



## **FREQUENTLY ASKED QUESTIONS (FAQ) ON AMANAH HARTANAH BUMIPUTERA (AHB) INCOME DISTRIBUTION AND MyAHB PORTAL**

### **QUESTIONS ON AHB INCOME DISTRIBUTION**

#### **1. How is my AHB income distribution calculated?**

The income distribution you receive is based on the average minimum monthly balance of units held during the distribution period. Please refer to the latest AHB prospectus (dated 1 July 2024, page 37) for more information.

Link: [www.phbam.com.my/assets/pdf/download/current-documents/AHB-  
Replacement-Prospectus-Final-lodgement-250624-bm.pdf](http://www.phbam.com.my/assets/pdf/download/current-documents/AHB-Replacement-Prospectus-Final-lodgement-250624-bm.pdf)

#### **2. How can I check my AHB income distribution?**

You can check your AHB income distribution through your authorised distributor. Please refer to the list of authorised distributors for further assistance.

<b>AUHTORISED DISTRIBUTOR</b>	<b>CHANNEL</b>
<b>PHB Asset Management Berhad (PHBAM)</b>	MyAHB Portal – <a href="http://www.myahb.my">www.myahb.my</a>
<b>Maybank/AmBank, AmBank Islamic/ Bank Islam/ Bank Rakyat</b>	Please refer to your registered AHB bank account or contact your authorised bank distributor to check your income distribution details.

#### **3. Is the source of AHB's bonus Shariah-compliant?**

Yes, AHB's bonus is Shariah-compliant. PHB, as the sponsor of the AHB fund, has paid zakat on the bonus distribution to eligible unitholders.

#### **4. Why hasn't the AHB income distribution increased even though PHB (AHB's sponsor) has announced higher company profits?**

AHB's returns are carefully managed to ensure that distributions remain stable and sustainable. Therefore, the amount of income distribution does not necessarily

increase in line with PHB’s announced profits; nonetheless, the income distribution remains competitive. As the sponsor, PHB consistently ensures that the fund’s capital is preserved so that unitholders enjoy stable and consistent returns year after year.

A portion of the additional income generated from PHB’s investment properties is also retained as reserves. This is an important step to maintain the fund’s structural strength and protect the long-term interests of unitholders. Through this approach, AHB is able to provide stable and consistent returns, without being affected by profit fluctuations in any given year.

**5. How is the income distribution paid out?**

The income distribution will be paid to unitholders as follows:

<b>TOTAL UNIT</b>	<b>PAYMENT OF THE INCOME DISTRIBUTION</b>
Average Minimum Monthly Balance < <b>10,000 unit</b>	The income distribution will be paid in the form of <b>units</b> .
Average Minimum Monthly Balance ≥ <b>10,000 unit</b>	The income distribution will be paid in <b>cash</b> and credited into the registered bank account.

**6. When will the AHB income distribution for the six-month period ending 30 September 2025 be credited to unitholders’ accounts?**

The AHB income distribution will be credited to unitholders’ accounts on 14 October 2025.

**7. Who is eligible to receive the bonus payment for the AHB income distribution for the six-month period ending 30 September 2025?**

The bonus will be paid for the first 1,000,000 units held by each unit holder.

**Example A:**

Ali has savings of 500,000 units in his AHB account. Ali is eligible to receive the bonus on all 500,000 units.

**Example B:**

Ali successfully saved 1,000,000 units in AHB. Ali is eligible to receive the bonus on all 1,000,000 units.

**8. Has the income distribution been subjected to zakat and is it tax-exempt?**

Yes, the AHB income distribution has been subjected to zakat.

For the income distribution, zakat has been paid by AHB through a method approved by the Shariah advisory panel. In summary, the zakat is calculated based on the fund's Adjusted Net Assets method.

As for the bonus distribution, zakat has been paid by PHB as the fund sponsor. This means that unit holders are no longer required to pay zakat on the amount of income distribution received from AHB, as the obligation has already been fulfilled by the fund.

**The income distribution is tax-exempt**

Yes, the AHB income distribution is tax-exempt.

The AHB unit trust fund has been granted an exemption from tax on all income earned up to year of assessment 2029, pursuant to an approval given by the Ministry of Finance under Section 127(3A) of the Income Tax Act, 1967.

**9. Does AHB offer nomination or hibah services?**

Currently, AHB does not offer nomination or hibah services to unitholders.

**10. Has the income distribution of AHB unitholders who are non-Muslims also been subjected to zakat?**

Yes, the total income of AHB has been subjected to zakat. Therefore, the income distribution received by AHB unitholders, whether Muslims or non-Muslims, is net of zakat.

## **QUESTIONS ON MyAHB PORTAL**

### **11. I previously registered for AHB with another authorised bank distributor. Can I open an account on the MyAHB Portal to purchase and redeem AHB units?**

No. If you have registered for AHB through another authorised distributor such as Maybank, AmBank, AmBank Islamic, Bank Islam, or Bank Rakyat, you can only perform unit purchases or redemptions through that specific bank.

An individual can only subscribe to AHB units through **one authorised distributor only**, either via PHBAM (through the MyAHB Portal – [www.myahb.my](http://www.myahb.my) ) or through another authorised distributor (Maybank, AmBank, AmBank Islamic, Bank Islam, or Bank Rakyat).

For any transactions related to purchasing, checking, or redeeming AHB units, please refer to your registered authorised bank distributor.

### **12. I already have an AHB account and tried to register on the MyAHB Portal, but why is my record not found there?**

If you previously registered for AHB through another authorised distributor—namely Maybank, AmBank, AmBank Islamic or Bank Islam—your record will not be available in the MyAHB Portal. Therefore, you will not be able to register an account on the MyAHB Portal.

Only new investors or AHB unitholders who are registered with PHBAM can have an account on the MyAHB Portal.

Each individual is only allowed to have **one AHB account through a single authorised distributor**, either by:

- Registering via PHBAM on the MyAHB Portal – [www.myahb.my](http://www.myahb.my), or
- Registering through another authorised distributor – Maybank, AmBank, AmBank Islamic, Bank Islam, or Bank Rakyat.

For any matters related to purchasing, checking, or redeeming AHB units, please refer to your respective authorised bank distributor.

**13. I am a new AHB investor and have registered on the MyAHB Portal. However, I have not received any account approval notification from AHB. What should I do?**

**MyAHB Portal is exclusively for new investors who register with PHBAM.**

For new investors who register with PHBAM through the MyAHB Portal, if you have not received a notification of approval for your MyAHB Portal account opening, please contact PHBAM Customer Service to check the status of your MyAHB Portal account approval at 03-7734 0555 or email [phbam-cs@phbam.com.my](mailto:phbam-cs@phbam.com.my).

**14. If I encounter issues during MyAHB Portal registration, such as facial verification or not receiving the OTP, what should I do?**

If you experience any technical issues during MyAHB Portal registration, please contact PHBAM Customer Service for further assistance at 03-7734 0555 or email [phbam-cs@phbam.com.my](mailto:phbam-cs@phbam.com.my).

**15. I tried to register an AHB account on the MyAHB Portal, but my registration was rejected. Can I still register, and what should I do?**

Below are some of the main reasons why your MyAHB Portal account registration was rejected:

- i. The uploaded documents are incomplete;
- ii. You have already registered an AHB account through another authorised distributor such as Maybank, AmBank, AmBank Islamic, Bank Islam, or Bank Rakyat. Therefore, registration via the MyAHB Portal has been rejected. If you have made an initial investment, the investment amount will be refunded.

**The MyAHB Portal is specifically for investors who invest through PHBAM.**

If you require further assistance, please contact PHBAM Customer Service at 03-7734 0555 or email [phbamcs@phbam.com.my](mailto:phbamcs@phbam.com.my).

**16. How can I obtain my AHB account statement?**

If you are registered with PHBAM, you can view your AHB account statement via the MyAHB Portal ([www.myahb.my](http://www.myahb.my)). Alternatively, you may request your account statement by contacting PHBAM Customer Service at 03-7734 0555 or emailing [phbam-cs@phbam.com.my](mailto:phbam-cs@phbam.com.my).

If you are registered with another authorised bank distributor such as Maybank, AmBank, AmBank Islamic, Bank Islam, or Bank Rakyat, please refer to your

respective bank distributor to check your unit holdings and obtain your AHB account statement.

**17. How can I check the status of my AHB unit redemption after completing the process?**

If the AHB unit redemption was done through the MyAHB Portal, please contact PHBAM Customer Service for further assistance at 03-7734 0555 or email [phbam-cs@phbam.com.my](mailto:phbam-cs@phbam.com.my).

If the redemption was done through another authorised bank distributor (Maybank, AmBank, AmBank Islamic, Bank Islam, or Bank Rakyat), please contact your respective bank distributor to check the redemption status.

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**ABOUT AMANAH HARTANAH BUMIPUTERA (AHB)**

Established in 2010, AHB provides Bumiputera investors with the opportunity to participate in the ownership of prime commercial real estate. With a minimum initial investment of RM100, the fund offers retail investors the opportunity to invest in the real estate sector while aiming to deliver a stable and consistent income stream with capital preservation.

Income distributions received by unitholders are net of zakat and exempt from tax, as PHB and AHB have made provisions for the total zakat amount, which will be remitted to the zakat authorities accordingly. Through this zakat payment, AHB unitholders are indirectly contributing to the welfare of the asnaf groups.

**ABOUT PHB ASSET MANAGEMENT BERHAD**

PHB Asset Management Berhad (PHBAM), a subsidiary of Pelaburan Hartanah Berhad (PHB), specializes in managing innovative investment products and offering comprehensive financial solutions. Having obtained a Capital Markets Services License from the Securities Commission Malaysia on 22 April 2024 for fund management and securities trading for unit trusts, visit [www.phbam.com.my](http://www.phbam.com.my) for more information. For any inquiry on AHB, please contact PHBAM Customer Service at 03-7734 0555 or email [phbam-cs@phbam.com.my](mailto:phbam-cs@phbam.com.my)