



**AmInvest**

**AmIslamic Funds Management Sdn. Bhd.**  
**200801029135 (830464-T)**

# **AmIslamic China Equity Fund**

## **(the “Fund”)**

### **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors of AmIslamic Funds Management Sdn. Bhd. and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### **STATEMENT OF DISCLAIMER**

The relevant information and document in relation to the AmIslamic China Equity Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmIslamic Funds Management Sdn. Bhd., the management company responsible for the Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

**SOPHISTICATED INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF SOPHISTICATED INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.**

### **PERSONAL DATA**

As part of our day to day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

- a. Assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. To notify you of more and up to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
- c. Manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. Conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
- e. Comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
- f. Enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. In the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- h. To administer and develop the Manager's and/or the Manager's associated companies within the AmBank Group business relationship with you;
- i. Outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- j. Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Sophisticated Investors are advised to read our latest or updated Privacy Notice (notice provided as required under the Personal Data Protection Act 2010) available on our website at [www.aminvest.com](http://www.aminvest.com). Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However, any revision(s) will be in compliance with the Personal Data Protection Act 2010.

**This Product Highlights Sheet only highlights the key features and risks of this Fund. Sophisticated investors are advised to request, read and understand the Fund's Information Memorandum including any supplementary(ies) or replacement information memorandum of the Fund ("Information Memorandum") before deciding to invest.**  
**The Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.**

## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

- **It is a summary of the salient information about the Fund.**
- **You MUST NOT invest in the Fund based on this Product Highlights Sheet alone.** Please read the Information Memorandum before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

### What is the Fund about?

Amlslamic China Equity Fund is an Islamic wholesale equity fund issued by Amlslamic Funds Management Sdn. Bhd. (the "Manager") which seeks to provide capital growth by investing in Shariah-compliant equities and Shariah-compliant equity related securities with exposure to the China markets.

### Who is the Fund suitable for?

The Fund is suitable for Sophisticated Investors seeking:

- potential capital appreciation on their investment; and
- participation in the Chinese equity market.

### What am I investing in?

Fund Category	Equity (Islamic)
Fund Type	Growth
Investment Objective	The Fund seeks to provide capital growth by investing in Shariah-compliant equities and Shariah-compliant equity related securities with exposure to the China markets. <i>Note: Any material change to the investment objective of the Fund would require unit holders' approval.</i>
Investment Strategy	To achieve the investment objective, 70% to 98% of the Fund's NAV will be invested in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities (e.g. warrants), issued by companies whose securities are listed in China and Hong Kong, and including Shariah-compliant securities listed in other markets but with their core business in China. Core business in this respect means the major business of the company where majority of the company's revenue (at least 50%) is derived from China at the point of investment.  The Fund will hold a minimum of 2% of its NAV in Islamic liquid assets.  In managing the Fund, the Manager may opt to invest in the Shariah-compliant investments either directly or via Islamic collective investment schemes.  The Fund will invest in companies that conform to Shariah principles with above average growth potential, which means equities of companies with earnings growth expectations that are higher than the market average. Value-add from Shariah-compliant equities is derived from active stock selections (which include quantitative models and screening) with focus on undervalued Shariah-complaint stocks relative to its earnings growth potential and/or its fair value.  The Manager actively reviews the asset allocation and trading strategies depending upon the equity market outlook and expectations.  In adverse market conditions, the Manager may increase its asset allocation to lower risk assets such as liquid assets at the expense of equity allocation to safeguard the investments of the Fund. During such period, the Fund's investments may differ from the stipulated investment strategies.  In adverse market conditions, the Manager may increase its asset allocation to lower risk assets such as Islamic liquid assets at the expense of Shariah-compliant equity allocation to safeguard the investments of the Fund. During such period, the Fund's investments may differ from the stipulated investment strategies.
Asset Allocation	<ul style="list-style-type: none"> <li>• 70% to 98% of the Fund's NAV in Shariah-compliant equities and equity related securities; and</li> <li>• Minimum 2% of the Fund's NAV in Islamic liquid assets such as Islamic deposits and Islamic money market instruments.</li> </ul> <p><i>Note: If the size of the Fund is below RM500,000, and the Fund is unable to employ its investment strategy in the best interest of the unit holders, the Fund may deviate from the stipulated asset allocation of the Fund by holding up to 100% of the Fund's NAV in Islamic liquid assets.</i></p>
Base Currency of the Fund	Ringgit Malaysia (RM)
Performance Benchmark	MSCI China Islamic Index <sup>1</sup> (available at <a href="http://www.aminvest.com">www.aminvest.com</a> )

Launch Date	14 February 2023
Initial Offer Period	A period of up to twenty-one (21) days commencing from the date units of the Fund are being offered for sale. <i>Note: The Manager reserves the right to determine a shorter offer period and notify the Trustee. The decision for a shorter offer period is based on the sole discretion of the Manager.</i>
Initial Offer Price	<b>RM Class:</b> RM1.0000 <b>USD Class:</b> USD1.0000
Income Distribution Policy	Given the Fund's investment objective, the Classes of the Fund are not expected to pay any distribution. Distributions, if any, are at the Manager's discretion.  <u>RM and RM-Hedged Classes</u> Distribution, if any, can be in the form of cash (by telegraphic transfer) or units (by reinvestment into units of the respective Classes).  <u>Other Classes except for RM and RM-Hedged Classes</u> Distribution, if any, to be reinvested into units of the respective Classes.  <i>Notes: Income distribution amount (if any) for each of the Classes could be different and is subject to the sole discretion of the Manager. For RM and RM-Hedged Classes only, if income distribution earned does not exceed RM500, it will be automatically reinvested.</i>

### **Shariah Investment Guidelines**

The following are the Shariah Investment Guidelines for the Fund, which the Investment Manager, is to strictly adhere to on a continuous basis. At all times the Fund shall invest in investment instruments that are allowed under Shariah principles and shall not invest in investment instruments that are prohibited by Shariah principles based on the parameters of the applicable Shariah Advisory Council ("SAC") and the Shariah Adviser of the Fund.

- Investment of the Fund will primarily be in securities in the MSCI China Islamic Index. Any securities which are listed under the MSCI China Islamic Index shall be accepted and be treated as Shariah-compliant securities.
- Islamic deposits shall be placed with financial institutions licensed under the Islamic Financial Services Act 2013 and/or Financial Services Act 2013, whichever is appropriate. For the avoidance of doubt, only Islamic account is permitted for placement of deposit with institutions licensed under the Islamic Financial Services Act 2013 and/or Financial Services Act 2013. The Fund is also prohibited from investing in interest-bearing deposits and recognising any interest income.
- Islamic money market instruments issued in Malaysia must be approved by SAC of Bank Negara Malaysia ("BNM"). Money market instruments that are endorsed by other Shariah adviser(s) or Shariah committee(s) must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals.
- The Fund may invest in domestic and foreign Islamic collective investment scheme (CIS). The domestic Islamic CIS must be approved by the SC. For the foreign Islamic CIS, it must be approved by the Shariah Adviser upon review of the necessary and relevant documentation.
- Islamic financial derivative instruments that are endorsed by other Shariah adviser(s) or Shariah committee(s) must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals.
- For avoidance of doubt, the documents relating to the Shariah liquidity management instrument should be submitted for prior approval by the Shariah Adviser. Where the Shariah Adviser request a change to the Shariah Investment Guidelines, it shall give the Manager a reasonable period of time to effect such change in the Information Memorandum in accordance with the requirements of any applicable law and regulation.

### **Purification Process for the Fund**

#### Shariah non-compliant investment

The Manager will immediately dispose-off any Shariah non-compliant investment inadvertently made in the Fund. If the disposal of the Shariah non-compliant investment results in losses to the Fund, the losses are to be borne by the Manager. The said investment will be disposed/withdrawn with immediate effect or within a month of knowing the status of the securities. Any capital gains or dividend received during or after disposal of the investment will be channelled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. The Fund have the right to retain the investment cost only.

#### **Reclassification of Shariah status of the Fund's investment**

Securities which were earlier classified as Shariah-compliant securities may subsequently be reclassified as Shariah non-compliant due to certain reasons such as changes in the companies' operations.

If at the time the announcement/review is made, the value of the securities held exceeds or is equal to the investment cost, such Shariah non-compliant securities will be liquidated. The Fund may keep any dividends received and capital gains arising from the disposal of the Shariah non-compliant securities made at the time of the announcement/review. However, any dividends received and excess capital gains made from the disposal after the announcement/review day at a market price that is higher than the closing price on the announcement/review day will be channelled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser.

If the market price of the said Shariah non-compliant securities is below the investment cost at the time the announcement/review is made, the Fund may hold the Shariah non-compliant securities and keep dividends received during the holding period until the total amount of dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Fund will dispose of the said Shariah non-compliant securities.

#### **Zakat for the Fund**

The Fund does not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Fund. Thus, investors are advised to pay zakat on their own.

**The investment portfolio of the Fund will comprise instruments that have been classified as Shariah-compliant by the SAC of SC and, where applicable the SAC of BNM. For instruments that are not classified as Shariah-compliant by the SAC of SC and, where applicable the SAC of BNM, the status of the instruments has been determined in accordance with the ruling issued by the Shariah Adviser.**

## Who am I investing with?

Manager	: Amlslamic Funds Management Sdn. Bhd. ("AIFM")
Administrator	: AmFunds Management Berhad ("AFM")
Trustee	: Deutsche Trustees Malaysia Berhad
Trustee's Delegate (Custodian)	: Deutsche Bank (Malaysia) Berhad
Shariah Adviser	: Amanie Advisors Sdn. Bhd.
Taxation Adviser	: Deloitte Tax Services Sdn. Bhd.
Auditor	: Ernst & Young PLT

All transactions with related parties are to be executed on terms, which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmFunds Management Berhad ("AFM"), AmlInvestment Bank Berhad, AmlInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

The Manager may conduct cross trades between funds and private mandates it currently manages provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Fund's report accordingly.

## What are the possible outcomes of my investment?

Best Case	Capital appreciation and income distribution.
Mid Case	No significant change in investment i.e. no capital appreciation and no income distribution.
Worst Case	Capital loss and no income distribution.

## What are the key risks associated with the Fund?

### General risks associated with investing in a wholesale fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's net asset value.
Inflation Risk	This is the risk that Sophisticated Investors' investment in the fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund.
Non-Compliance Risk	This is the risk of the manager or the trustee not complying with their respective internal policies, the deed and its supplemental deed, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of the fund.
Financing Risk	This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the repayments.
Country Risk	Investments of the fund in any country may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the fund invests in.

### Specific risks associated with the Fund

Stock Specific Risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
Risk Associated with Investments in Shariah-Compliant Equity-Related Securities	The Fund may also invest in Shariah-compliant equity-related securities such as warrants that are capable of being converted into shares. As warrants are linked to the particular equity securities from which they are derived, the warrants inherit the risks linked to that underlying equity security such as market risk, currency risk, country risk, industry risk and liquidity risk.
Currency Risk	As the investments of the Fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.
Risk Relating to Investments in the China and Hong Kong Market	Insofar as the Fund may invests substantially in securities issued by companies whose securities are listed in Mainland China and Hong Kong, or otherwise relating to the Mainland China and Hong Kong market, it may be subject to risks inherent in the Mainland China and Hong Kong market and additional concentration risk.
Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavorable prices.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah Investment Guidelines. The appointed Shariah Adviser for the Fund would be responsible for ensuring that the Fund is managed and administered in accordance with Shariah Investment Guidelines. Note that as the Fund can only invest in Shariah-compliant instruments, non-compliance may adversely affect the NAV of Fund when the rectification of non-compliance results in losses.
Reclassification of Shariah Status Risk	This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the SAC of SC, the Shariah adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such equities. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities.
Profit Rate Risk	Profit rate risk refers to the impact of profit rate changes on the valuation of Islamic money market instruments and Islamic deposits. When profit rates rise, the Islamic money market instruments' prices generally decline and this

	<p>may lower the market value of the Fund's investment in Islamic money market instruments. The reverse may apply when profit rates fall.</p> <p>Profit rate fluctuations also affect the Islamic deposits' returns of the Fund. Profit rates offered by the financial institutions will fluctuate according to the overnight rate policy determined by BNM and this has direct correlation with the Fund's investment in Islamic deposits. The Fund's future reinvestment in Islamic deposits will benefit from the higher profit rate and in the event of falling profit rates, the Fund's future investment in Islamic deposits will be reinvested at lower profit rates which in turn will reduce the Fund's potential returns.</p>
Islamic Derivatives Risk	<p>Islamic derivatives, if any, will only be used for the purpose of hedging the Fund's portfolio from certain anticipated losses such as those resulting from unfavourable exchange rate movements. However, every hedge comes with a cost. In a move to mitigate the risk of uncertainty, the Fund is now exposed to the risk of opportunity loss. Once hedged, the Fund cannot take full advantage of favourable exchange rate movements. If the exposure which the Fund is hedging against makes money, the act of hedging would have typically reduced the potential returns of the Fund. On the other hand, if the exposure which the Fund is hedging against losses money, the act of hedging would have reduced the loss, if successfully hedged.</p>

**Note: The abovementioned risks which Sophisticated Investors should consider before investing into the Fund should not be considered to be an exhaustive list. Sophisticated Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Sophisticated Investors are advised to consult their professional adviser. Please refer to the Information Memorandum under "Risk Factors" for further details on risks. Please note that if you invest in units through a distributor via a nominee system of ownership, you will not be deemed a unit holder under the deed of the Fund.**

## What are the fees and charges involved?

There are fees and charges involved and you are advised to consider them before investing in the Fund.

### What will I be charged by AIFM?

Entry Charge	<b>Distribution Channel</b>	<b>Entry Charge</b>
	Direct Sales	Up to 5.00% of the NAV per unit of the Class(es).
	Institutional Unit Trust Scheme Adviser (IUTA)	Up to 5.00% of the NAV per unit of the Class(es).
	<i>Notes: There will be no entry charge payable by AmBank Group staff. Sophisticated Investors are advised that they may negotiate for lower entry charge prior to the conclusion of sales. The Manager reserves the right to waive or reduce the entry charge from time to time at its absolute discretion.</i>	
Exit Penalty	Nil.	
Transfer Fee	Nil.	
Bank Charges/Fees	Bank charges or fees, if any, will be borne by you.	
Switching Fee	<p><u>Switching between funds managed by the Manager</u></p> <p>Unit holders are only allowed to switch to other funds where the currency denomination is the same as the Class of the Fund switched out. For switches between any of the funds managed by the Manager, Sophisticated Investors will be charged on the differences of entry charge between funds switched, which is up to a maximum of 6.00% of NAV per unit of the fund switched into. No entry charge will be imposed if the fund to be switched into has a lower entry charge.</p> <p><u>Switching between Class(es) of the Fund</u></p> <p>Unit holders are not allowed to switch between Class(es).</p>	

### What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 1.80% per annum (p.a.) of the NAV of the Fund.
Annual Trustee Fee	Up to 0.05% p.a. of the NAV of the Fund (excluding foreign sub-custodian fee and charges, where applicable).
Fund Expenses	<p>The Fund's expenses currently include but are not limited to:</p> <ul style="list-style-type: none"> <li>• audit fees;</li> <li>• tax agent's fees;</li> <li>• printing and postages of annual and quarterly reports;</li> <li>• bank charges;</li> <li>• investment committee fee for independent members;</li> <li>• lodgement fees for Fund's reports;</li> <li>• Shariah adviser fee (if any);</li> <li>• foreign custodians' charges (if any);</li> <li>• fees paid to brokers or dealers (if any); and</li> <li>• other expenses as permitted by the deed.</li> </ul>

**Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in the Product Highlights Sheet are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the unit holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.**

**Sophisticated Investors are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions, if any, may go down as well as up.**

## How will I be notified of any increase in fees and charges?

- A written communication will be sent to unit holders to notify of the higher rate and its effective date; and
- A supplementary or replacement information memorandum will be issued.

## How often are valuations available?

We publish updated information on our website [www.aminvest.com](http://www.aminvest.com); and the NAV per unit of the Fund is sent to the Federation of Investment Managers Malaysia (FIMM) in order for it to be published in major newspapers on a daily basis.

## How can I invest in or exit from this investment?

### How can I invest in this investment?

A Sophisticated Investor may submit an application to the Manager on any Business Day with complete documentation subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Initial Investment	<b>RM Class:</b> RM5,000 <b>USD Class:</b> USD1,000
Minimum Additional Investment	<b>RM Class:</b> RM1,000 <b>USD Class:</b> USD1,000
Submission of Application	Monday to Friday (except public holiday)
Cut-off Time	<ul style="list-style-type: none"> <li>If an application with complete documentation is accepted by the Manager or our appointed distributors <b>before 4.00 p.m.</b> on a Business Day, it will be processed at the closing NAV per unit of the same Business Day.</li> <li>If an application with complete documentation is accepted by the Manager or our appointed distributors <b>after 4.00 p.m.</b> on a Business Day or on a non-Business Day, it will be processed at the closing NAV per unit of the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li><i>Business Day is a day on which the Bursa Malaysia and/or commercial banks in Kuala Lumpur are open for business. The Manager may declare certain Business Days to be non-Business Days although Bursa Malaysia and/or commercial banks in Kuala Lumpur are open, if the markets in which the Fund is invested in are closed for business. This information will be communicated to you via our website at <a href="http://www.aminvest.com">www.aminvest.com</a>.</i></li> <li><i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</i></li> <li><i>You should note that different distributors may have different cut off times in respect of receiving application request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving application request.</i></li> </ul>

Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

**You should NOT make payment in cash to a unit trust consultant or issue a cheque in the name of a unit trust consultant**

### How can I exit from this investment?

A Sophisticated Investor may redeem all or part of their units on any Business Day subject to the minimum redemption and to maintain a minimum holding balance for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption/Switching	<b>All Classes:</b> 1,000 units
Minimum Holding/Balance	<b>All Classes:</b> 1,000 units
Submission of Redemption Request	Monday to Friday (except public holiday)
Cut-off Time	<ul style="list-style-type: none"> <li>If a redemption request with complete documentation is accepted by the Manager or our appointed distributors <b>before 4.00 p.m.</b> on a Business Day, it will be processed at the closing NAV per unit of the same Business Day.</li> <li>If a redemption request with complete documentation is accepted by the Manager or our appointed distributors <b>after 4.00 p.m.</b> on a Business Day or on a non-Business Day, it will be processed at the closing NAV per unit of the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li><i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.</i></li> <li><i>You should note that different distributors may have different cut off times in respect of receiving redemption request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving redemption request.</i></li> </ul>
Payment of Redemption Proceeds	Within fourteen (14) calendar days of receiving the redemption request with complete documentation.

Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

**No redemption will be paid in cash under any circumstances.**

## Who should I contact for further information or to lodge a complaint?

1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at enquiries@aminvest.com. If you wish to write to us, please address your letter to:

**AmIslamic Funds Management Sdn. Bhd.**  
10th Floor, Bangunan AmBank Group  
No.55, Jalan Raja Chulan  
50200 Kuala Lumpur

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):
  - (a) via phone to : 03-2282 2280
  - (b) via fax to : 03-2282 3855
  - (c) via e-mail to : info@sidrec.com.my
  - (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)  
Unit A-9-1, Level 9, Tower A  
Menara UOA Bangsar  
No.5, Jalan Bangsar Utama 1  
59000 Kuala Lumpur
3. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office :
  - (a) via phone to the Aduan Hotline at : 03-6204 8999
  - (b) via fax to : 03-6204 8991
  - (c) via e-mail to : aduan@seccom.com.my
  - (d) via online complaint form available at www.sc.com.my
  - (e) via letter to : Consumer & Investor Office  
Securities Commission Malaysia  
No 3 Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur
4. You can also direct your complaint to Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
  - (a) via phone to the Aduan Hotline at : 03-7890 4242
  - (b) via e-mail to : complaints@fimm.com.my
  - (c) via online complaint form available at www.fimm.com.my
  - (d) via letter to : Legal & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6<sup>th</sup> Floor Wisma Tune  
No. 19, Lorong Dungun Damansara Heights  
50490 Kuala Lumpur

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