

Replacement Prospectus for **AmIslamic Global SRI**



The Manager

AmFunds Management Berhad

Company number: 198601005272 (154432-A)

The Trustee

HSBC (Malaysia) Trustee Berhad

Company number: 193701000084 (001281-T)

The Fund is constituted on 5 September 2018

This Replacement Prospectus is dated 31 August 2023



Growing Your Investments in a Changing World

THIS IS A REPLACEMENT PROSPECTUS THAT REPLACES AND SUPERSEDES THE REPLACEMENT PROSPECTUS DATED 29 APRIL 2020.

AMISLAMIC GLOBAL SRI IS A QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT FUND UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS REPLACEMENT PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER. FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE SECTION 3.2 RISK FACTORS COMMENCING ON PAGE 7.

DISCLAIMER

Responsibility Statements

This Replacement Prospectus for AmIslamic Global SRI (hereinafter referred to as the “Prospectus”) has been reviewed and approved by the directors of AmFunds Management Berhad and they collectively and individually accept 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 this Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Fund and a copy of this Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of this Prospectus should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Prospectus.

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

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

Additional Statements

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in this Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this Prospectus or the conduct of any other person in relation to the Fund.

The Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund. While our Islamic fund has been structured to conform to Shariah principles, investors should seek their own independent Shariah advice prior to investing in any of our Islamic funds.

An investment in the Fund is not a deposit at any bank. Neither returns nor repayments of capital are guaranteed by any member of the AmBank Group or its group of companies.

An investment in the Fund carries with it a degree of risk. The value of units and the income from it, if any, may go down as well as up, and investments in the Fund involve risks including the risk of total capital loss and no income distribution. Investors should consider the risk factors set out under the heading Risk Factors in this Prospectus.

Statements made in this Prospectus are based on the law and practice currently in force in Malaysia and are subject to changes in such law and practices.

Any reference to a time or day in this Prospectus shall be a reference to that time or day in Malaysia, unless otherwise stated.

No person has been authorised to issue any advertisement or to give any information, or to make any representations in connection with the offering, placing, subscription, sale, switching or redemption of units in the Fund other than those contained in this Prospectus or any supplemental prospectus and, if issued, given or made, such advertisement, information or representations must not be relied upon by an investor. Any purchase made by any person on the basis of statements or representations not contained in or inconsistent with the information and representations in this Prospectus or any supplemental prospectus will be solely at the risk of the investor. Investors may wish to consult their independent professional adviser about the suitability of the Fund for their investment needs.

This Prospectus does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

The Manager has the right to reject any application by a US Person. However, if you are investing through our appointed distributor who operates under a nominee system of ownership, kindly consult the respective distributor accordingly.

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.

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. 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.

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1. DEFINITIONS

AFM, the Manager, us, we	AmFunds Management Berhad.
AIFM, Investment Manager	AmIslamic Funds Management Sdn Bhd.
AmBank Group	AMMB Holdings Berhad and all its direct and indirect subsidiaries, including, but not limited to: AmBank (M) Berhad, AmBank Islamic Berhad, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmFunds Management Berhad, AmIslamic Funds Management Sdn Bhd and AmCard Services Berhad.
AmInvest	The brand name for the fund management business of AMMB Holdings Berhad comprising AmFunds Management Berhad and AmIslamic Funds Management Sdn Bhd.
AmInvestment Group Berhad	AmInvestment Group Berhad and its group of companies.
AUD	Australian dollar.
Auditor	Has the same meaning as defined in the CMSA.
BNM	Bank Negara Malaysia.
Business Day	<p>A day on which the Bursa Malaysia and/or commercial banks in Kuala Lumpur are open for business.</p> <p>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 is to ensure that investors are given a fair valuation of the Fund when making subscriptions or redemptions. This information will be communicated to you via our website at www.aminvest.com. Alternatively, you may contact our customer service at (603) 2032 2888.</p>
Class	<p>Any number of class(es) of units representing similar interests in the assets of the Fund and Class means any one class of units.</p> <p>Classes that may be offered by the Fund are as follows:</p> <ul style="list-style-type: none"> ▪ AUD Class ▪ RM Class ▪ SGD Class ▪ USD Class - R ▪ AUD Hedged Class ▪ RM Hedged Class ▪ SGD Hedged Class ▪ USD Class - I

	<p>However, only two (2) Classes are offered for subscriptions:</p> <ul style="list-style-type: none"> ▪ USD Class – R : a class issued by the Fund which is denominated in USD; and ▪ RM Class : a class issued by the Fund which is denominated in RM. <p><i>Note: For hedged Classes, the Manager uses Islamic financial derivatives for the purpose of hedging the Classes' currency exposure to the base currency of the Fund.</i></p>
CMSA	Capital Markets and Services Act 2007 and any amendments made thereto.
Deed	The deed dated 21 June 2018 as amended by the first supplemental deed dated 19 December 2019 and second supplemental deed dated 22 August 2022 and any other supplemental deed in respect of the Fund made between the Manager and the Trustee.
eligible market(s)	<p>Means an exchange, government securities market or an OTC market:</p> <p>(a) that is regulated by a regulatory authority of that jurisdiction;</p> <p>(b) that is open to the public or to a substantial number of market participants; and</p> <p>(c) on which financial instruments are regularly traded.</p>
ESG	Environmental, social and governance; which are the three central factors in measuring the sustainability and ethical impact of an investment in a company or business.
FATCA	Foreign Account Tax Compliance Act.
FIMM	Federation of Investment Managers Malaysia.
Fund	Amlslamic Global SRI.
IUTA	Institutional Unit Trust Scheme Adviser registered with the FIMM to market and distribute unit trust funds.
Latest Practicable Date (LPD)	30 April 2023.
MSCI World Islamic Index	<p>Morgan Stanley Capital International World Islamic Index.</p> <p><i>Source: MSCI. The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The</i></p>

	<i>MSCI information is provided on an “as is” basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the “MSCI Parties”) expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI Party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages. (www.msci.com).</i>
NAV per unit	Net Asset Value attributable to a Class divided by the number of units in circulation of that Class, at the valuation point.
Net Asset Value (NAV)	The value of all the assets of the Fund less the value of all the liabilities of the Fund at a valuation point. For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund is inclusive of the management fee and trustee fee for the relevant day. The NAV for a Class is the NAV of the Fund attributable to a Class at the same valuation point.
OTC	Over-the-counter.
p.a.	Abbreviation for “per annum”.
Prospectus	Prospectus of the Fund.
Redemption	Repurchase of units of the Fund.
RM	Malaysian Ringgit.
SAC	Shariah Advisory Council.
SC	Securities Commission Malaysia.
SC Guidelines	Guidelines on Unit Trust Funds issued by the SC, and shall include any amendments and revisions contained therein or made pursuant thereto.
SGD	Singapore dollar.
Shariah	Islamic law originating from the Qur’an, and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijihad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Shariah Adviser	Amanie Advisors Sdn Bhd.
Shariah Investment Guidelines	The Shariah Investment Guidelines as detailed in section 3.3 of this Prospectus which are based on principles of Islamic Law which are embodied in the Qur’an, Sunnah of the

	Prophet Muhammad (pbuh) as well as the interpretations of the Muslim jurists.
Special Resolution	Means a resolution passed by a majority of not less three-fourths of the Unit Holders present and voting at the meeting in person or by proxy; for the avoidance of doubt, “three-fourths of the Unit Holders present and voting at the meeting in person or by proxy” means three-fourths of the votes cast by the Unit Holders present and voting at the meeting in person or by proxy; For the purposes of terminating the Fund or a Class, “Special Resolution” is passed by a majority in number representing at least three-fourths of the value of the units held by the Unit Holders present and voting at the meeting in person or by proxy.
SRI	Sustainable and Responsible Investment.
Trustee	HSBC (Malaysia) Trustee Berhad.
Unit Holder(s), investor(s), applicant, you	The person(s) for the time being registered under the provision of the Deed as a holder of units.
US (United States) Person	A US citizen or resident individual, a partnership or corporation organized in the US or under the laws of the US or any State thereof, a trust if (i) a court within the US would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more US persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the US as defined in the Malaysia-US IGA Guidance Notes on Compliance Requirements for Malaysia-US Intergovernmental Agreement on Foreign Account Tax Compliance Act (FATCA) issued by Inland Revenue Board of Malaysia dated 11 September 2015, including any amendments, guidelines and other administrative actions made thereunder.
USD	United States dollar.

2. CORPORATE DIRECTORY

MANAGER

AmFunds Management Berhad

Registration number: [198601005272 (154432-A)]

Registered office

22nd Floor, Bangunan AmBank Group,
No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur
Tel: (603) 2036 2633

Business office

9th & 10th Floor, Bangunan AmBank Group,
No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur
Tel: (603) 2032 2888 Fax: (603) 2031 5210
Email: enquiries@aminvest.com
Website: www.aminvest.com

SHARIAH ADVISER

Amanie Advisors Sdn Bhd

Registration number: [200501007003 (684050-H)]

Business office

Level 13A-2, Menara Tokio Marine Life,
189, Jalan Tun Razak, 50400 Kuala Lumpur
Tel: (603) 2161 0260
Fax: (603) 2161 0262
Email : info@amanieadvisors.com
Website : www.amanieadvisors.com

TRUSTEE

HSBC (Malaysia) Trustee Berhad

Registration number: [193701000084 (1281-T)]

Registered office/ Business office

Level 19, Menara IQ, Lingkaran TRX,
55188 Tun Razak Exchange, Kuala Lumpur
Tel: (603) 2075 7800 Fax: (603) 8894 2611
Email: fs.client.services.myh@hsbc.com.my

Note: The corporate information which may be updated from time to time is also available on our website at www.aminvest.com/eng/pages/corporatedirectory.aspx.

3. THE FUND'S DETAILED INFORMATION

3.1. Fund Information

Fund Name	Amlslamic Global SRI
Base Currency	USD
Category of Fund	Equity (Shariah-compliant)
Launch date	5 September 2018
Investment Objective	<p>The Fund aims to provide total return that outperforms its benchmark over medium to long-term* by investing in Shariah-compliant equities of companies incorporated and/or primarily listed in developed countries.</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> - <i>*Medium to long-term refers to an investment horizon of at least three (3) years.</i> - <i>Any material change to the investment objective of the Fund would require Unit Holders' approval.</i>
Investment Policy and Principal Strategy	<p>The Fund follows a rule-based investment strategy, focusing on Shariah-compliant equities in the MSCI World Islamic Index. The Fund also incorporates the principle of ESG in securities selection through MSCI ESG Ratings. ESG factors used include among others, climate change, energy sustainability, human rights, consumer protection, animal welfare, proper management/governance structure, employee relations and executive compensation. MSCI ESG applies weighted averages on ESG factors based on MSCI's mapping framework and companies' scores are normalised by their industries. The assessment of company performance are not absolute but are explicitly intended to be relative to the standards and performance of a company's industry peers. Through MSCI ESG Ratings, companies with poor performance on ESG topics are excluded. The investable universe of the Fund comprises Shariah-compliant equities in the index that meets the ESG factors ascribed ("Investable Universe").</p> <p>The portfolio construction rules of the Fund involve segregating the portfolio into two (2) sub-portfolios of:</p> <ol style="list-style-type: none"> 1) Shariah-compliant stocks in defensive sectors (e.g. utilities, telecommunication, healthcare, etc) from the Investable Universe; and 2) All Shariah-compliant stocks from the Investable Universe weighted by volatility in inverse order i.e. the lower the volatility the higher the weight of the equities.

	<p>These two (2) sub-portfolios are then combined to form the total portfolio, with small positions which render transaction costs uneconomical being filtered out.</p> <p>The Manager has discretion in managing the Fund's asset allocation and stock selection from the refined stock universe above. In times of actual or anticipated heightened market weaknesses, the Manager may increase its allocation to lower risk assets, such as Islamic liquid assets to safeguard the investments of the Fund. If the Fund's investments become inconsistent with its investment policy and principal strategies of ESG factors, the Manager may dispose the investment(s) immediately, or during the portfolio rebalancing in case of poor ESG performance. The ESG factors is not inconsistent with any other sustainability considerations.</p> <p>The Fund will invest in eligible markets including but not limited to the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, the United Kingdom and the United States of America.</p>
Asset Allocation	<ul style="list-style-type: none"> ▪ At least 70% of the Fund's NAV in Shariah-compliant equities; and ▪ A maximum of 30% of the Fund's NAV in Islamic liquid assets

3.2. Risk Factors

All investments carry some degree of risk. Therefore, before making an investment decision, an investor should consider the different types of risk that may affect the Fund or the investor individually. This section provides you with information on the general risks involved when investing in a unit trust fund and the specific risk associated with the Fund.

General Risks Associated With Investing In A Unit Trust 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 investors' investment in the fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.

Non-Compliance Risk	<p>This is the risk of the manager, the investment 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 when the manager, the investment manager or the trustee takes action to rectify the non-compliance. For example, non-compliance could occur due to factors such as human error or shortfalls in operational and administrative processes, or external factors such as market movements.</p> <p>This risk may be mitigated by having sufficient internal controls in place to ensure compliance with all applicable requirements at all times.</p>
Manager’s Risk	<p>This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund. For example, investment decisions undertaken by the manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the fund.</p>
Country Risk	<p>Investments of the fund in any countries 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. For example, the deteriorating economic condition of the countries may adversely affect the value of the investments undertaken by the fund in those affected countries. This in turn may cause the net asset value or prices of units to fall.</p>
Financing Risk	<p>This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payments. In the event units are used as collateral, an investor may be required to top-up the investors’ existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financing.</p> <p><i>Note: The Manager does not provide financing for the purchase of units of the Fund. However, if an investor obtains financing from other providers, this is the risk that the investor should be aware of.</i></p>
Suspension Risk	<p>Refers to situation where the Manager suspends dealings of units in a fund (no redemption or subscription are allowed) under</p>

	<p>exceptional circumstances as set out in Section 5.5 Temporary suspension of determination of NAV and of the issue, switching and redemption of units. Suspension of a fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund.</p>
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Specific Risks Uniquely Associated With The Investment Portfolio Of The Fund	
Stock Specific Risk	<p>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.</p>
Currency Risk	<p>As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund in the base currency of the Fund and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.</p> <p>Note that the Fund also offers multiple currency classes. As such, Class(es) which is denominated in a currency different from the base currency of the Fund would be exposed to currency risk. When the base currency of the Fund depreciates against the denominated currency of the Class(es), the Class(es) will suffer currency losses. This is in addition to any gains or losses derived from the Fund's investments.</p>
Concentration Risk	<p>This is the risk that the Fund may be overly concentrated in a few regions. As such, developments affecting any of those few regions may affect the NAV of the Fund more adversely as compared to the scenario where the Fund is more diversified across many regions.</p> <p>This risk may be mitigated by diversifying the investment across several regions.</p>
Liquidity Risk	<p>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</p>

	the Fund and consequently the value of the Unit Holders' investments in the Fund will be negatively affected when it has to sell such assets at unfavorable prices.
Shariah Non-Compliance Risk	<p>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, Shariah non-compliance may adversely affect the NAV of the Fund when the rectification of Shariah non-compliance results in losses.</p> <p>If the Shariah non-compliance is due to active breach by the Investment Manager (i.e. buying a Shariah non-compliant investment), then any gain received arising from the disposal of the Shariah non-compliant investment shall be channeled to <i>Baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser; however, if there is a loss arising from the disposal, the Investment Manager shall bear the loss, subject to the consultation with the Shariah Adviser.</p>
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 the SC, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary and allowable steps to rectify the non-compliance by taking into consideration of the interest of the Unit Holders.
Income Distribution Risk	It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realised returns to enable income distribution. Distribution of income should only be made from realised gains or realised income.

Note: The abovementioned risks which investors should consider before investing into the Fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other risks of an exceptional nature from time to time.

Risk Management Strategy

The Investment Manager's philosophy of investing in a range of carefully selected Shariah-compliant investments aims to reduce portfolio risk. The Investment Manager sets limits on how much can be invested in an individual security and across sectors to ensure that, having regard to the strategy of the Fund, the Fund is well diversified. When deemed necessary, the Investment Manager may also utilize Islamic hedging instruments, subject to the SC Guidelines, for hedging purpose. The research team monitors the credit qualities of counter-parties. In the event of a downgrade of a counter-party of an OTC Islamic derivative below the minimum long-term rating as per the SC Guidelines, the Investment

Manager would deliberate a recommended action and reserve the right to deal with the OTC Islamic derivatives in the best interest of the Unit Holders as per the SC Guidelines.

In respect of liquidity risk management, the Manager identifies, monitors and mitigates liquidity risks of the Fund on an on-going basis to ensure that the liquidity profile of the Fund's investments is able to comply with the SC's regulatory requirement to meet redemption proceeds within a stipulated period. In doing so, the Manager will consider factors which include liquidity of the Fund's holdings, any investor concentration and the Fund's ability to respond to any sizeable redemptions, if any.

The Manager may combine the following liquidity management tools:

- Obtain Islamic cash financing of up to 10% of the Fund's NAV from Islamic financial institutions.
- Suspension of dealing of units of the Fund (due to exceptional circumstances, where there is good and sufficient reason to do so, considering the interests of Unit Holders) as a last resort after all other liquidity risk management tools have been exhausted. Any redemption request received by us during the suspension period will only be accepted and processed on the next Business Day after the cessation of suspension of the Fund. Please refer to Section 5.5 Temporary suspension of determination of NAV and of the issue, switching and redemption of units on page 33 for further information.

In addition, the risk management team applies rigorous risk management controls over portfolio and operational activities; including asset allocation, liquidity, adherence to investment objectives and investment parameters. The risk management team is responsible for monitoring and controlling risks and reports directly to the board of directors.

3.3. Other Information

<p>Income Distribution Policy</p>	<p><u>RM Class</u> Subject to availability of income, distribution will be paid at least semi-annually and can be in the form of cash or units.</p>
	<p><u>USD Class – R</u> Subject to availability of income, distribution will be paid at least semi-annually and will be reinvested into the Class.</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> - <i>Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.</i> - <i>For RM Class only, if income distribution earned does not exceed RM500, it will be automatically reinvested.</i>

Performance Benchmark	<p>MSCI World Islamic Index (net of tax) (obtainable: www.aminvest.com) <i>Note: The MSCI World Islamic Index is only used as a reference for investment performance comparison purpose. The risk profile of the Fund is not the same as the risk profile of the MSCI World Islamic Index.</i></p>
Financial Year End	31 March
Permitted Investment	<p>As permitted under the Deed, the requirements of the SC and other regulatory body, the Fund will invest in any of the following investments:</p> <ul style="list-style-type: none"> (i) Shariah-compliant equities listed or traded under the rules of an eligible market; (ii) Islamic deposits with licensed Islamic financial institutions that are repayable on demand or have the right to be withdrawn and mature within 12 months or less; (iii) Islamic money market instruments; (iv) Islamic financial derivative instruments for hedging purposes, including but not limited to Islamic options, Islamic futures contracts, Islamic forward contracts and Islamic swaps; and (v) Other Shariah-compliant investment instruments approved by the Shariah Adviser and allowed under the SC Guidelines.
Investment Limits And Restrictions	<p>Investment spread limits</p> <ul style="list-style-type: none"> (i) the value of the Fund's investment in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV; (ii) the value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV ("single issuer limit"); (iii) the value of the Fund's placement in Islamic deposits with any single Islamic financial institution must not exceed 20% of the Fund's NAV. This single Islamic financial institution limit does not apply to placements of Islamic deposits arising from: <ul style="list-style-type: none"> (a) subscription monies received prior to the commencement of investment by the Fund; (b) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various Islamic financial institutions would not be in the best interests of Unit Holders; or (c) monies held for the settlement of redemption or other payment obligations, where the placement of Islamic

- deposits with various Islamic financial institutions would not be in the best interests of Unit Holders;
- (iv) for investments in Islamic derivatives, the Fund's global exposure from Islamic derivatives position must not exceed the Fund's NAV at all times. The Fund's exposure to Islamic derivatives will be calculated based on commitment approach as disclosed in the section below under the heading "Use of Islamic derivatives";
 - (v) the aggregate value of the Fund's investments in, or exposure to, a single issuer through Shariah-compliant transferable securities, Islamic money market instruments, Islamic deposits, underlying assets of Islamic derivatives, and counterparty exposure arising from the use of OTC Islamic derivatives must not exceed 25% of the Fund's NAV ("single issuer aggregate limit");
 - (vi) the value of the Fund's investment in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV ("group limit");
 - (vii) the single issuer limit in paragraph (ii) above may be raised to 35% of the Fund's NAV if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency; and
 - (viii) where the single issuer limit is increased to 35% of the Fund's NAV, the single issuer aggregate limit in paragraph (v) above may be raised, subject to the group limit in paragraph (vi) above not exceeding 35% of the Fund's NAV.

Investment concentration limits

- (ix) the Fund's investment in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities equivalent to shares, as the case may be, issued by any single issuer; and
- (x) the Fund's investments in Islamic money market instruments must not exceed 10% of the Islamic money market instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.

The aforementioned investment restrictions and limits must be complied with at all times based on the most up-to-date value of the Fund's investments. Any breach as a result of any

appreciation or depreciation in the value of the investments of the Fund, repurchase of Units or payments made from the Fund, change in capital of a corporation in which the Fund has invested in or downgrade in or cessation of a credit rating need not be reported to the SC but must be rectified as soon as practicable within three (3) months from the date of the breach unless otherwise specified in the SC Guidelines. Nevertheless, the three (3)-month period may be extended if it is in the best interests of Unit Holders and the Trustee's consent has been obtained. Such extension must be subject to at least a monthly review by the Trustee.

Note: The above restrictions and limits do not apply to Shariah-compliant securities or Shariah-compliant instruments issued or guaranteed by the Malaysian government or BNM.

<p>Use of Islamic derivatives</p>	<p><u>Calculation of Global Exposure to Islamic Derivatives</u></p> <p><i>Global Exposure = a + b + c</i> with <i>a = Absolute value of exposures of each individual Islamic derivative not involved in hedging or netting</i> <i>b = Absolute value of net exposures of each individual Islamic derivative after hedging or netting</i> <i>c = Cash collateral received pursuant to:</i> (i) <i>the reduction of exposures to OTC Islamic derivatives' counterparty; and</i> (ii) <i>efficient portfolio management technique relating to securities lending and repurchasing transactions (where applicable).</i></p> <p>Netting and hedging arrangements may be taken into account to reduce the Fund's exposure to Islamic derivatives.</p> <p><u>Netting arrangements</u></p> <p>The Fund may net positions between:</p> <ul style="list-style-type: none"> (a) Islamic derivatives on the same underlying constituents, even if the maturity dates are different; or (b) Islamic derivatives and the same corresponding underlying constituents, if those underlying constituents are Shariah-compliant transferable securities, Islamic money market instruments, or units or shares in Islamic collective investment schemes.
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Hedging arrangements

The marked-to-market value of Shariah-compliant transferable securities, Islamic money market instruments, or units or shares in Islamic collective investment schemes involved in hedging arrangements may be taken into account to reduce the exposure of the Fund to Islamic derivatives.

The hedging arrangement must:

- (a) not be aimed at generating a return;
- (b) result in an overall verifiable reduction of the risk of the Fund;
- (c) offset the general and specific risks linked to the underlying constituent being hedged;
- (d) relate to the same asset class being hedged; and
- (e) be able to meet its hedging objective in all market conditions.

Calculation of Exposure to Counterparty of OTC Islamic derivatives

The exposure to a counterparty of an OTC Islamic derivative must be measured based on the maximum potential loss that may be incurred by the Fund if the counterparty defaults and not on the basis of the notional value of the OTC Islamic derivative.

The total exposure to a single counterparty is calculated by summing the exposure arising from all OTC Islamic derivative transactions entered into with the same counterparty.

Subject to the aggregate limit under the “Investment Limits And Restrictions” section, the maximum exposure of the Fund to the counterparty, calculated based on the above method, must not exceed 10% of the Fund’s NAV.

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 SAC, relevant Shariah board, and the Shariah Adviser.

1. Investment of the Fund will primarily be in Shariah-compliant securities in the MSCI World Islamic Index. Any

securities which are listed under the MSCI World Islamic Index shall be accepted and be treated as Shariah-compliant securities.

2. 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 Islamic deposits with financial institutions licensed under the Financial Services Act. The Fund is also prohibited from investing in interest-bearing deposits and recognising any interest income.
3. Islamic money market instruments issued in Malaysia must be approved by SAC of BNM. Islamic money market instruments that are endorsed by other Shariah adviser or committee must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals.
4. Islamic financial derivatives 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.
5. For avoidance of doubt, the documents relating to the Shariah-compliant liquidity management instrument should be submitted for prior approval by the Shariah Adviser. Where the Shariah Adviser requests for a change to the Shariah Investment Guidelines, it shall give the Manager a reasonable period of time to effect such change in this Prospectus 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 by ensuring the loss portion is restored and returned to the Fund. The said investment will be disposed/withdrawn with immediate effect or within a month of knowing the status of the investment. In the event that there are any capital gains or dividend or profit received before or after the disposal of the investment, such gains will be channeled to Baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. The Fund have the right to retain only the investment cost.

Reclassification of Shariah status of the Fund's investment

If securities are reclassified as Shariah non-compliant by the SAC of the SC and/or the Shariah board of the MSCI Islamic Indices and/or any other relevant sources, as per the Shariah Adviser's advice, the said securities shall be disposed of soonest practical, once the total amount of dividends received and the market value held exceed or equal the investment costs.

Any dividends received up to the date of the announcement/review and capital gains arising from the disposal of the Shariah non-compliant securities made at the time of the announcement/review can be kept by the Fund. However, any dividends received and excess capital gains derived from the disposal of Shariah non-compliant securities after the announcement/review day is to be channeled to Baitumal and/or any charitable bodies as advised by the Shariah Adviser.

On the other hand, the Fund is allowed to hold the investment in the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Fund to keep the dividends received during the holding period until such time when 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 is advised to dispose of their holding.

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 the SC and, where applicable the SAC of the BNM. For instruments that are not classified as Shariah-compliant by the SAC of the SC and, where applicable the SAC of the BNM, the status of the instruments has been determined in accordance with the ruling issued by the Shariah Adviser.

Shariah Adviser

Amanie Advisors Sdn Bhd ("Amanie") has been appointed as the Shariah adviser for the Fund. Amanie's responsibility is to ensure that the Fund is managed and administered in accordance with Shariah principles. Amanie is also responsible for scrutinizing the Fund's compliance report and investment transaction reports provided by, or duly approved by, the

	<p>Trustee to ensure that the Fund's investment are in line with Shariah principles.</p> <p>Amanie has viewed this Prospectus and other documents that are related to the structure of the Fund.</p> <p>Amanie confirms that the Fund's structure, its investment process, and other operational and administrative matters are Shariah-compliant in accordance with the Shariah principles and they comply with applicable guidelines, rulings or decisions issued by the SC pertaining to Shariah matters.</p> <p>Amanie is of the view that, given the prevailing circumstances, the Fund and the respective investments as disclosed and presented are acceptable and within the Shariah principles, subject to proper execution of the legal documents and other transactions related to the Fund.</p> <p>The investment portfolio for the Fund comprises of equities and liquid asset which are Shariah-compliant and which are certified as Shariah-compliant by the Shariah Adviser. Amanie may, from time to time, request from the Investment Manager the relevant transaction documents pertaining to the Fund's investment portfolio.</p>
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3.4. Investment Horizon, Potential Income, Potential Growth And Relative Risk Profile

Minimum suggested investment horizon	Potential Income	Potential Growth	Relative Risk Profile
3 to 5 years	High	High	High

Important note: High potential income and growth do not mean that the high income or growth is guaranteed.

The Fund is suitable if you:

- have medium to long-term i.e. at least three (3) years investment goals;
- seek potential regular flow of income distribution;
- seek potential capital growth; and
- seek access to global equity markets.

Note: The income will be distributed in the form of units (for USD Class – R) and in the form of units or cash (for RM Class). Please refer to page 32 on the distribution mode.

3.5. List Of Deed

Current Deed	<ul style="list-style-type: none"> • Deed dated 21 June 2018; • First Supplemental Deed dated 19 December 2019; and • Second Supplemental Deed dated 22 August 2022
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4. FEES, CHARGES AND EXPENSES

Unless stated otherwise, all fees, charges and/or expenses disclosed in this Prospectus 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.

4.1. Charges

This table describes the charges that you may **directly** incur when you buy or redeem units of the Fund:

Maximum Entry Charge	USD Class - R	RM Class
	Up to 5.00% of the NAV per unit of the Class(es)	
	<p>There will be no entry charge for all employees of AMMB Holdings Berhad and its subsidiaries.</p> <p><i>Note: All entry charges will be rounded up to two (2) decimal points. 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></p>	
Exit Penalty	There is no exit penalty for this Fund.	
Other Charges	<p>Other direct charges that you may incur are as follows:</p> <p>Transfer fee Nil.</p> <p>Bank charges or fees Bank charges or fees, if any, will be borne by you.</p>	

Switching fee*Switching between funds managed by the Manager*

Unit Holders are only allowed to switch to other funds where the currency denomination is the same as the Class switched out. For switches between any of the funds managed by the Manager, Unit Holders will be charged on the differences of the entry charge between the funds switched, which is up to a maximum of 6% of the 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.

Switching between Class(es) of the Fund

Unit Holders are not allowed to switch between Class(es) of the Fund.

Please refer below on how the charges directly incurred by investors when purchasing or redeeming units of the Fund are calculated.

4.2. Ongoing Fees And Expenses

The fees and expenses that you may **indirectly** incur are as follows:-

(a) Annual Management Fee

A management fee is charged for managing the Fund. The management fee is calculated on a daily basis and will be paid monthly.

	USD Class - R	RM Class
Annual management fee	Up to 1.80% p.a.	
	of the Fund's NAV attributable to this Class	

An illustration of the calculation and apportionment of the daily management fee is as follows:

Management fee of the day = NAV attributable to the Class x management fee rate of the relevant Class (%) x 1/365 days

	USD Class - R	RM Class
NAV	USD 45,000,000	USD 45,000,000
Annual management fee	1.80%	1.80%
Management fee of the day	$\frac{45,000,000 \times 1.80\%}{365 \text{ days}}$	$\frac{45,000,000 \times 1.80\%}{365 \text{ days}}$
	= USD 2,219.18	= USD 2,219.18

Note: rounded to 2 decimal points.

(b) Annual Trustee Fee

The Trustee is entitled to an annual trustee fee for acting as trustee to safeguard the interest of Unit Holders and as custodian of the Fund's assets. This fee is calculated daily and paid monthly. The trustee fee is up to 0.06% p.a. of the NAV of the Fund.

An illustration of the trustee fee per day is as follows:

Assuming the NAV of the Fund is USD 45 million and the trustee fee is 0.06% p.a. of the NAV of the Fund, then the daily accrued trustee fee would be: -

Trustee Fee for the day	USD
= Trustee Fee rate for the Fund (%) x NAV of the Fund x 1/365 days	
= 0.06% x USD 45,000,000 x 1/365	<hr/> <hr/> 73.97

Note: rounded to 2 decimal points

(c) Fund Expenses

The Manager and Trustee may be reimbursed out of the Fund for any costs reasonably incurred in the administration of the Fund. The Fund's expenses currently include but are not limited to audit fees, tax agent's fees, printing and postages of annual and semi-annual reports, bank charges, remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, sub-custodian fee (if any), Shariah Adviser's fee (if any), lodgement fees for the Fund's reports, commissions paid to the brokers/dealers (if any), and other expenses as permitted by the Deed.

4.3. Rebates And Soft Commissions

We do not retain any rebates from, or share in any commission with any broker or dealer in consideration for directing dealings in the Fund's assets. In line thereto, any rebate or shared commission is directed to the account of the Fund, and is subject to prevailing regulatory requirements by the SC.

However, soft commissions provided by any broker or dealer may be retained by us or the Investment Manager if:

- (i) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;
- (ii) any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund; and
- (iii) the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and we and the Investment Manager

will not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.

THERE ARE FEES AND CHARGES INVOLVED AND INVESTORS ARE ADVISED TO CONSIDER THEM BEFORE INVESTING IN THE FUND.

5. TRANSACTION INFORMATION

5.1. Valuation Of Assets

- Listed Shariah-compliant equities
The value of any investment in listed Shariah-compliant equities shall be based on the last market price quoted from respective exchanges.
- Islamic liquid assets
The value of any investment in non-tradable Islamic liquid assets, such as Islamic money market instruments and Islamic deposits placed with Islamic financial institutions shall be determined on each Business Day, with reference to the principal value of such investments and the accrued profit for the relevant period. For tradable Islamic liquid assets of tradable Islamic deposits and Islamic money market instruments (such as Islamic negotiable certificates of deposits and Islamic promissory notes), the valuation is based on marked to market prices as provided by the counterparty that issues the Shariah-compliant instruments.

Where the Manager is of the opinion that the valuation basis does not properly reflect the realisable value of the investment, the Manager shall value the investment in accordance with another valuation basis, verified by the appointed Auditor of the Fund and approved by the Trustee, provided that the Manager:

- (a) records its basis for using a non-standard valuation basis;
 - (b) obtains necessary internal approvals to use the non-standard valuation basis; and
 - (c) keeps an audit trail of all decisions and basis for adopting the non-standard valuation basis.
- Islamic hedging instruments
The valuation is based on marked to market prices as provided by the counterparty that issues the Shariah-compliant instruments. The Manager shall ensure that the marked to market prices are fair values as determined in good faith by the Manager. The methods or bases of valuation will have to be verified by the Auditor of the Fund and approved by the Trustee.
 - Any other Shariah-compliant investment
Fair value as determined in good faith by us, on methods or bases which have been verified by the Auditor of the Fund and approved by the Trustee.

5.2. Pricing & Valuation Points

The Fund adopts a single pricing policy which means subscription and redemption of units will be carried out at the NAV per unit of the relevant Class(es).

The Fund also adopts forward pricing which means price for units will be calculated at the next valuation point after we received your completed subscription and redemption requests.

A valuation of any assets of the Fund will be carried out at least once a day. Since the Fund may invest up to 100% of its NAV in foreign markets, the valuation of the Fund will be carried out by 5.00 p.m. on the next Business Day. This is to cater for the currency translation of the foreign securities/ instruments to the Fund's base currency based on the bid exchange rate quoted by Bloomberg/Reuters at 4.00 pm (UK time) which is equivalent to 11.00 pm or 12.00 midnight (Malaysian time) on the same day, or such other time as stipulated in the Investment Management Standards issued by the FIMM.

In the event of any incorrect valuation or pricing of units of the relevant Class(es), the Manager shall take immediate remedial action to rectify the incorrect valuation or pricing. Where the incorrect valuation or pricing:

- (i) is equal or more than zero point five per centum (0.5 %) of the NAV per unit attributable to a Class; and
- (ii) results in a sum total of RM10.00 or more (or in the case of a foreign currency Class, more than 10.00 denominated in the foreign currency denomination of the Class),

then the Manager shall reimburse the relevant Class(es) and the affected Unit Holder as follows:

- (a) where the error is as a result of over valuation (i.e. the price quoted is higher than the actual price), the Manager shall reimburse:
 - (i) the Fund (for the difference between the redemption amount paid out by the relevant Class(es) and the amount per the amended valuation); and/or
 - (ii) the Unit Holders (for the difference between the value of subscription proceeds paid by the Unit Holder and the amount per the amended valuation);
- (b) where the error is as a result of under valuation (i.e. the price quoted is lower than the actual price), the Manager shall reimburse:
 - (i) the relevant Class(es) (for the difference between the value of subscription proceeds paid by the Unit Holder and the amount per the amended valuation); and/or
 - (ii) the Unit Holders (for the difference between the redemption amount paid out by the relevant Class(es) and the amount per the amended valuation).

Subject to any regulatory requirements, the Manager shall have the right to amend, vary or revise the above said limits or threshold from time to time.

Policy in Rounding Adjustment

The NAV per unit for the relevant Class(es) is rounded to four (4) decimal points. Redemption proceeds, units created, fees and charges are rounded to two (2) decimal points.

NAV per unit of the Class(es)

Due to the multiple Classes in the Fund, the valuation of the Fund will be done in the Fund's base currency i.e. USD. As such, all assets and/or cash that are not denominated in USD will be converted to USD for valuation purposes. The foreign exchange rate used for this purpose shall be based on the bid exchange rate quoted by Bloomberg or Reuters at 4.00 pm (UK time) which is equivalent to 11.00 p.m. or 12.00 midnight (Malaysian time) on the same day, or such other time as stipulated in the Investment Management Standards issued by the FIMM.

Illustration:

The following is a hypothetical example of the computation of the NAV per unit in Class currency at each valuation point based on the Multi Class Fund ("MCF") Ratio with the assumption that the investment has been made in RM Class and USD Class - R:

"Opening Value of the Fund" refers to the NAV of the Fund before income and expenses.
 "Opening Value of a Class" refers to the NAV of a Class before income and expenses.

		Fund (USD)		
		Total	RM Class	USD Class - R
Day 1 - by 4.00pm				
Sales amount received	A		20,000,000.00	10,000,000.00
NAV per unit	B		RM1.0200	USD1.0000
Units in circulation	C=A/B		19,607,843.14	10,000,000.00
Foreign exchange ("FX") translation on Day 1 (FX as per Valuation date - using FiMM FX guidelines)	D		0.30	1.00
Value of the Fund (USD)	E=AxD	16,000,000.00	6,000,000.00	10,000,000.00
Day 2				
Opening Value of the Fund (USD)	E	16,000,000.00	6,000,000.00	10,000,000.00
Multi Class Fund (MCF) Ratio [^]	F	100%	37.5%	62.5%
Add: Income (USD) (Proportionate based on MCF Ratio [^])	G	15,000.00	5,625.00	9,375.00
Less: Administration expenses (USD) (Proportionate based on MCF Ratio [^])	H	(1,000.00)	(375.00)	(625.00)
NAV before management fee and trustee fee for the day	I=E+G-H	16,014,000.00	6,005,250.00	10,008,750.00

		Fund (USD)		
		Total	RM Class	USD Class - R
<u>Class expenses</u>				
Management fee (% p.a.)	J	1.80%		
Management fee for the day (USD)				
(Proportionate based on MCF Ratio^)	$K=(I \times J) / 365 * F$	(789.73)	(296.15)	(493.58)
Trustee fee (% p.a.)	L	0.06%		
Trustee fee for the day (USD)				
(Proportionate based on MCF Ratio^)	$M=(I \times L) / 365 * F$	(26.32)	(9.87)	(16.45)
NAV	N=I-K-M	16,013,183.95	6,004,943.98	10,008,239.97
Units in circulation	C		19,607,843.14	10,000,000.00
NAV per unit in Base Currency (USD)	O=N/C		0.3063	1.0008
FX translation on Day 2 (FX as per Valuation date - as per FiMM FX guidelines)	P		0.24	1.00
NAV per unit in Class currency	Q=O/P		RM1.2763	USD1.0008
Sales/(Redemption) amount received for Day 2	R		RM 2,000,000.00	USD (500,000.00)
FX translation on Day 2 (FX as per Valuation date - as per FiMM FX guidelines)	S		0.24	1.00
Value of the sales/redemption (USD)	$T = R \times S$	(20,000)	480,000.00	(500,000.00)
Value of the Fund (USD)	$U=N+T$	15,993,183.95	6,484,943.98	9,508,239.97
Day 3				
Opening Value of the Fund (USD)	U	15,993,183.95	6,484,943.98	9,508,239.97

Note:

[^] Multi Class Fund (MCF) Ratio is apportioned based on the size of the Class relative to the whole Fund. This means the MCF Ratio is calculated by taking the Opening Value of a Class divided by the Opening Value of the Fund. This apportionment is expressed as a ratio and calculated as a percentage.

Making an investment

Assuming an investor wants to invest RM10,000 in the RM Class of the Fund. The NAV per unit is RM1.0000 and entry charge is 5.00% of NAV per unit of the RM Class. The investor will need to pay the amount as illustrated below to the Manager:

Items	RM/Units	Explanation
(i) Amount to be invested (investment amount)	RM10,000	Not applicable
(ii) Units issued to investor	10,000 units	RM10,000/RM1.0000 per unit
(iii) Entry charge incurred by investor	RM500	10,000 units x RM1.0000 x 5.00%
(iv) Net amount payable by investor	RM10,500	RM10,000 + RM500

Redeeming an investment

Assuming an investor wishes to redeem 10,000 units from the RM Class of the Fund. The NAV per unit of the RM Class is RM1.0005 with no exit penalty. Hence, the total amount payable to the investor (total payment amount) is RM10,005 as illustrated below:

Items	RM/Units	Explanation
(i) Units redeemed	10,000 units	Not applicable
(ii) Gross amount payable to investor	RM10,005	10,000 units x RM 1.0005
(iii) Exit penalty incurred by investor	RM0	10,000 units x RM1.0005 x 0.00%
(iv) Net amount payable to investor	RM10,005	RM10,005 – RM0

5.3. Making An Investment

No cash is accepted by the Manager. If you give any of our licensed distributors which include persons dealing in unit trust funds cash, you do so at your own risk. We shall not be held responsible in any way.

<p>Step 1 Eligibility</p>	<p>Individual investors <u>For a single applicant</u> The applicant must be 18 years of age and above.</p> <p><u>For joint applicants</u> The first named applicant must be 18 years of age and above. The joint applicant can be of any age.</p> <p>Non-individual or corporate investors Companies, co-operatives, societies, sole proprietors, institutions, etc.</p> <p><i>Note:</i> <i>The Manager has the right to reject any application by a US Person. However, if you are investing in the Fund through our appointed distributor who operates under a nominee system of ownership, kindly consult the respective distributor accordingly.</i></p> <p><i>If a Unit Holder is a US Person or subsequently becomes a US Person and such fact comes to the attention of the Manager:-</i></p> <p>(a) <i>The Manager is entitled to act in accordance with FATCA, relevant laws, rules, regulations, notes and circulars issued by the relevant authorities from time to time including but not limited to withholding such amount of the income derived from the units held by such US Person (if any); and</i></p> <p>(b) <i>The Manager shall by a notice in writing to that US Person require him/her to either redeem all the units of the Fund or transfer all the units of the Fund to a non-US Person within thirty (30) days from the date of the notice. Upon expiry of thirty (30) days from the date of such notice, the Manager reserves the right to compulsorily redeem all the units held by such US Person.</i></p>
<p>Step 2 Forms to be completed and documents required</p>	<p><u>FOR INITIAL INVESTMENT</u></p> <p>(a) A full set of account opening form; (b) Proof of payment; (c) Suitability assessment form; (d) Personal Data Protection Act consent form (if applicable); (e) FATCA and CRS documentation: i. Self-certification by individual / entity; ii. W-8BEN / W-8BEN-E Form (if applicable); and iii. W-9 Form (if applicable); and (f) Additional documents requested by the Manager (if applicable).</p> <p><u>Individual investor</u> For a single applicant, photocopy of National Registration Identity Card (NRIC) for Malaysian or passport for foreigner.</p>

	<p>For joint applicant, photocopy of NRIC for Malaysian or passport for foreigner of first named joint applicant and the subsequent named joint applicant.</p> <p><u>Non-individual or corporate investors</u></p> <ul style="list-style-type: none"> (a) A copy of National Registration Identity Card (NRIC) / passport of all authorised signatory(ies); (b) A copy of National Registration Identity Card (NRIC) / passport of directors / shareholders / partners; (c) A certified true copy of the Memorandum and Articles of Association / Constitution, business registration documents, certificate of registration or its equivalent; (d) A certified true copy of Form 24 and 49 or its equivalent; (e) An original/ extract copy of a board resolution approving investments in the Fund or its equivalent; (f) List of authorised personnel to effect any instructions pertaining to the Fund if the list of authorised personnel is not mentioned in the board resolution or its equivalent; (g) A copy of the latest audited financial statement of accounts; (h) Additional documents requested by the Manager (if applicable); and (i) Any other approvals required from relevant authorities. <p>FOR ADDITIONAL INVESTMENT</p> <ul style="list-style-type: none"> (a) Transaction form or letter of instruction (for non-individual or corporate investors only); and (b) Proof of payment.
<p>Step 3 Manner of payment and delivery</p>	<p>Upon clearance based on our “Know-Your-Customer” policy, you can deposit payment into our account as advised by us. Your application will be accepted and shall be processed based on the net amount received. If you deposit payment into our account without notifying us, we reserve the right to reject your application and hold such amount until claimed.</p> <p>Payments can be made by depositing payment into our account using either cheque, bank draft or telegraphic transfer payable to:</p> <p>“AmFunds Management Berhad – Trust A/C”</p> <p>For individual investor: You are advised to write your name, new identification card number (NRIC)/ passport number and contact number at the back of the cheque or bank draft.</p> <p>For non-individual or corporate investors: You are advised to write your company name, company’s registration number and contact number at the back of the cheque or bank draft.</p>

	<p>You can submit the application with complete documentation (including the proof of payment) and payment to us or submit the same to any of our listed distributors. If we do not receive complete documentation with the payment we reserve the right to reject the application. If you deposit payment into our account and do not notify or provide us with the complete documentation, we shall reject your application and hold such amount until claimed. Sales of units will be processed upon receipt of complete documentation and proof of payment.</p> <p>We reserve the right to vary the manner of payment from time to time, which shall be communicated to you.</p> <p><i>Note: Where payment is by cheque, the cheque must be issued by the investor. In the case of bank draft, a copy of the application for the bank draft as approved by the relevant bank must be submitted with the bank draft. Any payment from third party other than the investor will be rejected.</i></p>				
<p>Minimum initial investment</p>	<table border="1" data-bbox="303 587 1044 667"> <thead> <tr> <th data-bbox="303 587 675 627">USD Class - R</th> <th data-bbox="675 587 1044 627">RM Class</th> </tr> </thead> <tbody> <tr> <td data-bbox="303 627 675 667">USD5,000</td> <td data-bbox="675 627 1044 667">RM5,000</td> </tr> </tbody> </table> <p><i>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.</i></p>	USD Class - R	RM Class	USD5,000	RM5,000
USD Class - R	RM Class				
USD5,000	RM5,000				
<p>Minimum additional investment</p>	<table border="1" data-bbox="303 794 1044 874"> <thead> <tr> <th data-bbox="303 794 675 834">USD Class - R</th> <th data-bbox="675 794 1044 834">RM Class</th> </tr> </thead> <tbody> <tr> <td data-bbox="303 834 675 874">USD1,000</td> <td data-bbox="675 834 1044 874">RM1,000</td> </tr> </tbody> </table> <p><i>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.</i></p>	USD Class - R	RM Class	USD1,000	RM1,000
USD Class - R	RM Class				
USD1,000	RM1,000				
<p>Processing an application / cut off time</p>	<ul style="list-style-type: none"> • If an application with complete documentation is accepted by us or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day. • If an application with complete documentation is accepted by us or our appointed distributors after 4.00 p.m. 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. <p><i>Notes:</i></p> <ol style="list-style-type: none"> 1. <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> 2. <i>You should note that different distributors may have different cut off times in respect of receiving application request. You are advised</i> 				

	<i>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>
Cooling-off right	<p>If you make an investment and later decide that the investment does not suit your needs, you may withdraw your money within six (6) Business Days commencing from the date the application for units is received by the Manager. You should be aware that the cooling-off right is only available on your first investment with the Manager. Subsequent investments will not enjoy this right. The cooling-off right is not available to corporation, institution, staff of the Manager and persons registered with a body approved by the SC to deal in unit trust funds.</p> <p>The refund for every unit held by you pursuant to your exercise of a cooling-off right shall be the sum of:</p> <ul style="list-style-type: none"> (a) the NAV per unit on the day the units were purchased or the prevailing NAV per unit at the point of exercise of the cooling-off right (whichever is lower); and (b) the entry charge per unit originally imposed on the day the units were purchased. <p>Unit Holders shall be refunded within seven (7) Business Days from the receipt of the cooling-off application by the Manager.</p>
Confirmation of an application	You shall be issued a transaction advice slip within two (2) weeks of us processing your application. No certificates are issued. Instead your details are entered into the register of Unit Holders, which is kept at our head office and can be inspected during business hours.
Miscellaneous application information	You will be responsible for all losses and expenses of the Fund in the event of any failure to make payments according to the procedures outlined in this Prospectus. In addition, a RM20 charge will be imposed if a cheque does not clear. Such losses and expenses shall be deducted by the Manager from your account with us. We reserve the right to reject any application. We also reserve the right to change or discontinue any of our application procedures.

The Manager has the absolute discretion to accept or reject in whole or in part any application for units. Application for units must be made by completing the relevant application forms or transaction forms as required and subscription monies accompanied by such documents.

5.4. Making Redemption

You can make a redemption by completing a transaction form. Transaction forms are available at our offices. Please ensure that the transaction form is signed in accordance with your signing instruction given to us.

You may redeem all or part of your units on any Business Day subject to the minimum redemption and minimum holding units unless it is a complete redemption.

Minimum redemption	USD Class - R	RM Class
	1,000 units	1,000 units
<p><i>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. For an increase in the units for minimum redemption, you will be notified of such changes before implementation.</i></p>		
Minimum holding or balance	USD Class - R	RM Class
	5,000 units	5,000 units
<p><i>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. For an increase in the units for minimum holding/balance, you will be notified of such changes before implementation.</i></p>		
Forms to be completed	<ul style="list-style-type: none"> • Transaction form signed by individual unit holder(s) / authorised signatory(ies); or • Letter of instruction (for non-individual or corporate investors only). 	
Cut-off Time and Payment of Redemption Proceeds	<ul style="list-style-type: none"> • If a redemption request with complete documentations is accepted by us or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit of the same Business Day. • If a redemption request with complete documentations is accepted by us or our appointed distributors after 4.00 p.m. 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. • The redemption proceeds will be paid to Unit Holders within seven (7) Business Days of receiving the redemption request with complete documentation. <p><i>Notes:</i></p> <ol style="list-style-type: none"> 1. <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> 2. <i>You should note that different distributors may have different cut off times in respect of receiving redemption request. You are</i> 	

	<i>advised to contact the relevant distributors to obtain further information in respect of receiving redemption request.</i>
Manner of Payment	<p>All redemption proceeds will be made in the currencies which the units are denominated and will be paid to a bank account (active account) held in your own name or the first named Unit Holder (for joint account) either by telegraphic transfer, cheque or bank draft.</p> <p>All bank charges for the transfer will be borne by you. The relevant bank charges will be deducted directly from the transferred amount before being paid to your bank account.</p> <p><i>Note: We reserve the right to vary the manner of payment from time to time, and shall be communicated to you.</i></p>
Miscellaneous redemption information	We reserve the right to defer the calculation of redemption price with the consent of the Trustee (or as permitted by the SC) after receiving the redemption request if in our judgment, an earlier payment would adversely affect the Fund.

No redemptions will be paid in cash under any circumstances.

5.5. Other Information

Switching

- (a) *Switching between funds managed by AmFunds Management Berhad*
You can switch all or some of your investments from one fund to another fund managed by us at our discretion by completing a switching form. You are only allowed to switch to other funds where the currency denomination is the same as the Class being switched out.

You will be charged on the differences of the entry charge between the funds switched, which is up to a maximum of 6% of the 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.

The Manager reserves the right to reject frequent switching that may adversely affect the Fund.

- (b) *Switching between Class(es) of the Fund*
Unit Holders are not allowed to switch between Class(es) of the Fund.

Transfer of units

Transfer of the Fund's units is allowed at the Manager's discretion.

You can transfer all or some of your investments to another person by completing a transfer form and signed by both parties (transferor and transferee).

A full set of account opening documents are also required to be filled by the transferee if he/she is a new client to the Manager. We may, at our absolute discretion without giving any reason, refuse to register a transfer.

Cross Trade

The Manager may conduct cross trades between funds and private mandates which it is currently managing provided that all criteria imposed by the regulators are met.

Notwithstanding the above, 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 person(s) or members of a committee undertaking the oversight function of the Fund and disclosed in the Fund's report accordingly.

Temporary Suspension of Determination of NAV and of the Issue, Switching and Redemption of Units

The Manager may suspend the determination of the NAV of units in the Class(es), the issue of units, switching of units and the redemption of units in the following circumstances:

- (a) during any period when the market on which a material part of the investments of the Fund is closed, or during which dealings are substantially suspended or restricted;
- (b) during the existence of any state of affairs which constitutes an emergency as a result of which disposal of investments of the Fund is not possible;
- (c) during any breakdown in the means of communication normally employed in determining the price of the Fund's investments in any market;
- (d) when for any other reason the prices of any investments owned by the Fund cannot promptly or accurately be ascertained;
- (e) during any period when remittance of monies which will or may be involved in the realization of or in the payment for any of the Fund's investments cannot, in the opinion of the Manager, be carried out at normal rates of exchange;
- (f) in the event of the publication of a notice convening a Unit Holders' meeting; or
- (g) if in our judgment, an earlier payment of redemption proceeds would adversely affect the Fund.

All Unit Holders including those who have requested for subscription and/or switching and/or redemption of their units will be notified in writing of any such suspension of the right to subscribe, to switch or to require redemption of units and will be promptly notified upon the cessation of such suspension. Any suspension shall be in accordance with the Deed.

Any redemption request received by us during the suspension period will only be accepted and processed on the next Business Day after the cessation of suspension of the Fund.

5.6. Income Distribution Policy

- **RM Class**

Subject to availability of income, distribution will be paid at least semi-annually and can be in the form of cash or units.

- **USD Class – R**

Subject to availability of income, distribution will be paid at least semi-annually and will be reinvested into the Class.

Notes:

- *Income distribution is paid out of realised gains or realised income.*
- *Income distribution amount (if any) for each of the Classes could be different subject to the sole discretion of the Manager.*
- *For RM Class only, if income distribution earned does not exceed RM500, it will be automatically reinvested.*

Mode of Income Distribution

(a) Reinvest income distribution

Income distribution will be automatically reinvested into Unit Holder's account with us at no cost, based on the NAV per unit of the relevant Class at the end of the Business Day of the income distribution date.

(b) Receive income distribution (for RM Class only)

Instruct us to deposit the income distribution earned into a bank account held in Unit Holder's own name or the first named Unit Holder (for joint account).

Notes:

- *If income distribution earned does not exceed RM500, it will be automatically reinvested.*
- *If Unit Holders do not elect the mode of distribution in the account opening form or transaction form, and if income distribution is paid, such income will be automatically reinvested in the form of units at no cost, based on the NAV per unit of the RM Class at the end of the Business Day of the income distribution date.*

5.7. Unclaimed Monies

Any moneys payable to you which remains unclaimed (hereinafter referred to as unclaimed amount) for the last twelve (12) months or such period as may be prescribed under the Unclaimed Moneys Act 1965 from the date of payment will be paid to Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act 1965. Thereafter, all claims need to be made to the Registrar of Unclaimed Moneys.

5.8. Distribution Channels

The Fund is distributed by the sales teams of the Manager, the Investment Manager and selected IUTAs. For contact details of the Manager, please refer to page 65.

Investors are advised not to make payment in cash to any individual agent when purchasing units of the Fund.

Unit prices and distributions payable, if any, may go down as well as up.

6. THE MANAGEMENT COMPANY

6.1. Corporate Information of The Manager

AmFunds Management Berhad

The information relating to the Manager is available on our website at:

www.aminvest.com/eng/AboutUs/Pages/AmFundsManagementBerhad.aspx.

6.2. Roles, Duties And Responsibilities Of The Manager

As the manager of the Fund, we are responsible for setting the investment policies and objective for the Fund. The Manager is also responsible for the promotion and administration of the Fund which include but not limited to issuing units, preparing and issuing the Fund's offering documents.

6.3. The Board Of Directors

The Board of Directors ("Board"), of which one-third (1/3) are independent members, exercise ultimate control over the operations of the company. The Board meets once every two (2) months to discuss and decide on business strategies, operational priorities and ways of managing risk within AFM.

The list of Board members is available on our website at:

www.aminvest.com/eng/AboutUs/Pages/AmFundsManagementBerhad.aspx.

6.4. Designated Person For The Management Function Of The Fund

Wong Yew Joe

The profile of Wong Yew Joe is available on our website at www.aminvest.com/eng/AboutUs/Pages/AmFundsManagementBerhad.aspx.

6.5. The Investment Manager

AFM has appointed AIFM, a licensed fund manager approved by the SC on 13 January 2009, to implement the Fund's investment strategy to achieve the objective of the Fund. The appointment is a result of AFM corporations of the Islamic fund management activities, which it has been undertaking since 1996.

The information relating to AIFM's experience in fund management is available on our website at:

www.aminvest.com/eng/AboutUs/Pages/AmIslamicFundsManagementSdnBhd.aspx.

AIFM'S Designated Person for the Management Function of the Fund

Kevin Wong Weng Tuck

The profile of Kevin Wong Weng Tuck is available on our website at:

www.aminvest.com/eng/AboutUs/Pages/AmIslamicFundsManagementSdnBhd.aspx.

6.6. Material Litigation of the Manager and Investment Manager

Information on all current material litigation and arbitration, including those pending and threatened which might materially affect the business and financial position of AFM is available on our website at:

www.aminvest.com/eng/AboutUs/Pages/AmFundsManagementBerhad.aspx.

Information on all current material litigation and arbitration, including those pending and threatened which might materially affect the business and financial position of AIFM is available on our website at:

www.aminvest.com/eng/AboutUs/Pages/AmIslamicFundsManagementSdnBhd.aspx.

Please refer to our website (www.aminvest.com) for further information on the Manager, Investment Manager, Shariah Adviser and other corporate information which may be updated from time to time.

7. THE SHARIAH ADVISER

7.1. Amanie Advisors Sdn Bhd

The information relating to Amanie Advisors Sdn Bhd (“Amanie Advisors”) and its experience is available on our website at:
www.aminvest.com/eng/ValuesBasedInvesting/Pages/ShariahAdviser.aspx.

Amanie Advisors meets every quarter to address Shariah advisory matters pertaining to our Islamic funds. Since 2005, Amanie Advisors has acquired eighteen (18) years of experience in the advisory role of unit trusts and as at LPD, there are more than 120 funds which Amanie Advisors acts as Shariah Adviser.

The roles of Shariah Adviser are:

- (1) To ensure that the Fund is managed and administered in accordance with Shariah principles.
- (2) To provide expertise and guidance in all matters relating to Shariah principles, including on the Deed and this Prospectus, its structure and investment process, and other operational and administrative matters.
- (3) To consult with SC where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process.
- (4) To act with due care, skill and diligence in carrying out its duties and responsibilities.
- (5) Responsible for scrutinizing the Fund's compliance report as provided by the compliance officer and investment transaction reports provided by, or duly approved by, the Trustee to ensure that the Fund's investments are in line with Shariah principles.
- (6) To prepare a report to be included in the Fund's semi-annual and annual reports certifying whether the Fund have been managed and administered in accordance with Shariah principles for the period concerned.

7.2. Designated Person Responsible for Shariah Matters of the Fund

The designated persons responsible for Shariah matters of the Fund is Tan Sri Dr Mohd Daud Bakar and Puan Suhaida Mahpot, and their profiles are available on our website at www.aminvest.com/eng/ValuesBasedInvesting/Pages/ShariahAdviser.aspx.

8. THE TRUSTEE

8.1. About HSBC (Malaysia) Trustee Berhad

HSBC (Malaysia) Trustee Berhad is a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address and business office at Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur.

Since 1993, the Trustee has acquired experience in the administration of unit trusts and has been appointed as trustee for unit trust funds, exchange-traded funds, wholesale funds and funds under private retirement scheme.

8.2. Roles, Duties And Responsibilities Of The Trustee

The Trustee's main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders. In performing these functions, the Trustee has to exercise all due care, diligence and vigilance and is required to act in accordance with the provisions of the Deed, the CMSA and the SC Guidelines. Apart from being the legal owner of the Fund's assets, the Trustee is also responsible for ensuring that the Manager performs its duties and obligations in accordance with the provisions of the Deed, the CMSA and the SC Guidelines. In respect of monies paid by an investor for the application of units, the Trustee's responsibility arises when the monies are received in the relevant account of the Trustee for the Fund and in respect of redemption, the Trustee's responsibility is discharged once it has paid the redemption amount to the Manager.

8.3. Trustee's Disclosure of Material Litigation

As at LPD, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee.

8.4. Trustee's Delegate

The Trustee has appointed the Hongkong and Shanghai Banking Corporation Ltd as the custodian of both the local and foreign assets of the Fund. For quoted and unquoted local investments of the Fund, the assets are held through HSBC Bank Malaysia Berhad and/or HSBC Nominees (Tempatan) Sdn Bhd. The Hongkong and Shanghai Banking Corporation Ltd is a wholly owned subsidiary of HSBC Holdings Plc, the holding company of the HSBC Group. The custodian's comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and securities reporting, income collection and corporate events processing. All investments are registered in the name of the Trustee or to the order of the Trustee. The custodian acts only in accordance with instructions from the Trustee.

The Trustee shall be responsible for the acts and omissions of its delegate as though they were its own acts and omissions.

However, the Trustee is not liable for the acts, omissions or failure of third party depository such as central securities depositories, or clearing and/or settlement systems and/or authorised depository institutions, where the law or regulation of the relevant jurisdiction requires the Trustee to deal or hold any asset of the Fund through such third parties.

Particulars of the Trustee's Delegate

For foreign asset:

The Hongkong And Shanghai Banking Corporation Limited
6/F, Tower 1,
HSBC Centre,
1 Sham Mong Road, Hong Kong.
Telephone No: (852) 2288 1111

For local asset:

The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd
Registration number: 199301004117 (258854-D)
Level 21, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur
Telephone No: (603) 2075 3000 Fax No: (603) 8894 2588

The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Bank Malaysia Berhad
Registration number: 198401015221 (127776-V)
Level 21, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur
Telephone No: (603) 2075 3000 Fax No: (603) 8894 2588

8.5. Anti-Money Laundering Provisions

The Trustee has in place policies and procedures across the HSBC Group, which may exceed local regulations. Subject to any local regulations, the Trustee shall not be liable for any loss resulting from compliance of such policies, except in the case of negligence, willful default or fraud of the Trustee.

8.6. Statement Of Disclaimer

The Trustee is not liable for doing or failing to do any act for the purpose of complying with law, regulation or court orders.

8.7. Consent To Disclosure

The Trustee shall be entitled to process, transfer, release and disclose from time to time any information relating to the Fund, Manager and Unit Holders for purposes of performing its duties and obligations in accordance to the Deed, the CMSA, the SC Guidelines and any other legal and/or regulatory obligations such as conducting financial crime risk management, to the Trustee's parent company, subsidiaries, associate companies, affiliates, delegates, service providers, agents and any governing or regulatory authority, whether within or outside Malaysia (who may also subsequently process, transfer, release

and disclose such information for any of the above mentioned purposes) on the basis that the recipients shall continue to maintain the confidentiality of information disclosed, as required by law, regulation or directive, or in relation to any legal action, or to any court, regulatory agency, government body or authority.

9. SALIENT TERMS OF THE DEED

Please note that if an investor invests in the Fund through a distributor via a nominee system of ownership, the investor will not be deemed a Unit Holder under the Deed.

9.1. Rights And Liabilities Of Unit Holders

An investor is deemed to be a Unit Holder when units are issued to him/her upon the Manager accepting the completed documentation with payment.

Each unit held in the Fund entitles a Unit Holder to an equal and proportionate beneficial interest in the Fund. However, a Unit Holder does not own or have a right to any particular asset held by the Fund and cannot participate in management decisions except in very limited circumstances as set out in the Deed.

As a Unit Holder, you have the right to:

- i. receive income distribution (if any);
- ii. have your units repurchased;
- iii. transfer your units, subject to our discretion;
- iv. participate in termination or winding up of the Fund;
- v. call, attend and vote at meetings of Unit Holders (the rules governing the holding of meetings are set out in the law and the Deed);
- vi. receive a statement of investment for units;
- vii. receive annual and semi-annual reports of the Fund;
- viii. exercise cooling-off rights; and
- ix. exercise such other rights and privileges as provided for in the Deed.

The law and the Deed limit a Unit Holder's liability to the value of his or her investments in the Fund. Accordingly, if the Fund's liabilities exceed its assets, no Unit Holder, by reason alone of being a Unit Holder, will be personally liable to indemnify the Trustee or the Manager or any of their respective creditors.

9.2. Fees And Charges Permitted By The Deeds

The following are the maximum fees and charges as provided in the Schedules under the Deed:-

Annual Management Fee	Up to 3.00% p.a. of the NAV of the Fund
Annual Trustee Fee	Up to 0.10% p.a. of the NAV of the Fund
Entry Charge	Up to 10.00% of the NAV per unit of the Class(es)
Exit Penalty	Up to 10.00% of the NAV per unit of the Class(es)

The increase in the fees and charges can only be made in accordance to the Deed and the relevant laws. Any increase in the fees and/or the charges above the level disclosed in this Prospectus may be made provided the maximum level stated in the Deed shall not be breached. Any increase in the fees and/or the charges above the maximum level disclosed in the Deed shall require Unit Holders' approval at a duly convened Unit Holders' meeting and subsequently a supplemental deed and supplemental prospectus will be issued.

Note: For the avoidance of doubt any increase of fees, charges and/or penalty higher than the existing ones stated in this Prospectus (but not higher than the maximum rates stated in the Deed) will not require Unit Holder's approval, but it has to be done in compliance with the SC Guidelines.

9.3. Permitted Expenses Payable Out Of The Fund

Only the permitted expense which are directly related and necessary for the day to day operation of the Fund are payable out of the Fund and as provided in the Deed includes the following:

- (a) commissions/fees paid to brokers in effecting dealings in the investments of the Fund;
- (b) taxes and other duties charged on the Fund by the government and/or other authorities;
- (c) costs, fees and expenses properly incurred by the Auditor;
- (d) fees for the valuation of any investment of the Fund;
- (e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;
- (f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- (g) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;
- (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any valuer, adviser or contractor for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or a Class or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;
- (n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;

- (o) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;
- (p) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law;
- (q) fees in relation to fund accounting, provided that the prior approval of the Unit Holders has been obtained. For the avoidance of doubt, once the approval of the Unit Holders has been obtained, no subsequent approval of the Unit Holders shall be required for such fee to be charged to the Fund; and
- (r) any tax and/or other indirect or similar tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under subparagraphs (a) to (q) above.

9.4. Removal, Replacement Or Retirement Of The Trustee

The Trustee may retire upon giving twelve (12) months' notice in writing to the Manager of the Fund of its desire to do so, or such shorter period as the Manager and the Trustee may agree, and may by the Deed appoint in its stead a new Trustee approved by the SC.

The Trustee may be removed and another trustee may be appointed by a Special Resolution at a duly convened meeting of which notice has been given to the Unit Holders in accordance with the Deed.

9.5. Removal, Replacement Or Retirement Of The Manager

The Manager may be removed by the Trustee on the grounds that:

- (a) if the Manager has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to the Manager of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a Special Resolution;
- (b) unless expressly directed otherwise by the relevant authorities, if the Manager is in breach of any of its obligations or duties under the Deed or the relevant laws, or has ceased to be eligible to be a management company under the relevant laws; or
- (c) if the Manager has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose, or has had a receiver appointed or has ceased to carry on business.

The Manager shall not accept any extra payment or benefit in relation to such removal.

The Manager may retire in favour of some other corporation and as necessary under any relevant law upon giving to the Trustee twelve (12) months' notice in writing of its desire to do so, or such lesser time as the Manager and the Trustee may agree upon.

9.6. Termination Of The Fund

The Fund may be terminated or wound up upon the occurrence of any of the following:

- (a) the approvals of the relevant authorities have been revoked under any of the relevant laws;
- (b) a Special Resolution is passed following the occurrence of any of the events stipulated under any relevant law, with the sanction of the court if so required;
- (c) a Special Resolution is passed to terminate or wind up the Fund;
- (d) the Fund has reached its maturity date; and
- (e) the effective date of an approved transfer scheme has resulted in the Fund, being the subject of the transfer scheme, being left with no asset or property.

Upon the occurrence of any of the abovementioned events:

- (a) the provisions in the Deed and all the relevant laws shall cease to be applicable in respect of the Fund;
- (b) the Trustee shall cease to create and cancel units;
- (c) the Manager shall cease to deal in units; and
- (d) the Trustee shall proceed to wind up the Fund in accordance with the provisions of the Deed.

9.7. Termination Of The Fund By The Manager

Subject to the provisions of the relevant laws, the Manager may without having to obtain the prior approval of the Unit Holders, terminate the trust created and wind up the Fund if such termination:

- (a) is required by the relevant authorities; or
- (b) is in the best interests of Unit Holders and the Manager in consultation with the Trustee deems it to be uneconomical for the Manager to continue managing the Fund.

Notwithstanding the aforesaid, if the Fund is left with no Unit Holder, the Manager shall be entitled to terminate the Fund.

Upon the termination of the trust by the Manager, the Manager shall give to each Unit Holder of the Fund being wound up a notice of such termination in accordance with the relevant laws; and the Manager shall notify the existing Unit Holders in writing of the following options:

- (a) to receive the net cash proceeds derived from the sale of all the investment and assets of the Fund less any payment for liabilities of the Fund and any cash produce available for distribution in proportion to the number of units held by them respectively;
- (b) to use the net cash proceeds to invest in any other collective investment scheme managed by the Manager upon such terms and conditions as shall be set out in the written notification; or

- (c) to choose any other alternative as may be proposed by the Manager in accordance with the relevant laws and regulations.

9.8. Termination Of The Fund By The Trustee

In any of the following events:

- (a) if the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee and the relevant authorities;
- (b) if, in the opinion of the Trustee, the Manager has ceased to carry on business; or
- (c) if, in the opinion of the Trustee, the Manager has to the prejudice of Unit Holders failed to comply with the provisions of the Deed or contravened any of the provisions of any relevant law,

the Trustee shall summon a meeting of Unit Holders in accordance with the provisions of the Deed for the purpose of seeking directions from the Unit Holders.

If at any such meeting a Special Resolution to terminate the trust in relation to the Fund and to wind-up the Fund is passed by the Unit Holders, the Trustee shall apply to the court for an order confirming such Special Resolution.

The termination of the trust and the winding up of the Fund shall not affect the continuity of any other funds and unit trust schemes created and established under the Deed.

9.9. Termination Of A Class

If the Fund has more than one Class, the Manager may terminate a particular Class in accordance with the relevant laws. The Manager may only terminate a particular Class if the termination of that Class does not prejudice the interests of Unit Holders of any other Class. For the avoidance of doubt, the termination of a Class shall not affect the continuity of any other Class of the Fund.

Notwithstanding the above and subject to the provisions of any relevant law, the Manager may without having to obtain the prior approval of the Unit Holders, terminate a particular Class if the termination of the Class is in the best interests of the Unit Holders of the Class and the Manager in consultation with the Trustee deems it to be uneconomical for the Manager to continue managing the Class.

If at a meeting of Unit Holders to terminate a Class, a Special Resolution to terminate a particular Class is passed by the Unit Holders:

- (a) the Trustee shall cease to create and cancel units of that Class;
- (b) the Manager shall cease to deal in units of that Class;
- (c) the Trustee and the Manager shall notify the relevant authorities in writing of the passing of the Special Resolution; and
- (d) the Trustee or the Manager shall as soon as practicable inform all Unit Holders of the Fund of the termination of that Class.

The Trustee shall then arrange for a final review and audit of the final accounts of the Fund attributable to that Class by the Auditor. Upon the completion of the termination of that Class, the Trustee and the Manager shall notify the relevant authorities of the completion of the termination of that Class.

9.10. Unit Holders' Meeting

Manner of Voting

Every Unit Holder is entitled to attend the Unit Holders' meeting and to vote, in person or by proxy. Every question arising at any Unit Holders' meeting shall be decided in the first instance by a show of hands unless a poll be demanded or, if it be a question which under the Deed requires more than a simple majority for it to be resolved and passed, a poll shall be taken. On a show of hands every Unit Holder who is present in person or by proxy shall have one (1) vote, notwithstanding that a Unit Holder may hold units in different Classes in the Fund.

A poll may be demanded before or immediately after any question is put to a show of hands. If a poll is taken or demanded, every Unit Holder who is present in person or by proxy at a Unit Holders' meeting convened in respect of a single Class shall have one (1) vote for every unit held by the Unit Holder and each vote shall be proportionate to the number or value of units held by the Unit Holder.

However, if a poll is taken or demanded at a Unit Holders' meeting convened in respect of the Fund or for more than one Class, the votes of every Unit Holder who is present in person or by proxy shall be based on the NAV per unit of each unit held by the Unit Holders and shall be converted to the base currency of the Fund i.e. USD as at the date of the notice of meeting (or such other date as may be agreed by the Trustee and the Manager).

Quorum required for a Unit Holders' Meeting

- (a) The quorum required for a meeting of the Unit Holders of the Fund or a Class, as the case may be, shall be five (5) Unit Holders, whether present in person or by proxy; however, if the Fund or a Class, as the case may be, has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or a Class, as the case may be, shall be two (2) Unit Holders, whether present in person or by proxy.
- (b) If the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty-five per centum (25%) of the Units in circulation of the Fund or a particular Class, as the case may be, at the time of the meeting.
- (c) If the Fund or a Class, as the case may be, has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund or a Class, as the case may be.

Meeting directed by the Unit Holders

Unless otherwise required or allowed by the relevant laws, the Manager shall within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or of a particular Class, as the case may be, summon a meeting of the Unit Holders of the Fund or of a particular Class by:

- (a) sending by post at least fourteen (14) days before the date of the proposed meeting a notice of the proposed meeting to all the Unit Holders of the Fund or Unit Holders of a particular Class, as the case may be, at the Unit Holders' last known address or, in the case of jointholders, to the jointholder whose name stands first in the records of the Manager at the jointholder's last known address;
- (b) publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and an another newspaper approved by the relevant authorities; and
- (c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) requiring the retirement or removal of the Trustee;
- (c) considering the most recent financial statements of the Fund;
- (d) giving to the Trustee such directions as the meeting thinks proper; or
- (e) considering any other matter in relation to the Deed,

provided always that the Manager shall not be obliged to summon any such meeting unless direction has been received from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or all the Unit Holders of a particular Class, whichever may be applicable.

Meeting summoned by the Manager or the Trustee

The Manager or the Trustee may summon a meeting of Unit Holders for any purpose whatsoever by:

- (a) giving at least fourteen (14) days' written notice to Unit Holders; and
- (b) specifying in the notice, the place, time and terms of the resolutions to be proposed at the meeting.

10. RELATED PARTY TRANSACTIONS/CONFLICT OF INTEREST

All transactions with related parties are to be executed on terms which are the 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 are AIFM, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

Trading in securities by staff is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, person(s) or members of a committee undertaking the oversight function of the Fund and staff shall disclose their portfolio holdings and dealing transactions as required under the Personal Account Dealing Policy and the Management of Conflict of Interest Policy. Further, the abovementioned person shall make disclosure of their holding of directorship and interest in any company.

As Trustee for the Fund, there may be related party transaction involving or in connection with the Fund in the following events:-

1. Where the Fund invests in instruments offered by the related party of the Trustee (e.g. placement of monies, transferable securities, etc);
2. Where the Fund is being distributed by the related party of the Trustee as IUTA;
3. Where the assets of the Fund are being custodised by the related party of the Trustee both as sub-custodian and/or global custodian of the Fund (Trustee's delegate); and
4. Where the Fund obtains financing as permitted under the SC Guidelines, from the related party of the Trustee.

The Trustee has in place policies and procedures to deal with conflict of interest, if any. The Trustee will not make improper use of its position as the owner of the Fund's assets to gain, directly or indirectly, any advantage or cause detriment to the interests of Unit Holders. Any related party transaction is to be made on terms which are best available to the Fund and which are not less favourable to the Fund than an arms-length transaction between independent parties.

Subject to the above and any local regulations, the Trustee and/or its related group of companies may deal with each other, the Fund or any Unit Holder or enter into any contract or transaction with each other, the Fund or any Unit Holder or retain for its own benefit any s or benefits derived from any such contract or transaction or act in the same or similar capacity in relation to any other scheme.

11. ADDITIONAL INFORMATION

11.1. Keeping You Informed

When you invest

A transaction advice slip will be sent to you.

Statement of investment

We will send you a statement every six (6) months. It will state the balance of units together with all transactions made since the last statement.

Reports

Within two (2) months of the Fund's financial year or interim period, an annual report or a semi-annual report will be sent to you.

The Fund's annual report is available upon request.

Tax voucher

We will send you tax vouchers which will set out the information that is needed to complete your tax return form.

Publication

We will publish newsletters containing topical articles about investment trends and developments.

Website

We publish updated information on our website www.aminvest.com, including the NAV per unit of the Fund.

Avenue for advice to prospective investors

For enquiries about the Fund, you may contact our customer service at (603) 2032 2888 between 8.45 a.m. to 5.45 p.m. (Monday to Thursday) and 8.45 a.m. to 5.00 p.m. (Friday) or fax (603) 2031 5210 or email enquiries@aminvest.com.

11.2. Keeping Us Informed

Changing your account details

You will be required to inform us or your personal adviser from our appointed distributor in writing of any changes of your account details. Account details will amongst other things include the following:

- your address;
- bank account details;
- signing instructions; and
- how income distributions are to be paid (if any).

Kindly ensure that you keep us or your personal adviser from our appointed distributor updated on any changes to your account details. This will enable us to keep you informed of the latest development of your investments and to ensure any payment of income distribution (if any) is paid successfully to your account or such cheque/ bank draft reaches you successfully at your updated address. Failure to inform us of any changes to your account details may result in us being unable to contact you and failure to make any income distribution payment to you; such income distribution will become unclaimed moneys and be treated as unclaimed moneys in accordance with the procedure as set out under Section 5.7.

Investor feedback and complaints

We encourage feedback from you in order for us to upgrade our services to meet your needs. Additionally, if you have any complaints, you may direct your complaints to your personal adviser from our appointed distributor. You may also direct your feedback or complaints to us by contacting our customer service representative at (603) 2032 2888 or email enquiries@aminvest.com. If you wish to write to us, please address your letter to:

AmFunds Management Berhad
9th & 10th Floor, Bangunan AmBank Group,
No. 55, Jalan Raja Chulan,
50200 Kuala Lumpur.

11.3. Customer Identification Program

Pursuant to the relevant laws of Malaysia on money laundering, we have an obligation to prevent the use of the Fund for money laundering purposes. As such, we and/or our appointed distributors have put in place a "Know Your Customer" ("KYC") policy where procedures are in place to identify and verify the investor's identification through documents such as identity card, passport, constituent documents or any other official documents. We and/or our appointed distributors reserve the right to request such information, either at the time an application is made or thereafter, as is necessary to verify the identity of an investor (or each of the investors in the case of joint investors) and/or to periodically update our records. We and/or our appointed distributors require you to provide us with your information and information of beneficial owner such as name, date of birth, national registration identification card number, residential and business address, (and mailing address if different), name of beneficial owner, address of beneficial owner, national registration identification card number of beneficial owner, date of birth of beneficial owner or other information and official identification. For corporate clients, we and/or our appointed distributors require you to provide us the name of the company, principal place of business, source of income/asset, identification documents of the directors/shareholders/partners, board resolution pertaining to the investment and the person authorized to operate the account, all of which as per requirements under regulation when you open or re-open an account.

We and/or our appointed distributors also reserve the right to request additional information including the source of the funds, source of wealth, net worth, annual income and identity of any beneficial owners as may be required to support the verification information and to allow us to complete adequate due diligence. In the event of delay or failure by the investor to produce any information required for verification purpose, we and/or our appointed distributors may refuse to accept an application request. In relation to a subscription application, any monies received will be returned without interest to the account from which the monies were originally debited, and in relation to redemption application, no units will be redeemed to the investor. We and/or our appointed distributors also reserve the right to place restrictions on transactions or redemptions on your account until your identity is verified.

In the event of any breaches to the applicable laws on money laundering, we have a duty to notify the relevant authority of the said breaches.

Anti-Money Laundering (“AML”)/ KYC Obligation on Distributors

If you have invested in the Fund via a distributor, there may be additional information that the distributor may need to provide to us, which may include the release of your particulars and details of ultimate beneficiaries / ultimate beneficial owners investing in the Fund to us. Without such information being provided, we may be required to reject your subscription or redemption request until such information is provided by the distributor to us.

12. DOCUMENTS AVAILABLE FOR INSPECTION

The following documents or copies thereof may be inspected without charge at our registered office and head office:

- (a) the Deed and the supplemental deed (if any);
- (b) this Prospectus and supplemental or replacement prospectus, if any;
- (c) the latest annual and semi-annual reports of the Fund;
- (d) each material contract disclosed in this Prospectus (if any) and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contracts;
- (e) all reports, letters or other documents, valuations and statements by any expert, any part of which is extracted or referred to in this Prospectus (if any). Where a summary expert's report is included in this Prospectus, the corresponding full expert's report must be made available for inspection;
- (f) the audited financial statements of the Manager and the Fund for the current financial year (where applicable) and for the last three (3) financial years or if the Fund has been established/incorporated for a period less than three (3) years, the entire period preceding the date of this Prospectus;
- (g) writ and relevant cause papers for all material litigation and arbitration disclosed in this Prospectus; and
- (h) any consent given by experts or persons whose statement appears in this Prospectus.

13. CONSENTS

The following parties have given their written consent and have not withdrawn their consent to the inclusion in this Prospectus of their names and/or reports in the form and context in which their name appear:

1. HSBC (Malaysia) Trustee Berhad
2. Amanie Advisors Sdn Bhd
3. Deloitte Tax Services Sdn Bhd
4. Amlslamic Funds Management Sdn Bhd

14. TAXATION

Date: 13 June 2023

Deloitte Tax Services Sdn Bhd
Level 16, Menara LGB
1 Jalan Wan Kadir
Taman Tun Dr Ismail
60000 Kuala Lumpur

The Board of Directors
AmFunds Management Berhad
9th & 10th Floor, Bangunan AmBank Group
No. 55, Jalan Raja Chulan
50200 Kuala Lumpur

Dear Sirs

AmIslamic Global SRI Taxation of the Fund and Unit Holders

1. This letter has been prepared for inclusion in the Replacement Prospectus (hereinafter referred to as “the Prospectus”) in connection with the offer for sale of units in the **AmIslamic Global SRI** (hereinafter referred to as “the Fund”).

The following is general information based on Malaysian tax law in force at the time of lodging the Prospectus with the SC and investors should be aware that the tax law may change at any time. The application of tax law depends upon an investor’s individual circumstances. The information provided below does not constitute tax advice. The Manager therefore recommends that investors consult their tax adviser regarding the specific application of the tax law relating to their specific tax position.

2. Taxation of the Fund

2.1 Income Tax

As the Fund’s Trustee is a tax resident in Malaysia, the Fund is regarded as a tax resident in Malaysia. The taxation of the Fund is governed principally by Sections 61 and 63B of the Malaysian Income Tax Act, 1967 (“MITA”).

Pursuant to the Section 2(7) of MITA, any reference to interest shall apply, mutatis mutandis, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah. The effect of this is that any gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah, will be accorded the same tax treatment as if they were interest.

The income of the Fund in respect of dividends, interest or profits from deposits and other investment income (other than income which is exempt from tax) derived from or accruing in Malaysia or received in Malaysia from outside Malaysia is liable to income tax. The Fund may be receiving income such as exit fee which will be subject to tax at the prevailing tax rate applicable on the Fund. Gains on disposal of investments by the Fund will not be subject to income tax.

The income tax rate applicable to the Fund is 24%.

Tax exempt interest as listed in the Appendix attached received by the Fund are not subject to income tax.

With effect from 1 January 2014, Malaysia has fully moved to a single-tier income tax system. The Fund is not liable to tax on any Malaysia sourced dividends paid, credited or distributed to the Fund under the single tier tax system, where the company paying such dividend is not entitled to deduct tax under the MITA. The tax deductibility of other deductions by the Fund against such dividend income will be disregarded in ascertaining the chargeable income of the Fund.

In addition to the single-tier dividend that may be received by the Fund, the Fund may also receive Malaysian dividends which are tax exempt from investments in companies which had previously enjoyed or are currently enjoying various tax incentives provided under the laws of Malaysia. The Fund is not subject to income tax on such tax exempt dividend income.

The Fund may also receive interest, dividends, profits and other income from investments derived from sources outside of Malaysia. Prior to 1 January 2022, income arising from sources outside Malaysia and received in Malaysia was exempted from Malaysian income tax pursuant to Paragraph 28 of Schedule 6 of the MITA. Effective from 1 January 2022, Paragraph 28 of Schedule 6 of the MITA was amended to only exempt a non-resident person from foreign sourced income received in Malaysia. Unit trust funds with a trustee who is tax resident in Malaysia are considered tax residents of Malaysia and would not qualify for the exemption under the amended Paragraph 28 of Schedule 6 of the MITA.

The Ministry of Finance of Malaysia issued the gazette orders, Income Tax (Exemption) (No. 5) Order 2022 [P.U.(A) 234/2022] and Income Tax (Exemption) (No. 6) Order 2022 [P.U.(A) 235/2022] on 19 July 2022 which took effect from 1 January 2022. The orders grant exemption on foreign sourced income as follows:

- Dividend income received by companies and limited liability partnerships; and
- All types of foreign sourced income received by individuals, except for those carrying on a partnership business in Malaysia.

However, as the unit trust fund is not a “company”, “limited liability partnership” or “individual”, the above gazette orders do not apply to unit trust funds.

The income of the Fund which is received in Malaysia from outside Malaysia during the period 1 January 2022 until 30 June 2022 is subject to tax at the rate of 3% on gross foreign sourced income received in Malaysia. Foreign sourced income received in Malaysia from 1 July 2022 onwards will be taxed based on the prevailing income tax rate applicable to the Fund, i.e. 24%.

The foreign sourced income of the Fund may be subject to foreign tax in the country from which the income is derived. Pursuant to Schedule 7 of the MITA, where an income is chargeable to tax in Malaysia as well as in a foreign country, a relief shall be given by way of credit known as bilateral credit if the source country has a tax treaty with Malaysia where the foreign tax credit shall be set-off up to 100% of foreign tax suffered and unilateral credit if the source country does not have a tax treaty with Malaysia where the foreign tax credit shall be set-off up to 50% of foreign tax suffered. Please note that claiming of bilateral credit and unilateral credit is subject to the approval of the Inland Revenue Board upon review of the requisite supporting documentation.

The tax treatment of hedging instruments would depend on the particular hedging instruments entered into. Generally, any gain or loss relating to the principal portion will be treated as capital gain or loss. Gains or losses relating to the income portion would normally be treated as revenue gains or losses. The gain or loss on revaluation will only be taxed or claimed upon realisation. Any gain or loss on foreign exchange is treated as capital gain or loss if it arises from the revaluation of the principal portion of the investment.

Generally, income from distribution by the Malaysia Real Estate Investment Trusts ("REITs") will be received net of withholding tax of 10%. No further tax will be payable by the Fund on the distribution. Distribution from such income by the Fund will also not be subject to further tax in the hands of the Unit Holders.

Expenses being manager's remuneration, maintenance of register of Unit Holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage, which are not allowed under the general deduction rules, qualify for a special deduction, subject to a minimum of 10% and a maximum of 25% of such expenses pursuant to Section 63B of the MITA.

2.2 Gains on Disposal of Investments

Gains on disposal of investments by the Fund will not be subject to income tax but where the investments represent shares in real property companies, such gains may be subject to Real Property Gains Tax ("RPGT") under the RPGT Act, 1976. A real property company is a controlled company which owns or acquires real properties or shares in real property companies with a market value of not less than 75% of its total tangible assets. A controlled company is a company which does not have more than 50 members and is controlled by not more than 5 persons.

2.3 Service Tax

The issuance of units by the Fund to investors will not be subject to Service Tax. Any distributions made by the Fund to Unit Holders are also not subject to Service Tax. For management fees, this specifically excludes fees charged by any person who is licensed or registered with the SC for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007.

To the extent that the Fund invests in any financial services products (e.g. securities, derivatives, units in a fund or unit trust), the acquisition of these interests will also not be subject to Service Tax.

If the Fund acquires any imported taxable services from a service provider outside of Malaysia, these services would be subject to 6% Service Tax. The Fund would be required to file an SST-02A return on an ad-hoc basis and report and pay this amount of tax to the Royal Malaysian Customs Department.

3. Taxation of Unit Holders

3.1 Taxable Distribution

Unit Holders will be taxed on an amount equivalent to their share of the total taxable income of the Fund to the extent such income is distributed to them. Unit Holders are also liable to pay income tax on the taxable income distributions paid by the Fund. Taxable income distributions carry a tax credit in respect of the tax chargeable on that part of the Fund. Unit Holders will be subject to tax on an amount equal to the net taxable income distribution plus attributable underlying tax paid by the Fund. No withholding tax will be imposed on the income distribution of the Fund.

Income distributed to Unit Holders is generally taxable as follows in Malaysia:

Unit Holders	Malaysian Tax Rates for Year of Assessment 2022	Malaysian Tax Rates for Year of Assessment 2023 (*)
<u>Malaysian tax residents:</u> <ul style="list-style-type: none">▪ Individual and non-corporate Unit Holders▪ Co-operative societies▪ Trust bodies	<ul style="list-style-type: none">▪ Progressive tax rates ranging from 0% to 28%▪ Progressive tax rates ranging from 0% to 24%▪ 24%	<ul style="list-style-type: none">▪ Progressive tax rates ranging from 0% to 28%▪ Progressive tax rates ranging from 0% to 24%▪ 24%

Unit Holders	Malaysian Tax Rates for Year of Assessment 2022	Malaysian Tax Rates for Year of Assessment 2023 (*)
<ul style="list-style-type: none"> ▪ Corporate Unit Holders i. A company with paid up capital in respect of ordinary shares of not more than RM2.5 million where the paid up capital in respect of ordinary shares of other companies within the same group as such company is not more than RM2.5 million (at the beginning of the basis period for a year of assessment) and having gross income from source or sources consisting of a business of not more than RM50 million for the basis period of a year assessment ii. Companies other than those in (i) above <u>Non-Malaysian tax residents:</u> ▪ Individual and non-corporate Unit Holders ▪ Co-operative societies 	<ul style="list-style-type: none"> ▪ 17% for every first RM600,000 of chargeable income ▪ 24% for chargeable income in excess of RM600,000 ▪ 24% ▪ 33% for chargeable income in excess of RM100,000,000 for the year of assessment 2022 only ▪ 30% ▪ 24% 	<ul style="list-style-type: none"> ▪ 15% for every first RM150,000 of chargeable income ▪ 17% for chargeable income of-RM150,001 to RM600,000 ▪ 24% for chargeable income in excess of RM600,001 ▪ 24% ▪ 30% ▪ 24%

* Finance Bill 2023.

The tax credit attributable to the income distributed to the Unit Holders will be available for set off against tax payable by the Unit Holders. There is no withholding tax on taxable distributions made to non-resident Unit Holders.

Non-resident Unit Holders may be subject to tax in their respective tax jurisdictions depending on the provisions of the relevant tax legislation in the jurisdiction they report their income taxes. Any Malaysian income tax suffered by non-resident Unit Holders may be eligible for double tax relief under the laws of the non-resident Unit Holder's jurisdiction subject also to the terms of the double tax agreement with Malaysia (if applicable).

3.2 Withholding Tax on Distribution from Retail Money Market Fund (“RMMF”) to Unit Holders

Distribution of income of a unit trust fund that is a RMMF to its Unit Holders (other than the distribution of interest income to non-individual Unit Holders) is exempted from tax in the hands of the Unit Holders. Non-individual Unit Holders will be chargeable to tax on the income distributed to the Unit Holder from the interest income of a RMMF exempted under Paragraph 35A of Schedule 6 of the MITA with effect from 1 January 2022 as follows:

Types of Unit Holders	Malaysian Tax Rates for Year of Assessment 2022	Malaysian Tax Rates for Year of Assessment 2023 (*)
<p><u>Non-individual residents:</u></p> <ul style="list-style-type: none"> ▪ Withholding tax rate ▪ Withholding tax mechanism ▪ Due date of payment 	<ul style="list-style-type: none"> ▪ 24% ▪ Income distribution carries a tax credit, which can be utilised to set off against the tax payable by the Unit Holders ▪ The withholding tax is to be remitted to the Director General of Malaysian Inland Revenue within one month of the distribution of interest income 	<ul style="list-style-type: none"> ▪ 24% ▪ Income distribution carries a tax credit, which can be utilised to set off against the tax payable by the Unit Holders ▪ The withholding tax is to be remitted to the Director General of Malaysian Inland Revenue within one month of the distribution of interest income

Types of Unit Holders	Malaysian Tax Rates for Year of Assessment 2022	Malaysian Tax Rates for Year of Assessment 2023 (*)
<p><u>Non-individual non-residents:</u></p> <ul style="list-style-type: none"> ▪ Withholding tax rate ▪ Withholding tax mechanism ▪ Due date of payment 	<ul style="list-style-type: none"> ▪ 24% ▪ Withholding tax deducted will be regarded as a final tax ▪ The withholding tax is to be remitted to the Director General of Malaysian Inland Revenue within one month of the distribution of interest income 	<ul style="list-style-type: none"> ▪ 24% ▪ Withholding tax deducted will be regarded as a final tax ▪ The withholding tax is to be remitted to the Director General of Malaysian Inland Revenue within one month of the distribution of interest income

* Finance Bill 2023.

As the Fund is not a RMMF, the above withholding tax on distribution of interest income that is exempted under Paragraph 35A of Schedule 6 of the MITA will not be applicable to the non-individual Unit Holders of the Fund.

3.3 Tax Exempt Distribution

Tax exempt distributions made out of gains from realisation of investments and other exempt income earned by the Fund will not be subject to Malaysian tax in the hands of Unit Holders, whether individual or corporate, resident or non-resident. All Unit Holders do not pay tax on that portion of their income distribution from the Fund's distribution equalisation account.

3.4 Distribution Voucher

To help complete a Unit Holder's tax returns, the Manager will send to each Unit Holder a distribution voucher as and when distributions are made. This sets out the various components of the income distributed and the amount of attributable income tax already paid by the Fund.

3.5 Sale, Transfer or Redemption of Units

Any gains realised by a Unit Holder on the sale, transfer or redemption of his units are generally tax-free capital gains unless the Unit Holder is an insurance company,

a financial institution or a person trading or dealing in securities. Generally, the gains realised by these categories of Unit Holders constitute business income on which tax is chargeable. Unit Holders should consult their respective tax advisors based on their own tax profiles to determine whether the gain from sale, transfer or redemption of units would qualify as capital gains or trading gains.

3.6 Reinvestment of Distribution

Unit Holders who receive their income distribution by way of investment in the form of the purchase of new units will be deemed to have received their income distribution after tax and reinvested that amount in the Fund.

3.7 Unit Splits

Unit splits issued by the Fund are not taxable in the hands of the Unit Holders.

3.8 Service Tax

Pursuant to the Lampiran A of the First Schedule of the Service Tax Regulations 2018 ("First Schedule"), only taxable services listed in the First Schedule are subject to service tax. Investment income or gains received by the Unit Holder are not prescribed taxable services and hence, not subject to Service Tax.

The legal fees, consultant fees and management fees may be subject to service tax at 6% if the service providers are registered for Services Tax. Effective from 1 January 2019, the imposition and scope of service tax has been widened to include any imported taxable service.

We hereby confirm that the statements made in this tax adviser letter correctly reflect our understanding and the interpretation of the current Malaysian tax legislations and the related interpretation and practice thereof, all of which may subject to change. Our comments above are general in nature and cover taxation in the context of Malaysian tax legislation only and do not cover foreign tax legislation. The comments do not represent specific tax advice to any investors and we recommend that investors obtain independent advice on the tax issues associated with their investments in the Fund.

Yours faithfully

Mark Chan Keat Jin
Executive Director
Deloitte Tax Services Sdn Bhd

Tax Exempt Income of Unit Trusts

1. Interest or discount paid or credited to any individual, unit trust and listed closed-end fund in respect of the following will be exempt from tax:
 - Securities or bonds issued or guaranteed by the Government; or
 - Debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the SC; or
 - Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

[Para 35 of Schedule 6 of the MITA]

2. Income of a unit trust in respect of interest derived from Malaysia and paid or credited by any bank or financial institution licensed under the Financial Services Act 2013 (“FSA”) or the Islamic Financial Services Act 2013 (“IFSA”) or any development financial institution regulated under the Development Financial Institutions Act 2002 (“DFIA”).

Provided that the exemption shall not apply to the interest paid or credited to a unit trust that is a wholesale fund which is a money market fund.

[Para 35A of Schedule 6 of the MITA]

3. Interest in respect of any savings certificates issued by the Government. [Para 19 of Schedule 6 of the MITA]
4. Interest paid or credited to any person in respect of sukuk originating from Malaysia, other than convertible loan stock, issued in any currency other than RM and approved or authorized by, or lodged with, the SC or approved by the Labuan Financial Services Authority. [Para 33B of Schedule 6 of the MITA]
5. Interest received in respect of bonds and securities issued by Pengurusan Danaharta Nasional Berhad within and outside Malaysia. [Income Tax (Exemption) (No. 5) Order 2001]
6. Interest income derived from bonds (other than convertible loan stocks) paid or credited by any company listed in Malaysia Exchange of Securities Dealing and Automated Quotation Berhad (“MESDAQ”) (now known as Bursa Malaysia Securities Berhad ACE Market). [Income Tax (Exemption) (No. 13) Order 2001]
7. Income derived from the Sukuk Issue which has been issued by the Malaysia Global Sukuk Inc. [Income Tax (Exemption) (No. 31) Order 2002]

8. Discount or profit received from the sale of bonds or securities issued by Pengurusan Danaharta Nasional Berhad or Danaharta Urus Sendirian Berhad within and outside Malaysia. [Income Tax (Exemption) (No. 6) Order 2003]
9. Income derived from the Sukuk Ijarah, other than convertible loan stock, issued in any currency by 1Malaysia Sukuk Global Berhad. [Income Tax (Exemption) Order 2010]
10. Gain or profit received from the investment in Islamic securities, other than convertible loan stock, which are issued in accordance with the principles of *Mudharabah*, *Musyarakah*, *Ijarah*, *Istisna'* or any other principle approved by the Shariah Advisory Council established by the SC under the Capital Markets and Services Act 2007. [Income Tax (Exemption) (No. 2) Order 2011]
11. Gains or profits in lieu of interest, derived from the Sukuk Wakala in accordance with the principle of *Al-Wakala Bil Istithmar*, other than a convertible loan stock, issued in any currency by Wakala Global Sukuk Berhad. [Income Tax (Exemption) (No. 4) Order 2011]
12. Income derived from Sukuk Kijang is exempted from the payment of income tax pursuant to Income Tax (Exemption) (No. 10) Order 2013. For the purpose of this order, "Sukuk Kijang" means the Islamic Securities of nominal value of up to two hundred and fifty million United States dollars (USD\$250,000,000) issued or to be issued in accordance with the Shariah principle of Ijarah by BNM Kijang Berhad. [Income Tax (Exemption) (No. 10) Order 2013]
13. Gains or profits derived, in lieu of interest, derived from the Sukuk Wakala with the nominal value up to one billion and five hundred million United States Dollar (USD1,500,000,000.00) in accordance with the principle of *Wakala Bil Istithmar*, other than a convertible loan stock, issued by the Malaysia Sovereign Sukuk Berhad. [Income Tax (Exemption) (No. 3) Order 2015]
14. Gains or profits derived, in lieu of interest from the Sukuk Wakala with the nominal value up to one billion and five hundred million United States Dollar (US\$1,500,000,000.00) in accordance with the principle of *Wakala*, other than a convertible loan stock, issued by the Malaysia Sukuk Global Berhad (formerly known as 1Malaysia Sukuk Global Berhad). [Income Tax (Exemption) (No. 2) Order 2016]

15. DIRECTORY

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IUTA

For more details on the list of IUTAs, please contact the Manager.

For enquiries about this Fund or any of the other funds offered by AmFunds Management Berhad, please call (603) 2032 2888 between 8.45 a.m. to 5.45 p.m. (Monday - Thursday) and (8.45 a.m. to 5.00 p.m.) (Friday)

