.

Back to client's SmartSave page

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Change e-DDA's Max Amount to Debit

Change e-DDA's Max Amount to Debit

Step 1:

In "Client Holdings" page, go to "**SMARTSAVE (e-DDA)**".

TRANSACTION   SAT   BANK ACCOUNT   SMARTSAVE (e-DDA)

Step 2:

In more options ' ⋮ ", select "**Edit e-DDA**".

MYR 100.00   ⋮   ①

☰ View Funds   ②

✎ Edit e-DDA

+ Edit Funds

🗑 Terminate
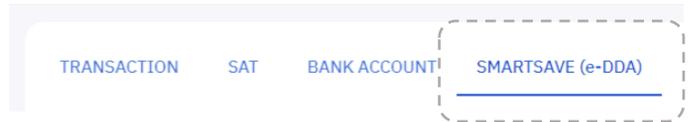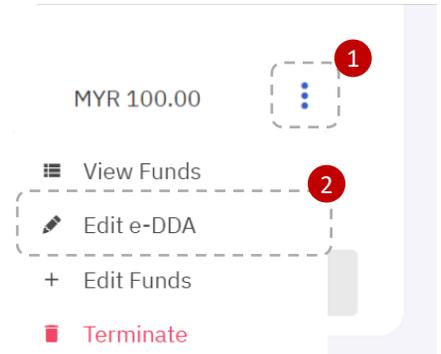
Step 3:

Enter new Max to Debit Amount and select "**Agree & Continue**".

Edit Amount Limit   ①

New Max. Amount

1,000.00

Agree & Continue   ②
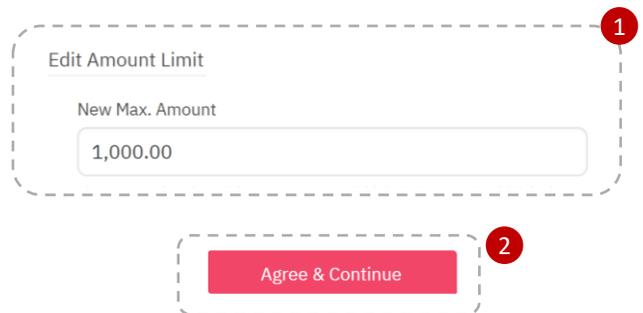
Step 4:

Click "**Proceed**" and your e-DDA request will be submitted for client verification.

⚠ **Editing SmartSave Plan Maximum Amount**

Any changes that have been made will be processed and sent to the client for approval

Do you wish to proceed with the update?

Cancel   Proceed
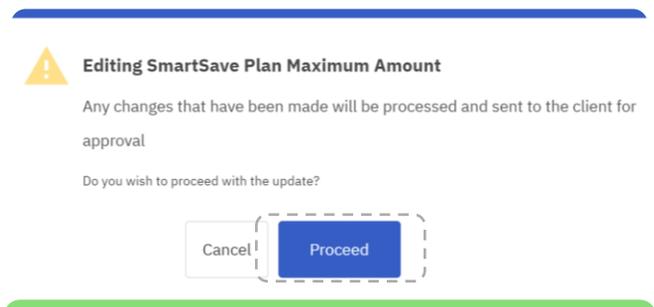
Edit SmartSave Plan Completed

The registration request has been sent to the client's email for verification.
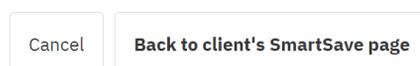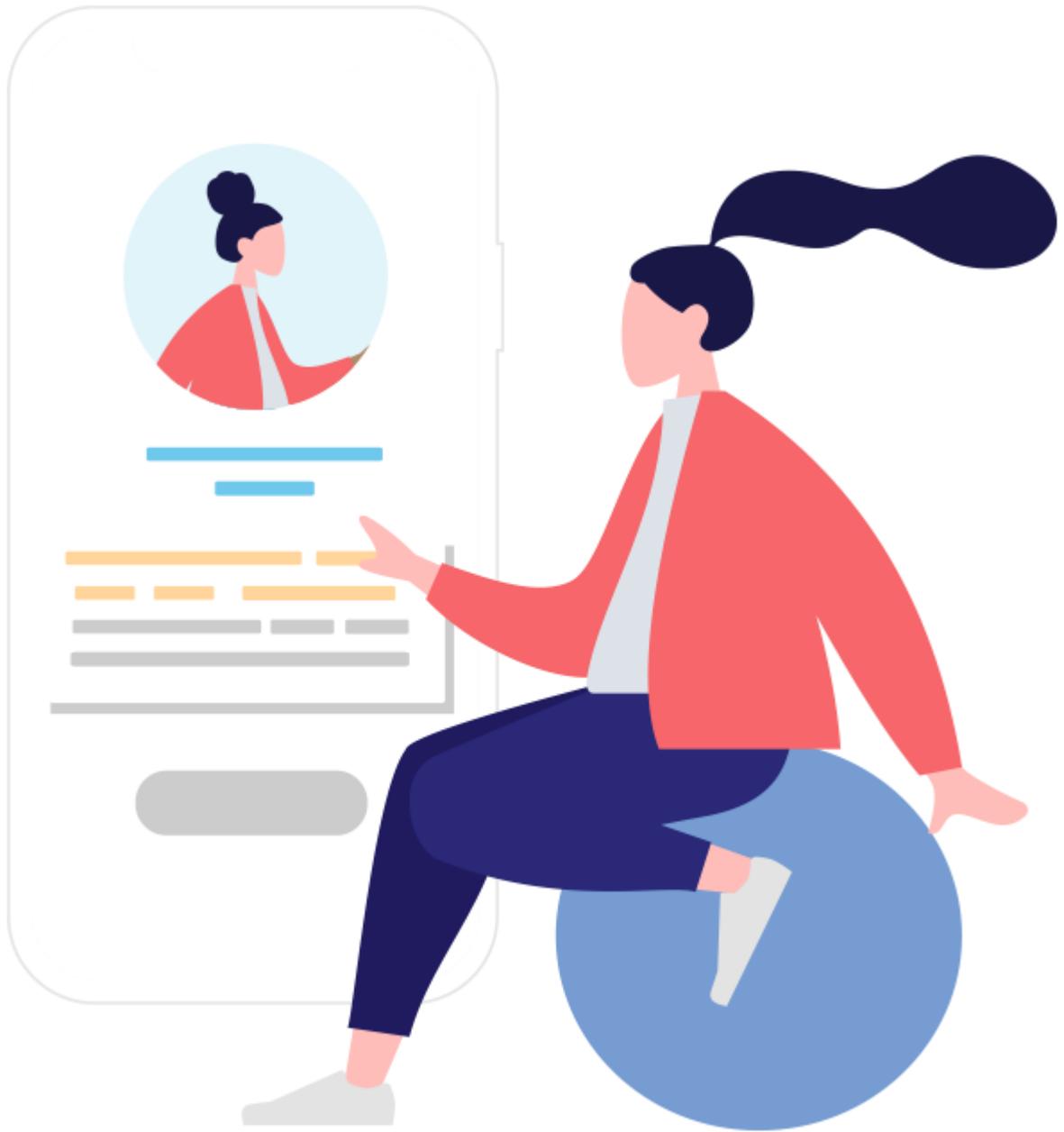
Cancel   **Back to client's SmartSave page**

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Terminate an e-DDA

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Step 1:

In "Client Holdings" page, go to "**SMARTSAVE (e-DDA)**".

TRANSACTION   SAT   BANK ACCOUNT   SMARTSAVE (e-DDA)
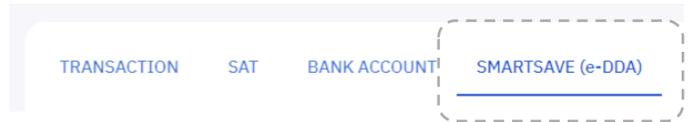
Step 2:

In more options "⋮", select "**Terminate**".

MYR 100.00   ⋮ **1**

☰ View Funds

✎ Edit e-DDA

+ Edit Funds
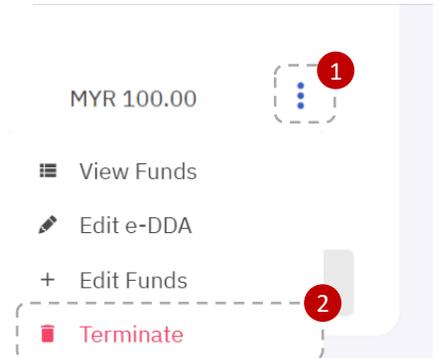
🗑 Terminate **2**

Step 3:

Click "**Delete SmartSave Plan**" to terminate the e-DDA registered.

Note:
Terminating the e-DDA will also cancel all future investments that are registered under the e-DDA.

🗑 **Terminating SmartSave Plan?**

Terminating the SmartSave Plan will immediately cancel all future investments that are registered under this SmartSave Plan.

Would you like to proceed to terminate the SmartSave Plan?

Cancel   Delete SmartSave Plan

Step 4:

Click "**Proceed with the termination**" and your e-DDA termination request will be submitted for client verification.

🗑 **Confirm Termination**

By clicking on the "Proceed with the termination" button, your client will receive a verification request via email immediately.

Are you sure you would like to terminate the SmartSave Plan?

*Please note that the client will be required to perform a verification process to terminate the SmartSave Plan by making an MYR 1.00 transaction. This will be refunded to the client's selected bank account.

Cancel   Proceed with the termination

✅ **Termination Completed**

The registration request has been sent to the client's email for verification.

Cancel   Back to client's SmartSave page
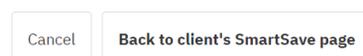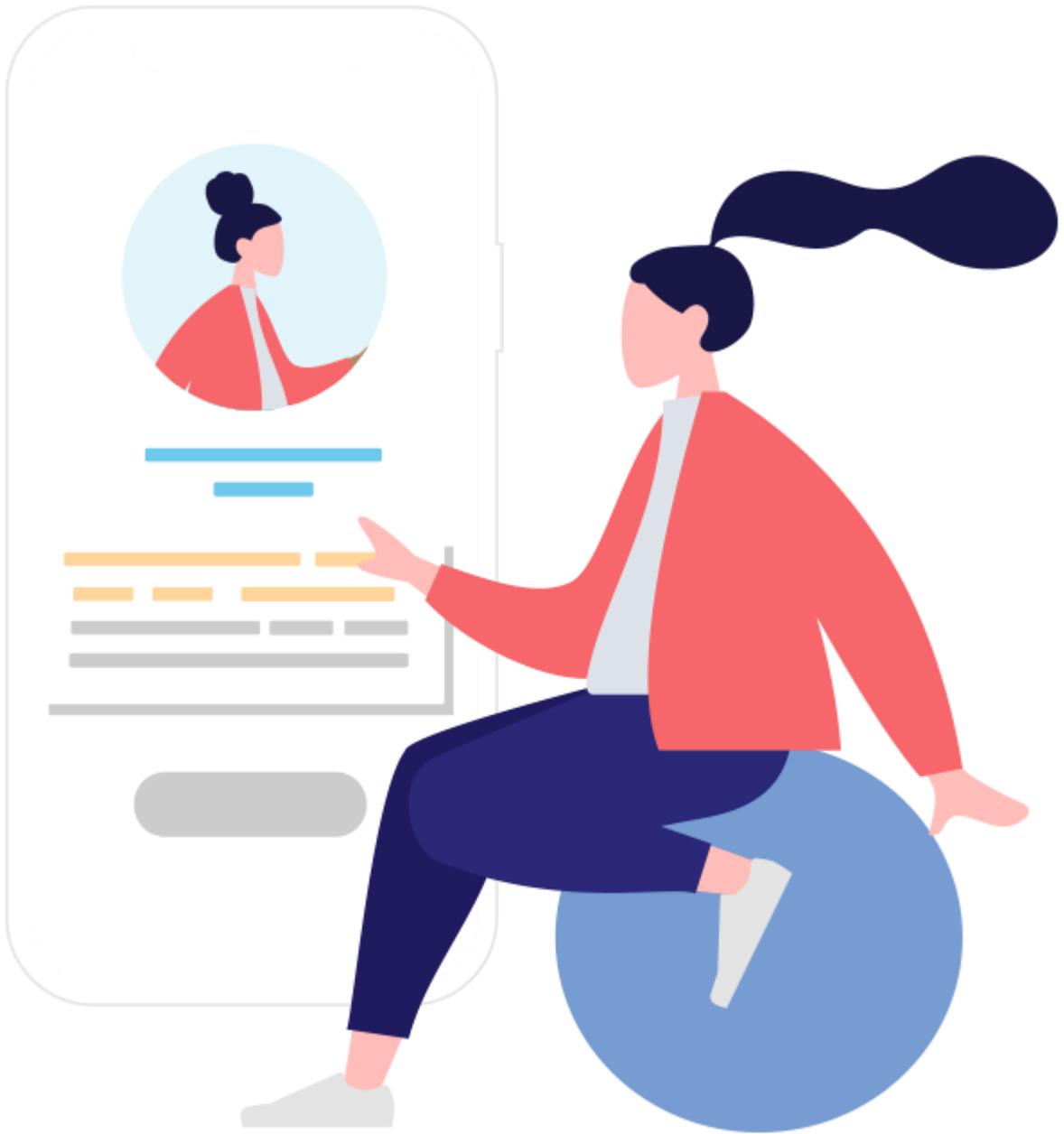
Client Verification:
Register a new e-DDA/
Terminate an e-DDA/ Change
Max Amount to Debit for an e-
DDA

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Client Verification: Registration/ Termination/ Change Max Amount

Step 1:
Insert NRIC/Passport No. (without dash "-" or space) at the Verification Landing Page, then click "**Login**".

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Welcome to AHAM Digital Form

NRIC / Passport / Others — **1**

Click here to login! — **2**

Step 2:
Ensure that all details are accurate , then click on "**Approve**" and "**Ok**" to proceed.

Account Details

Frequency	Deduction Date	Effective Date	Max Amount
Monthly	5th of every month	05/05/2023	MYR 100.00

Fund Details

* The effective date stated may be different as it depends on the verification time of the client and bank's approval.

Fund Name	NAV Price (MYR)	YTD Return (%)	Sales Charge (%)	Amount (MYR)
Affin Hwang PRS Conservative Fund - MYR	0.5647	1.4	0.00	50.00
TOTAL AMOUNT (MYR)				**50.00**

Approve — **1**   OK — **2**

Step 3:
Enter the 6-digit TAC code sent to your mobile number, then click "**Verify**".

Enter TAC — **1**

Verify — **2**

Client Verification: Registration/ Termination/ Change Max Amount

Step 4:

Select your bank and insert your bank account number. Read and acknowledge the Terms & Conditions, then click "**Agree and Continue**".

Note:

Please register a bank account that is under your own name only, otherwise your registration might be rejected by the bank.

①

Select Bank

②

Bank Account No.

ie: 12345678901234

③

☑ I fully understand and agree to the Terms & Conditions of Direct Debit application, **RM 1.00** will be debited from my selected account for the selected bank account.

④

Agree and Continue

Step 5:

Login to your bank and complete the RM 1 authorization payment to verify your e-DDA registration.

◇FPX

Timeout in 03:50

Step 1 of 3

From account:	123456789900
Merchant Name:	AHAM Asset Management Berhad
Payment Reference:	5567890123456778
FPX Transaction ID:	2244565431890650
Amount:	RM1.00
Fee Amount:	RM0.00

Continue   Cancel

Step 6:

Done! A confirmation email will be sent to you once we have received your e-DDA request.

Note:

The e-DDA registration will take up to 8 business days to process. Once it's approved, your monthly investments will begin the following month.

Thank You !

We have received your transaction request.

We're listening! Tell us how you really feel.
Help us improve our experience by clicking on this button.

Enter This Survey →

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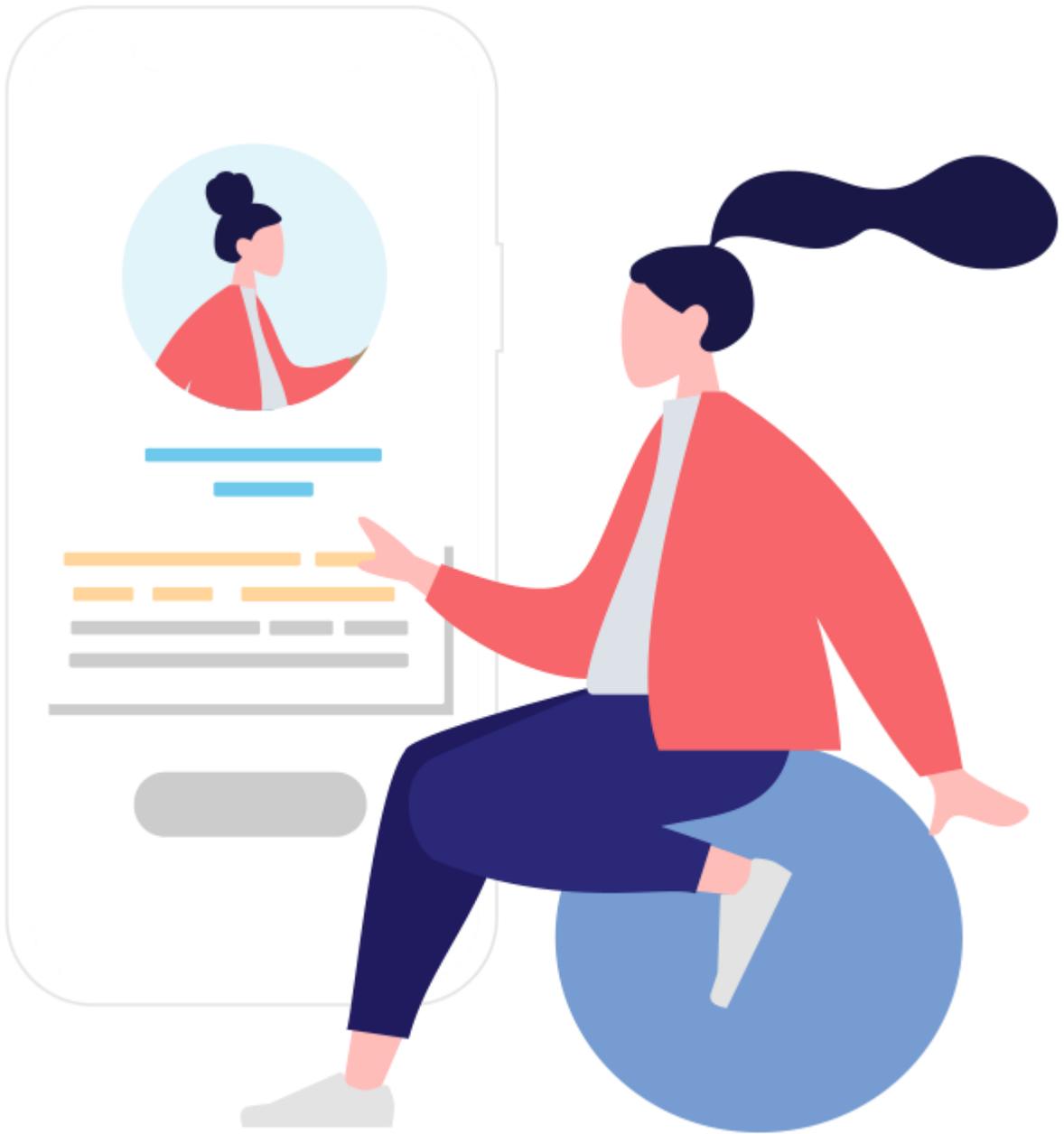
Client Verification:
Fund Maintenance

Applies to "**Add/Remove a fund to an existing e-DDA**" and "**Change fund's sales charge/investment amount in an existing e-DDA**".

Client Verification: Fund Maintenance

Step 1:

Insert NRIC/Passport No. (without dash "-" or space) at the Verification Landing Page, then click "**Login**".

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Welcome to AHAM Digital Form

NRIC / Passport / Others ... ①

Click here to login! ... ②

Step 2:

Ensure that all details are accurate , then click on "**Approve**" and "**Ok**" to proceed.

Account Details

Frequency	Deduction Date	Effective Date	Max Amount
Monthly	5th of every month	05/05/2023	MYR 100.00

Fund Details

* The effective date stated may be different as it depends on the verification time of the client and bank's approval.

Fund Name	NAV Price (MYR)	YTD Return (%)	Sales Charge (%)	Amount (MYR)
Affin Hwang PRS Conservative Fund - MYR	0.5647	1.4	0.00	50.00
TOTAL AMOUNT (MYR)				**50.00**

Approve ①   OK ②

Step 3:

Enter 6-digit TAC code sent to your mobile number, then click "**Verify**".

①

Enter TAC
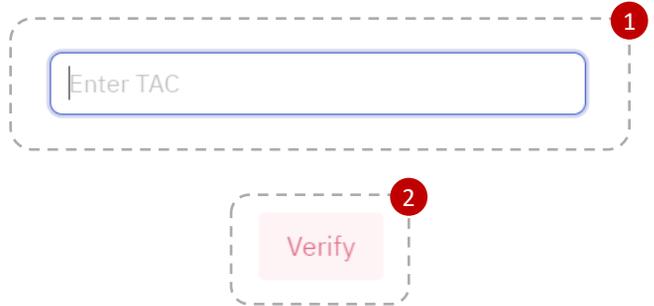
②

Verify

Step 4:

Verification Complete. A confirmation receipt will be sent to both client and consultant when redirected to this Thank You page.

Thank You !
We have received your transaction request.

We're listening! Tell us how you really feel.
Help us improve our experience by clicking on this button.

Enter This Survey →

General FAQ

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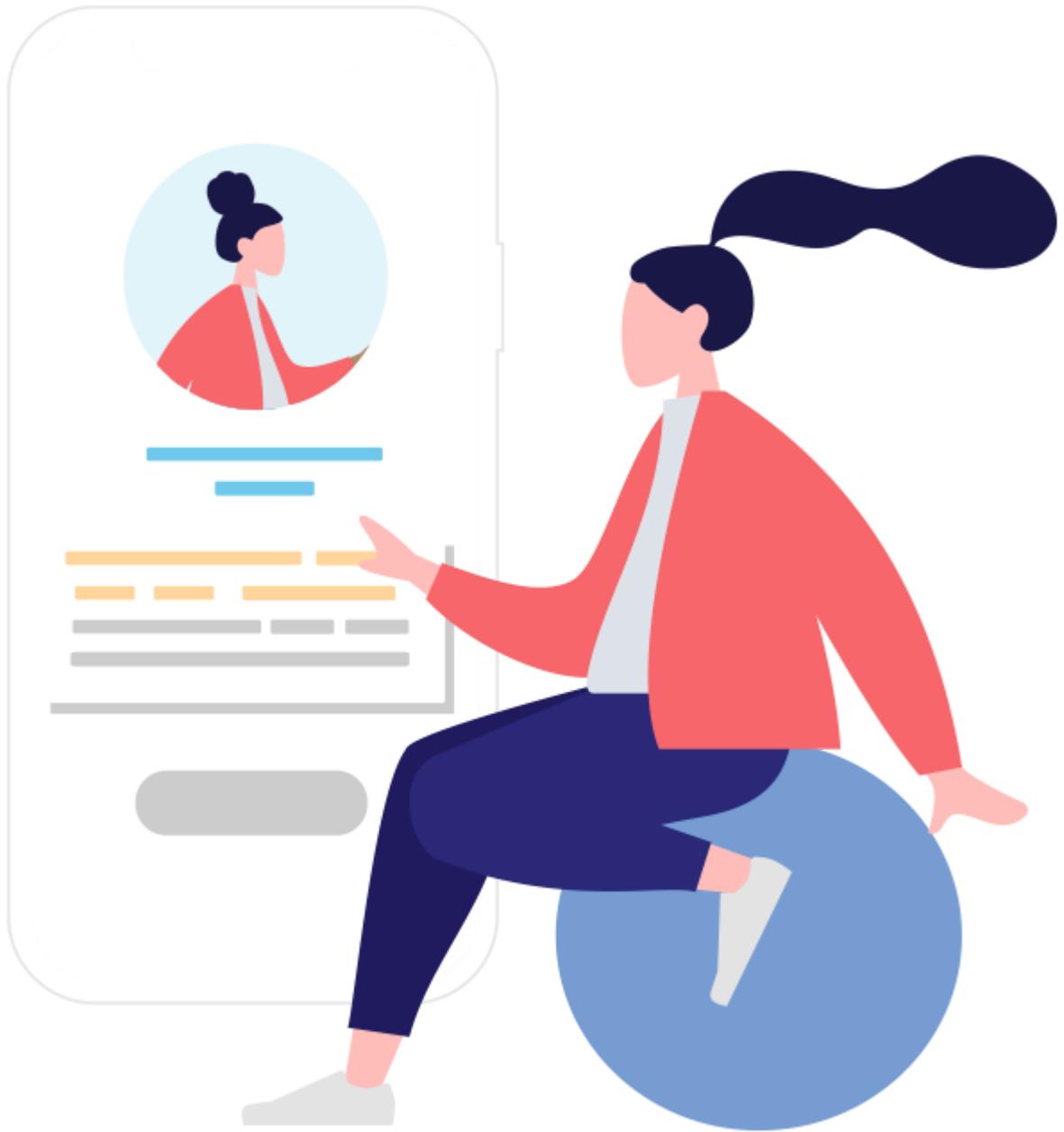
General FAQ

Section	Q&A
About e-DDA	**1. What is e-DDA?** e-DDA is a financial technology by Paynet, also known as Direct Debit. With e-DDA, clients can authorize auto-deductions from their Current/ Savings Accounts online. It is a simple, safe and the most convenient method for clients to make recurring investments. **2. Why is the client charged RM 1 when verifying the e-DDA request?** There is a one-time authorization charge of RM 1 charged to the client's bank account whenever the client registers for a new e-DDA, change the max amount to debit, and terminate an existing e-DDA. This is to verify that the client's bank account is active. The RM 1 authorization charge will be refunded to the client's bank account within 3 business days upon successful verification. If the client used a third-party bank account, the transaction will be rejected, and the RM 1 refund will be made within 9 business days. [continue to next]

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General FAQ

Section	Q&A
Register New e-DDA	**3. Which banks can the clients use to register an e-DDA?** The clients may submit an e-DDA registration using the following banks:

No	List of Banks Available for e-DDA
1	Affin Bank
2	Agrobank
3	Alliance Bank
4	Al-Rajhi Bank
5	AmBank
6	Bank Islam
7	Bank Muamalat
8	Bank of America
9	Bank of China
10	Bank Rakyat
11	Bank Simpanan Nasional
12	MUFG Bank (Malaysia) Berhad
13	BNP Paribas Malaysia
14	CIMB Bank
15	Citibank
16	Deutsche Bank
17	Hong Leong Bank
18	HSBC Bank
19	ICBC
20	JP Morgan Chase
21	Kuwait Finance House
22	Maybank
23	Mizuho Bank (Malaysia) Berhad
24	OCBC Bank
25	Public Bank
26	RHB Bank
27	Sumitomo Mitsui Banking Corporation Malaysia Berhad
28	Standard Chartered Bank
29	UOB Bank

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General FAQ

Section	Q&A
Register New e-DDA	**4. Can clients invest in PRS funds via the e-DDA?** Yes, clients may invest in PRS and UTF funds. **5. Can clients invest in Foreign Currency Funds via the e-DDA?** Unfortunately, the e-DDA can only facilitate monthly investments for open-ended funds offered in MYR only. **6. What is transaction limit for e-DDA investments?** Clients can register an e-DDA with a max amount to debit of RM 200,000. However, please note that this amount depends on the bank account's transaction limit set by the client, where in most cases it ranges between RM30,000 to RM50,000. **7. Can my client register more than one (1) e-DDA per AHAM account?** Yes, the client may register more than one (1) e-DDA per AHAM account. **8. Can my client register for e-DDA using a third-party bank account?** No, the client must use a first-party bank account to register for an e-DDA. All third-party bank accounts will be rejected by the bank. **9. How long does it take for an e-DDA registration to be approved?** Upon successful client verification, the new e-DDA registration will be processed within 5-6 business days.

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General FAQ

Section	Q&A
Register New e-DDA	**10. Why can't I submit any e-DDA requests through the Digital Form?** e-DDA requests are not available 5 business days before the billing date (5th of the month) until 1 business day after the billing date. You may send in the requests 2 business days after the billing date.
Fund Maintenance	**11. Can I submit any change requests (change investment amount/ sales charge, terminate DDA) to an existing SmartSave Plan/ DDA that I have submitted manually?** No, the e-DDA fund maintenance function can only be used for e-DDAs that are registered through Digital Form only. If you would like to submit any change requests to an existing SmartSave Plan/ DDA (registered via manual/ hardcopy forms), kindly proceed using the hardcopy DDA form and Request for Change form. **12. Can I select a different deduction date and frequency of deduction?** To keep things simple for the clients, the deduction date and frequency for e-DDA are fixed as below:

e-DDA Deduction Date	5th of every month
e-DDA Deduction Frequency	Monthly

13. Can I convert an existing SmartSave Plan/ DDA to e-DDA?

Unfortunately, you may not convert an existing SmartSave Plan/ DDA to e-DDA. You will have to submit a termination request for the existing SmartSave Plan/ DDA, and register a new e-DDA.

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General FAQ

Section	Q&A
Change e-DDA's Max Amount to Debit	**14. Can I change the max amount to debit of an existing SmartSave Plan/ DDA that I have submitted manually via Digital Form?** No, the e-DDA maintenance/ termination function can only be used for e-DDAs that are registered through Digital Form only. If you would like to submit any change requests to an existing SmartSave Plan/ DDA (registered via manual/ hardcopy forms), kindly proceed using the hardcopy DDA form and Request for Change form.
Terminate an e-DDA	**15. How long does it take to process an e-DDA registration/ maintenance/ termination?** Upon client's approval on the e-DDA request, the e-DDA request will be processed within 5-6 business days. **16. How will my client be notified on the e-DDA status?** Upon successful/ unsuccessful e-DDA request, the client will receive an email notification.
Unsuccessful/ Failed e-DDA	**17. Will my client be notified if the e-DDA monthly deduction fails?** Yes, there is an automated notification email sent to the client on failed e-DDA monthly deductions. **18. My client's e-DDA monthly deduction has failed due to insufficient funds, will the e-DDA be terminated immediately?** The funds registered will be terminated automatically upon three (3) consecutive failed monthly deduction attempts. The client will have to add the funds to the e-DDA again. Please refer to the "Add a fund to an existing e-DDA" section for more guidance.

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Section	Q&A
Unsuccessful/ Failed e-DDA	**19. What are the possible rejection reasons for an e-DDA registration?** e-DDA registrations may be rejected due to the following reasons:

Rejection Reason	Description
Mismatched Bank Account Info	The bank account keyed in by the client does not match the bank account selected for payment during e-DDA registration.
Invalid Bank Account Number/ Inactive Bank Account	The client keyed in an invalid bank account number.
Third-party Bank Account	The client attempted to register a third-party bank account.
RM 1 Payment Verification Failed	The client failed to make an RM 1 payment from the account, OR the client closed the page before completing the RM 1 payment.

Please submit a new e-DDA registration to register the e-DDA again.

End

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