

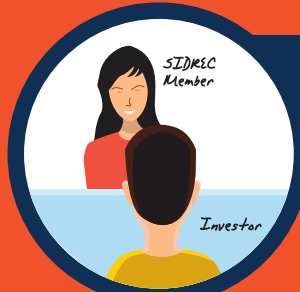
How SIDREC works



Free and fair help for investors.

1

(a) Investor lodges complaint with SIDREC Member.



SIDREC MEMBER:

- Banks
- Brokers
- Fund Managers
- Unit Trust Management Companies
- Private Retirement Scheme (PRS) Providers & Distributors

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(b) No response or not happy with answer? Investor refers dispute to SIDREC.



ELIGIBILITY:
Criteria include:-

- RM250,000 max claim limit
- Against SIDREC Member
- Involves capital market products/services

(c) SIDREC conducts preliminary review for eligibility.

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(d) Mediation process commences (for eligible claims).



- Confidential
- Documents & information from both sides
- Informal environment
- Specialist/expert help

SUCCESSFUL

(e) Investor and Member to sign settlement agreement.

NOT SUCCESSFUL

(e) Case proceeds to Adjudication. Parties are given the opportunity to add information, present their case, bring in witnesses and seek clarification from the other party.

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(g) Final decision is made. Either:

- Award claim in full
- Partial award
- Dismiss claim

(f) Adjudication process.
Based on what is fair and reasonable, review includes consideration of:

- Best Practices
- Conduct of both parties
- Laws
- Facts



(h) Post-Adjudication decision

INVESTOR ACCEPTS AWARD

INVESTOR REJECTS AWARD

- Member & Investor comply with SIDREC's award
- SIDREC closes case
- Investor may seek other avenues for redress
- SIDREC closes case

