

ANNOUNCEMENT

NOTICE

To all Unit Holders of AmIncome Select (the “Fund”)

RE: Issuance of the Fifth Supplementary Information Memorandum in respect of AmIncome Select

Dear Valued Unit Holders,

We wish to inform you that we have lodged the **Fifth Supplementary Information Memorandum** in respect of **AmIncome Select** dated **6 October 2022** (the “Fifth Supplementary Information Memorandum”) with Securities Commission Malaysia. The Fifth Supplementary Information Memorandum has to be read in conjunction with the Replacement Information Memorandum dated 1 December 2014, the First Supplementary Information Memorandum dated 1 April 2015, the Second Supplementary Information Memorandum dated 10 September 2015, the Third Supplementary Information Memorandum dated 18 July 2017 and the Fourth Supplementary Information Memorandum dated 5 July 2019 in respect of AmIncome Select.

The Fifth Supplementary Information Memorandum is issued to include the following, but is not limited to:

- the revision made to the investment restrictions or limits of the Fund;
- the update on the sections on Definitions, Fees, Charges and Expenses, Transaction Information and Related Party Transactions or Conflict of Interest; and
- the update on the Manager and Trustee’s information.

For further details, kindly refer to the summary list of key amendments below.

Should you require further information and clarification, please do not hesitate to contact us at:

Tel: +603-2032 2888

Fax: +602-2031 5210

Email: enquiries@aminvest.com

AmFunds Management Berhad

6 October 2022

Summary List of Key Amendments for the Fifth Supplementary Information Memorandum in respect of AmIncome Select dated 6 October 2022 (the “Fifth Supplementary Information Memorandum”). The Fifth Supplementary Information Memorandum has to be read in conjunction with the Replacement Information Memorandum dated 1 December 2014 (the “Replacement Information Memorandum”), the First Supplementary Information Memorandum dated 1 April 2015 (the “First Supplementary Information Memorandum”), the Second Supplementary Information Memorandum dated 10 September 2015 (the “Second Supplementary Information Memorandum”), the Third Supplementary Information Memorandum dated 18 July 2017 (the “Third Supplementary Information Memorandum”) and the Fourth Supplementary Information Memorandum dated 5 July 2019 (the “Fourth Supplementary Information Memorandum”) (collectively, the “Information Memorandums”) in respect of AmIncome Select.

Details	Prior disclosure in the Information Memorandums		Revised disclosure in the Fifth Supplementary Information Memorandum	
General – Where applicable	AmFunds Management Berhad	Registration number: 154432-A	AmFunds Management Berhad	Registration number: 198601005272 (154432-A)
	Deutsche Trustees Malaysia Berhad	Registration number: 763590-H	Deutsche Trustees Malaysia Berhad	Registration number: 200701005591 (763590-H)
	Deutsche Bank (Malaysia) Berhad	Registration number: 312552-W	Deutsche Bank (Malaysia) Berhad	Registration number: 199401026871 (312552-W)
Definitions – AmBank Group, Deed, Sophisticated Investor(s) and Special Resolution	AmBank Group	Refers to AMMB Holdings Berhad and all its direct and indirect subsidiaries, including, but not limited to: AmBank (M) Berhad, AmIslamic Bank Berhad, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmFunds Management Berhad, AmIslamic Funds Management Sdn Bhd, AmFutures Sdn Bhd, AmCard Services Berhad, AmGeneral Insurance Berhad, AmMetLife Insurance Berhad and AmMetLife Takaful Berhad	AmBank Group	Refers to 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.
	Deed	The Deed and any Supplemental Deed all entered into between the Manager and the Trustee in respect of the Fund	Deed	The deed dated 23 June 2011 and supplemental deeds (if any) entered into between the Manager and the Trustee in relation to the Fund.
	Sophisticated Investor(s)	Means any person who comes within any of the categories of investors set out in Part 1, Schedule 6 and 7 of the CMSA.	Sophisticated Investor(s)	Means any person who comes within any of the categories of investors set out in Part 1, Schedule 6 & 7 of the CMSA, or any categories of investors as may be defined by the SC from time to time and shall include any amendments and revisions contained herein or made pursuant thereto.
	-	-	Special Resolution	Means a resolution passed by a majority of not less than three-fourths of the Unit Holders present and voting at the meeting in person or by proxy.
				For the purposes of terminating the Fund, “Special Resolution” is passed by a majority in number holding not less than three-fourths of the value of the votes cast by the Unit Holders present and voting at the meeting in person or by proxy.
Corporate Directory – Trustee and Trustee’s Delegate (Custodian)	TRUSTEE Deutsche Trustees Malaysia Berhad Company number: 763590-H Registered office/Business office Level 20, Menara IMC No. 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (03) 2053 7522 Fax: (03) 2053 7526		TRUSTEE Deutsche Trustees Malaysia Berhad Registration number: 200701005591 (763590-H) Registered office/Business office Level 20, Menara IMC, 8 Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (603) 2053 7522 Fax: (603) 2053 7526 Email: dtmb.rtm@db.com	

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Fifth Supplementary Information Memorandum
	<p><u>TRUSTEE'S DELEGATE (CUSTODIAN)</u></p> <p>Deutsche Bank (Malaysia) Berhad Company number: 312552-W Registered office Level 18-20, Menara IMC No. 8, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: (03) 2053 6788 Fax: (03) 2031 8710</p>	<p><u>TRUSTEE'S DELEGATE (CUSTODIAN)</u></p> <p>Deutsche Bank (Malaysia) Berhad Registration number: 199401026871 (312552-W)</p> <p>Registered office/Business office Level 18-20, Menara IMC No. 8, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: (603) 2053 6788 Fax: (603) 2031 8710</p>
<p>The Fund's Detailed Information – Investment restrictions or limits</p>	<p>i. There is no limit imposed for investment in any single issuer.</p> <p>ii. There will be no investment restrictions or limits for securities issued or guaranteed by the Malaysia Government or BNM.</p> <p>iii. The Fund's portfolio duration is +/- 2 years of the performance benchmark duration.</p>	<p>i. There is no limit imposed for investment in any single issuer.</p> <p>ii. There will be no investment restrictions or limits for securities issued or guaranteed by the Malaysia Government or BNM.</p>
<p>Fees, Charges and Expenses – Rebates and Soft Commission</p>	<p>It is our policy to channel all rebates, if any, received from stockbrokers or dealers to the Fund.</p> <p>However, soft commissions received for goods and services which are of demonstrable benefit to Unit Holders such as fundamental databases, financial wire services, technical analysis software and stock quotation system incidental to investment management of the Fund are retained by us.</p>	<p>We do not retain any rebates from, or share in any commission with any broker or dealer in consideration for dealings in a fund's assets. In line thereto, any rebate or shared commission is directed to the account of the fund concerned, and is subject to prevailing regulatory requirements by the SC.</p>
<p>Transaction Information – Making an Initial Investment (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) Wholesale fund declaration form; (e) Specimen signature form; (f) Personal Data Protection Act consent form (if applicable); (g) FATCA and CRS documentation: • Self-certification by individual / entity; • W-8BEN / W-8BEN-E Form (if applicable); and • W-9 Form (if applicable); and (h) Additional documents requested by the Manager (if applicable).</p> <p>Individual investor or jointholder 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>Corporate investors</p> <p>(a) copy of NRIC / passport of all authorised signatory(ies); (b) copy of NRIC / passport of directors / shareholders / partners; (c) a certified true copy of the Memorandum and Articles of Association, 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 authorized personnel is not mentioned in the board resolution or its equivalent; (g) a copy of the latest audited financial statement of accounts; (h) any other approvals required from relevant authorities; and (i) any other documents requested by the Manager.</p>	<p><u>For initial investment:</u></p> <p>(1) A full set of account opening form; (2) Proof of payment; (3) Suitability assessment form; (4) Personal Data Protection Act consent form (if applicable); (5) FATCA and CRS documentation: a) Self-certification by individual/entity; b) W-8BEN/W-8BEN-E Form (if applicable); and c) W-9 Form (if applicable); and (6) Additional documents requested by the Manager (if applicable)</p> <p>Individual investor/jointholder 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>Non-individual/corporate investors</p> <p>(1) Copy of NRIC/passport of all authorised signatory(ies); (2) Copy of NRIC/passport of directors/shareholders/partners; (3) A certified true copy of the Memorandum and Articles of Association, business registration documents, certificate of registration or its equivalent; (4) A certified true copy of Form 24 and 49 or its equivalent; (5) An original/extract copy of a board resolution approving investments in the Fund or its equivalent; (6) 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; (7) A copy of the latest audited financial statement of accounts; (8) Any other approvals required from relevant authorities; and (9) Any other documents requested by the Manager.</p>

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Fifth Supplementary Information Memorandum
	<p>FOR ADDITIONAL INVESTMENT</p> <p>(a) Transaction form or letter of instruction (for non-individual or corporate investors only); and</p> <p>(b) (b) Proof of payment.</p>	<p>For additional investment:</p> <p>(1) Transaction form or letter of instruction (for non-individual or corporate investors only); and</p> <p>(2) Proof of payment.</p>
<p>Transaction Information – Other Relevant Information when Making an Investment (Processing an Application/ Cut-off Time)</p>	<p>If an application with complete documentation is accepted by the Manager or our appointed distributors before 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</p> <p>If an application with complete documentation is accepted by the Manager or our appointed distributors after 4.00 p.m. or on a non-Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</p> <p>Notes:</p> <ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> If an application with complete documentation is accepted by the Manager 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 the Manager 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>Notes:</p> <ul style="list-style-type: none"> 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. You should note that different distributors may have different cut off times in respect of receiving application request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving application request.
<p>Transaction Information – Other Relevant Information when Making an Investment (Miscellaneous Application Information)</p>	<p>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 Replacement Information Memorandum. In addition, a RM20 charge will be imposed if a cheque does not clear. We reserve the right to reject any application. We also reserve the right to change or discontinue any of our application procedures.</p>	<p>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 Information Memorandum. 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.</p>
<p>Transaction Information – Other Relevant Information when Making an Investment (Customer Identification Program)</p>	<p><i>(fourth and fifth paragraph)</i></p> <p>We and/or our appointed distributors also reserve the right to request additional information including the source of the funds 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.</p> <p>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.</p>	<p><i>(fourth and fifth paragraph)</i></p> <p>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/profit 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.</p> <p>In the event of any breaches to the applicable laws on money laundering, we have a duty to notify the relevant authority.</p>
<p>Transaction Information – Other Relevant Information when Making an Investment (Anti-Money Laundering (“AML”)/KYC Obligation on Distributor)</p>	<p>Anti-Money Laundering (“AML”)/KYC Obligation on distributor</p> <p>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 information of the distributor’s AML policy, an AML undertaking/declaration by the distributor or its parent company, the release of your particulars and details of ultimate beneficiaries / ultimate beneficiary 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.</p>	<p>Anti-Money Laundering (“AML”)/KYC Obligation on Distributor</p> <p>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.</p>

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<p>Transaction Information – Making Redemptions</p>	<p>MAKING WITHDRAWALS</p> <p>Minimum withdrawal units and minimum holding</p> <p>A Sophisticated Investor may withdraw all or part of their units on any Business Day subject to the minimum withdrawal and minimum holding units unless it is a complete withdrawal.</p> <table border="1" data-bbox="321 373 865 506"> <tr> <td>Minimum withdrawal</td> <td>1,000,000 units or such units Manager may from time to time decide.</td> </tr> <tr> <td>Minimum holding or balance</td> <td>1,000,000 units or such units Manager may from time to time decide.</td> </tr> </table> <p>Notification of withdrawal</p> <p>A Sophisticated Investor can make a withdrawal by:</p> <p>(a) <i>Transaction form</i> A Sophisticated Investor can make a withdrawal by completing a transaction form or letter of instruction (for non-individual or corporate investors only). Transaction forms are available at our offices. Please ensure that the transaction or letter of instruction is signed in accordance with your signing instruction given to the Manager.</p> <p>(b) <i>Facsimile instruction facility</i> A Sophisticated Investor can give the Manager facsimile instructions to make withdrawals.</p> <p>To obtain this facility a Sophisticated Investor will first need to read and understand the facsimile instruction facility conditions mentioned below. By ticking “yes” for the facsimile instruction facility in the account opening form, a Sophisticated Investor is deemed to have accepted the facsimile instruction facility conditions.</p> <p>Facsimile instruction facility conditions:</p> <ol style="list-style-type: none"> Whilst the Manager exercises every care in ensuring the legitimacy of a facsimile instruction, there is still a risk that fraudulent facsimile redemption requests in respect of your account can be made by someone who has access to your Fund account number and a copy of your signature. You accept full responsibility for any loss arising as a result of the Manager acting upon instructions given in a facsimile which bears your Fund account number and a signature which is or appears to be your signature or the signature of an authorized signatory of the account. You release and indemnify the Manager and the Trustee against all claims and demands in respect of any liabilities arising as a result of the Manager acting upon instructions given in a facsimile even if those claims or demands are not genuine. You agree that neither you nor any person claiming through you has any claim against the Manager, the Fund or the Trustee in relation to a payment made or action taken by us under the facsimile instruction facility if the payment is made in accordance with these conditions. These terms and conditions are in addition to, and do not detract from, any requirements for giving instructions to us in respect of the account which are expressed in the Replacement Information Memorandum, brochures or disclosure documents issued by the Manager. The Manager may cancel this facility in the following instances: <ol style="list-style-type: none"> immediately, if you do not comply with any of these conditions mentioned in this Replacement Information Memorandum; or at any time, after giving reasonable notice. 	Minimum withdrawal	1,000,000 units or such units Manager may from time to time decide.	Minimum holding or balance	1,000,000 units or such units Manager may from time to time decide.	<p>Minimum Redemption</p> <p>Minimum Holding/ Balance</p> <p>Forms To Be Completed</p> <p>Submission of Redemption Request/ Cut-off Time</p> <p>Payment of Redemption Proceeds</p> <p>Manner of Payment</p> <p>Miscellaneous Redemption Information</p>	<p>1,000,000 units</p> <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> <p>1,000,000 units</p> <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> <p>(1) Transaction form signed by individual Unit Holder(s)/authorised signatory(ies); or (2) Letter of instruction (for non-individual or corporate investors only).</p> <p>Redemption request can be made on any Business Day by completing the transaction form or letter of instructions.</p> <ul style="list-style-type: none"> If a redemption request with complete documentation is accepted by the Manager 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 documentation is accepted by the Manager 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> <ul style="list-style-type: none"> 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. You should note that different distributors may have different cut off times in respect of receiving redemption request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving redemption request. <p>By the 10th day of acceptance of the redemption request.</p> <p>Redemption proceeds will be made in the currencies which the units are denominated 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><i>Note: We reserve the right to vary the manner of payment from time to time, and shall be communicated to you.</i></p> <p>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.</p>
	Minimum withdrawal	1,000,000 units or such units Manager may from time to time decide.					
	Minimum holding or balance	1,000,000 units or such units Manager may from time to time decide.					
	<p>No redemption will be paid in cash under any circumstances.</p>						

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	<p>7. The Manager may vary any of these conditions but only after notifying you in writing.</p> <p>8. By signing on the application form and requesting for the facsimile instruction facility, you are deemed to have read and understood the terms and conditions governing the operations of the facsimile instruction facility and agree to abide by them.</p> <p>Processing of a withdrawal</p> <table border="1" data-bbox="318 390 867 894"> <tr> <td data-bbox="318 390 472 495">Submission of redemption notice</td> <td data-bbox="472 390 867 495">Monday to Friday (except Malaysia public holidays)</td> </tr> <tr> <td data-bbox="318 495 472 810">Cut-off time</td> <td data-bbox="472 495 867 810"> <p>If a valid and complete withdrawal request is accepted by the Manager before 4.00 p.m. on any Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</p> <p>If a valid and complete withdrawal request is accepted by the Manager after 4.00 p.m. on any Business Day or on a non- Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</p> </td> </tr> <tr> <td data-bbox="318 810 472 894">Withdrawal proceeds will be paid</td> <td data-bbox="472 810 867 894">By the 10th day of acceptance of the withdrawal request</td> </tr> </table> <p>Manner of payment</p> <p>Withdrawal proceeds will be paid either by:</p> <p>(a) transferring the proceeds to your nominated bank account:</p> <p><i>(i) within the country</i></p> <p>You may give the Manager instructions in writing to transfer your withdrawal proceeds to your nominated bank account held in your own name within Malaysia only, provided that the amount is at least RM50,000. All bank charges for the transfer will be borne by you. The charges will be deducted from the transferred amount before being paid to your relevant bank account.</p> <p>You are required to provide the Manager with the relevant bank account details in order for the Manager to proceed with your transfer request. Under normal circumstances, a transfer will take less than two days to reach its destination. It is possible for delays in the banking system to occur which are beyond our control. If the proceeds cannot be transferred, the Manager shall draw a cheque payable to you.</p> <p><i>(ii) overseas</i></p> <p>You may give the Manager instructions in writing to transfer your withdrawal proceeds to your nominated bank account overseas held in your own name, provided the amount is not less than RM50,000. All bank charges for the transfer will be borne by you. The charges will be deducted from the transferred amount before being paid to your relevant bank account. You are also required to comply with the requirements of the Exchange Control Act 1953.</p> <p>(b) by cheque</p> <p>Your withdrawal proceeds will be made payable by cheque to your name only.</p>	Submission of redemption notice	Monday to Friday (except Malaysia public holidays)	Cut-off time	<p>If a valid and complete withdrawal request is accepted by the Manager before 4.00 p.m. on any Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</p> <p>If a valid and complete withdrawal request is accepted by the Manager after 4.00 p.m. on any Business Day or on a non- Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</p>	Withdrawal proceeds will be paid	By the 10th day of acceptance of the withdrawal request	<p>Temporary Suspension of Determination of NAV and of the Issue and Redemption of Units</p> <p>The Manager may suspend the determination of the NAV of the Fund, the issue of units and the redemption of units in the following circumstances:</p> <p>(a) during any period when the Malaysian market on which a material part of the investments of the Fund is closed, or during which dealings are substantially suspended or restricted;</p> <p>(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;</p> <p>(c) during any breakdown in the means of communication normally employed in determining the price of the Fund's investments on any market;</p> <p>(d) when for any other reason the prices of any investments owned by the Fund cannot promptly or accurately be ascertained;</p> <p>(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;</p> <p>(f) in the event of the publication of a notice convening a Unit Holders meeting; or</p> <p>(g) if in our judgement, an earlier payment of redemption proceeds would adversely affect the Fund.</p> <p>Unit Holders 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 termination of such suspension. Any suspension shall be in accordance with the Deed.</p>
Submission of redemption notice	Monday to Friday (except Malaysia public holidays)							
Cut-off time	<p>If a valid and complete withdrawal request is accepted by the Manager before 4.00 p.m. on any Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</p> <p>If a valid and complete withdrawal request is accepted by the Manager after 4.00 p.m. on any Business Day or on a non- Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</p>							
Withdrawal proceeds will be paid	By the 10th day of acceptance of the withdrawal request							

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	<p>No withdrawal will be paid in cash under any circumstances.</p> <p>Miscellaneous withdrawal information</p> <p>We reserve the right to defer the payment of withdrawal proceeds with the consent of the Trustee (or as permitted by the SC) after receiving the withdrawal request if in our judgment, an earlier payment would adversely affect the Fund.</p> <p>Temporary Suspension of Determination of NAV and of the Issue and Redemption of Units</p> <p>The Manager may suspend the determination of the NAV of units in the Fund, the issue of units and the redemption of units in the following circumstances :</p> <p>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;</p> <p>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;</p> <p>c. during any breakdown in the means of communication normally employed in determining the price of the Fund's investments in any market that the Fund is investing;</p> <p>d. when for any other reason the prices of any investments owned by the Fund cannot promptly or accurately be ascertained;</p> <p>e. during any period when remittance of monies which will or may be involved in the realisation 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; and</p> <p>f. in the event of the publication of a notice convening a Unit Holders' meeting.</p> <p>Unit Holders who have requested redemption of their Units will be notified in writing of any such suspension of the right to subscribe, to convert or to require redemption of units and will be promptly notified upon termination of such suspension. Any such suspension will be published in the newspapers in which the Fund's unit prices are generally published if in the opinion of the Fund the suspension is likely to exceed one week.</p>	
<p>Transaction Information – Unclaimed Moneys</p>	<p>Any cheque payable to you which remains unclaimed (hereinafter referred to as unclaimed amount) for the last twelve (12) months or such period as prescribed under the Unclaimed Moneys Act 1965 will be paid to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act 1965. Unit Holders may claim the unclaimed amount from the Registrar of Unclaimed Moneys.</p>	<p>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.</p>
<p>Related Party Transaction or Conflict of Interest</p>	<p>All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than on arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.</p> <p>Trading in securities by an employee is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, investment committee members and employees are required to disclose their portfolio holdings and dealing transactions as required under Conflict of Interest Policy. Further, the abovementioned are also required to disclose their holdings of directorship and interest in any company.</p>	<p>All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.</p> <p>Trading in securities by an employee is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, investment committee members and employees are required to 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 shall make disclosure of their holding of directorship and interest in any company.</p>

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Fifth Supplementary Information Memorandum
	<p>The directors of AFM may have direct or indirect interest through their directorship in AIFM. Following are details of the directors:-</p> <ul style="list-style-type: none"> • Sum Leng Kuang is the independent director of AIFM. • Tai Terk Lin is the independent director of AIFM. • Seohan Soo is the non-independent director of AIFM • Goh Wee Peng is the non-independent director of AIFM. <p>For further details of the director's profile, please refer our website (www.aminvest.com).</p> <p>To the best of the Trustee's knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustee and the Manager or any potential occurrence of it.</p>	<p>To the best of Trustee's knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustee and the Manager or any potential occurrence of it.</p>
<p>Managing the Fund's Investment</p>	<p>THE MANAGER</p> <p>AFM was incorporated on 9 July 1986 and is wholly owned by AmInvestment Bank Berhad with effective from 21 July 2016. As at LPD, AFM has more than thirty (30) years of experience in the unit trust industry.</p> <p>Pursuant to AMMB Holdings Berhad's (the holding company of AmInvestment Management Berhad ("AIM") and AFM) initiative to streamline the business operations of its asset management business under AIM and the unit trust business under AFM, the businesses of both AIM and AFM are consolidated to operate under a single operating structure, i.e., under AFM.</p> <p>With effect from 1 December 2014, AFM is the holder of a Capital Markets and Services Licence for the regulated activities of fund management, dealing in securities restricted to unit trusts and dealing in private retirement scheme issued under the Act.</p> <p>AFM is responsible to manage, invest, realize, reinvest or howsoever deal with the Fund in accordance with the investment objective and guidelines, including investment limits and restrictions of the Fund.</p> <p>Duties and Responsibilities of the Manager</p> <p>The Manager is 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 Information Memorandum.</p> <p>Material Litigation</p> <p>As at the 31 January 2019, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Manager and of its delegates.</p> <p>Note: Please refer to our website (www.aminvest.com) for further information in relation to AmFunds Management Berhad which may be updated from time to time.</p>	<p>CORPORATE INFORMATION OF THE MANAGER</p> <p>AFM was incorporated on 9 July 1986 and is a wholly owned by AmInvestment Bank Berhad with effective from 21 July 2016. As at 31 July 2022, AFM has more than thirty (30) years of experience in the unit trust industry.</p> <p>AFM is the holder of a Capital Markets and Services License for the regulated activities of fund management, dealing in securities restricted to unit trusts and dealing in private retirement scheme issued under the Act.</p> <p>ROLES, DUTIES AND RESPONSIBILITIES OF THE MANAGER</p> <p>The Manager is 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 information memorandum.</p> <p>AFM is responsible to manage, invest, realize, reinvest or howsoever deal with the Fund in accordance with the investment objective and guidelines, including investment limits and restrictions of the Fund.</p> <p>DESIGNATED FUND MANAGER</p> <p>Wong Yew Joe</p> <p>Wong Yew Joe is the designated person responsible for the fund management function of the Fund. He is the Chief Investment Officer of AFM overseeing investments in the firm. He has more than twenty (20) years of experience in financial services and funds management. Over this tenure, his roles covered investment analysis, trading and portfolio management. He also played a key role in product development, business development and managing client relationships.</p> <p>Yew Joe first joined the Funds Management Division in 2006 as a fund manager. His last post was the Head of Fixed Income and oversaw investments in Islamic fixed income instruments and other related instruments. He holds a Bachelor of Commerce (Accounting and Finance) from the University of Southern Queensland, Australia. He also holds a Capital Markets Services Representative's License for the regulated activity of fund management.</p> <p>MATERIAL LITIGATION</p> <p>As at 31 July 2022, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Manager and of its delegates.</p>

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Fifth Supplementary Information Memorandum
		<p>Note: Please refer to our website (www.aminvest.com) for further information on the Manager and other corporate information which may be updated from time to time.</p>
<p>The Trustee</p>	<p>About Deutsche Trustees Malaysia Berhad Deutsche Trustees Malaysia Berhad (“DTMB”) (Company No. 763590-H) was incorporated in Malaysia on 22 February 2007 and commenced business in May 2007. The Company is registered as a trust company under the Trust Companies Act 1949, with its business address at Level 20, Menara IMC, 8 Jalan Sultan Ismail, 50250 Kuala Lumpur.</p> <p>DTMB is a member of Deutsche Bank Group (“Deutsche Bank”), a global investment bank with a substantial private client franchise. With more than 100,000 employees in more than 70 countries, Deutsche Bank offers financial services throughout the world.</p> <p>Experience in trustee business DTMB is part of Deutsche Bank’s Securities Services, which provides trust, agency, depository, custody and related services on a range of securities and financial structures. As at 2 June 2017 2017, DTMB is the trustee for 197 collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.</p> <p>DTMB’s trustee services are supported by Deutsche Bank (Malaysia) Berhad (“DBMB”), a subsidiary of Deutsche Bank, financially and for various functions, including but not limited to financial control and internal audit.</p> <p>Duties and responsibilities of the Trustee DTMB’s main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the relevant provisions of the Deed, the Capital Markets & Services Act 2007 and all relevant laws.</p> <p>Trustee’s Disclosure of Material Litigation As at 2 June 2017, neither the Trustee nor its delegate is (a) engaged in any material litigation and arbitration, including those pending or threatened, nor (b) aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee and any of its delegate.</p> <p>Trustee’s delegate The Trustee has appointed DBMB as the custodian of the assets of the Fund. DBMB is a wholly-owned subsidiary of Deutsche Bank AG. DBMB offers its clients access to a growing domestic custody network that covers over 30 markets globally and a unique combination of local expertise backed by the resources of a global bank. In its capacity as the appointed custodian, DBMB’s roles encompass safekeeping of assets of the Fund; trade settlement management; corporate actions notification and processing; securities holding and cash flow reporting; and income collection and processing.</p> <p>All investments of the Fund are registered in the name of the Trustee for the Fund, or where the custodial function is delegated, in the name of the custodian to the order of the Trustee for the Fund. As custodian, DBMB shall act only in accordance with instructions from the Trustee.</p>	<p>About Deutsche Trustees Malaysia Berhad Deutsche Trustees Malaysia Berhad (“DTMB”), Registration No. 200701005591 (763590-H) was incorporated in Malaysia on 22 February 2007 and commenced business in May 2007. DTMB is registered as a trust company under the Trust Companies Act 1949, with its business address at Level 20, Menara IMC, 8 Jalan Sultan Ismail, 50250 Kuala Lumpur.</p> <p>DTMB is a member of Deutsche Bank Group (“Deutsche Bank”). Deutsche Bank provides commercial and investment banking, retail banking, transaction banking and asset and wealth management products and services to corporations, governments, institutional investors, small and medium-sized businesses, and private individuals.</p> <p>Experience in Trustee Business DTMB is part of Deutsche Bank’s Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at 31 July 2022, DTMB is the trustee for 211 collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.</p> <p>DTMB’s trustee services are supported by Deutsche Bank (Malaysia) Berhad (“DBMB”), a subsidiary of Deutsche Bank, financially and for various functions, including but not limited to financial control and internal audit.</p> <p>Roles, Duties and Responsibilities of the Trustee DTMB’s main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the relevant provisions of the Deed, the CMSA 2007 and all relevant laws.</p> <p>Trustee’s Disclosure of Material Litigation As at 31 July 2022, the Trustee has not (a) engaged in any material litigation and arbitration, including those pending or threatened, nor (b) aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee.</p> <p>Trustee’s Delegate The Trustee has appointed DBMB as the custodian of the assets of the Fund. DBMB is a wholly-owned subsidiary of Deutsche Bank AG. DBMB offers its clients access to a growing domestic custody network that covers over thirty (30) markets globally and a unique combination of local expertise backed by the resources of a global bank. In its capacity as the appointed custodian, DBMB’s roles encompass safekeeping of assets of the Fund; trade settlement management; corporate actions notification and processing; securities holding and cash flow reporting; and income collection and processing.</p> <p>All investments of the Fund are registered in the name of the Trustee for the Fund, or where the custodial function is delegated, in the name of the custodian to the order of the Trustee for the Fund. As custodian, DBMB shall act only in accordance with instructions from the Trustee.</p>

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Fifth Supplementary Information Memorandum
	<p>Disclosure on related-party transactions/conflict of interests</p> <p>As the Trustee for the Fund and the Manager's delegate for the fund accounting and valuation services, there may be related party transactions involving or in connection with the Fund in the following events:</p> <ol style="list-style-type: none"> (1) Where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, etc.); (2) Where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the Securities Commission's guidelines and other applicable laws; (3) Where the Manager appoints the Trustee to perform its back office functions (e.g. fund accounting and valuation); and (4) Where the Trustee has delegated its custodian functions for the Fund to Deutsche Bank Malaysia Berhad. <p>The Trustee will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best that are reasonably available for or to the Fund and are on an arm's length basis as if between independent parties.</p> <p>While the Trustee has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. DTMB's commitment to act in the best interests of the unit holders of the Fund does not preclude the possibility of related party transactions or conflicts.</p>	<p>Disclosure on Related-Party Transactions/Conflict of Interests</p> <p>As the Trustee for the Fund and the Manager's delegate for the fund accounting and valuation services (where applicable), there may be related party transactions involving or in connection with the Fund in the following events:</p> <ol style="list-style-type: none"> (1) Where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, collective investment schemes, etc.); (2) Where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the SC Guidelines and other applicable laws; (3) Where the Manager appoints DTMB to perform its back office functions (e.g. fund accounting and valuation); and (4) Where DTMB has delegated its custodian functions for the Fund to DBMB. <p>DTMB will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best available for or to the Fund and are on an arm's length basis as if between independent parties.</p> <p>While DTMB has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. DTMB's commitment to act in the best interests of the Unit Holders of the Fund do not preclude the possibility of related party transactions or conflicts.</p>