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RHB Asset Management Sdn Bhd 198801007231 (174588-X)

RHB
GLOBAL
ARTIFICIAL
INTELLIGENCE
FUND

Manager

RHB Asset Management Sdn Bhd
198801007231 (174588-X)
(A member of RHB Banking Group)

Trustee

SCBMB Trustee Berhad
201201021301 (1005793-T)

This prospectus is dated
1 July 2024

Constitution date of the Fund :
7 November 2018



INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 19.

Responsibility Statement

This prospectus has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd 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 RHB Global Artificial Intelligence Fund (“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 RHB Asset Management Sdn Bhd, 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.

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DEFINITIONS

In this prospectus, the following abbreviations or words shall have the following meanings unless otherwise stated:

2010 Law	The Luxembourg law of 17 December 2010 on undertakings for collective investment.
AUD	Australian Dollar, the lawful currency of Australia.
AUD-Hedged Class	The Class denominated in AUD which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
Base Currency	The base currency of the Fund, i.e. USD.
Bursa Malaysia	The stock exchange managed or operated by Bursa Malaysia Securities Berhad.
Business Day	A day (other than a Saturday or a Sunday or a public holiday) on which Bursa Malaysia is open for trading and/or banks in Kuala Lumpur are open for business, and is a day which is a valuation day of the Target Fund as determined by the Management Company.
Class(es)	Any number of class(es) of Unit(s) representing similar interests in the assets of the Fund although a class of Units may have different features from another class of Units and such class(es) of Unit(s) may be issued by the Fund from time to time; a "Class" means any one class of Units.
Company	Allianz Global Investors Fund which is subject to supervision of CSSF.
CSSF	Commission de Surveillance du Secteur Financier, the Luxembourg securities supervisory authority.
Deed	The deed dated 7 November 2018, the first supplemental deed dated 22 February 2024 and any other supplemental deeds that may be registered with the Securities Commission from time to time.
Deposits	Unless stated otherwise in this prospectus, deposits refer to any deposits with a financial institution which are not embedded or linked to financial derivatives and where applicable these are current accounts, short term money market deposits and short term deposits with financial institutions.
Eligible Market	An exchange, government securities market or an OTC market that is regulated by a regulatory authority of that jurisdiction; that is open to the public or to a substantial number of market participants; and on which financial instruments are regularly traded.
Emerging Markets	A country which is not classified by the World Bank as a high-income economy (high gross national income per capita).
EPF	Employees Provident Fund.
EPF-MIS	Employees Provident Fund – Members' Investment Scheme.
EU	European Union.
EU Member State	A member state of the EU; the states that are contracting parties to the agreement creating the European Economic Area other than the member states of the EU, within the limits set forth by this agreement and related acts, are considered as equivalent to member states of the EU.
EUR	Euro.

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EUR-Hedged Class	The Class denominated in EUR which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
FIMM	Federation of Investment Managers Malaysia.
financial institution(s)	(a) If the institution is in Malaysia – (i) licensed bank or licensed investment bank as defined under the Financial Services Act 2013; or (ii) licensed Islamic bank as defined under the Islamic Financial Services Act 2013; or (b) If the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
Fund	RHB Global Artificial Intelligence Fund.
GBP	British Pound Sterling, the lawful currency of the United Kingdom.
GBP-Hedged Class	The Class denominated in GBP which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
Guidelines	Guidelines on Unit Trust Funds issued by the Securities Commission including all amendments and/or revision thereto issued by the Securities Commission and any other relevant guidelines issued by the Securities Commission.
Investment Manager	Voya Investment Management Co. LLC
IUTA(s)	Institutional unit trust scheme adviser(s).
Latest Practicable Date	31 January 2024.
Manager	RHB Asset Management Sdn Bhd.
Management Company	Allianz Global Investors GmbH
Multiclass Ratio or MCR	MCR is the apportionment of the Net Asset Value of each Class relative to the size of the whole Fund. The MCR is calculated by dividing the Net Asset Value of the respective Class by the Net Asset Value of the Fund before income and expenses for the day. The apportionment is expressed as a ratio and calculated as a percentage.
Net Asset Value	The net asset value of the Fund or a Class is determined by deducting the value of all the Fund's liabilities (or the liabilities relating to that Class) from the value of all the Fund's assets (or assets relating to that Class), at the valuation point.
Net Asset Value per Unit	The Net Asset Value attributed to a Class divided by the total number of Units in circulation for that Class at the valuation point.
OECD	The Organisation for Economic Co-operation and Development.
OTC	Over-the-counter.
Regulated Market	Each regulated market or stock exchange in any country that, as defined in Article 41(1) of the 2010 Law, operates regularly, is recognised and is open to the public.
Repurchase Price	The price (before deducting any repurchase charge) payable by the Manager to a Unit Holder pursuant to the redemption of a Unit. The Repurchase Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund's relevant Business Day ("forward pricing")

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	after the complete redemption request is received by the Manager. A repurchase charge, if any, will be computed separately based on the withdrawal amount/repurchase amount, net of bank charges (if any).
RMB	Renminbi Yuan, the lawful currency of the People's Republic of China.
RMB-Hedged Class	The Class denominated in RMB which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
RM	Ringgit Malaysia, the lawful currency of Malaysia.
RM Class	The Class denominated in RM.
RM-Hedged Class	The Class denominated in RM which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
Securities Commission	Securities Commission Malaysia.
Selling Price	The price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a Unit. The Selling Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund's relevant Business Day ("forward pricing") after the application for Units is received by the Manager. A sales charge, if any, will be computed separately based on the investment amount / purchase amount, net of bank charges (if any).
SDG	Sustainable Development Goals which are a collection of various global goals set by the United Nations General Assembly.
SGD	Singapore Dollar, the lawful currency of Singapore.
SGD-Hedged Class	The Class denominated in SGD which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
Sustainable Investment(s)	An investment in an economic activity that, as measured, contributes to an environmental and/or social objectives (investing in business activities that foster positive contribution to sustainable objectives), provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance. Environmental and social contributions can be defined e.g., along the United Nations SDGs, as well as the taxonomy objectives. The computation of the positive contribution for the Target Fund is based on a quantitative framework, complemented by qualitative inputs by sustainability research. The methodology applied first breaks down a company into its business activities in order to assess whether these activities are providing a positive contribution to environmental and/or social objectives. Following the mapping of business activities, an asset-weighted aggregation on portfolio level is conducted in order to compute a percentage share of positive contribution per portfolio.
Target Fund	Allianz Global Investors Fund - Allianz Global Artificial Intelligence.
Trustee	SCBMB Trustee Berhad.
UCI	An undertaking for collective investment other than UCITS as defined in the UCITS Directive.
UCITS	An undertaking for collective investment in transferable securities authorized pursuant to the UCITS Directive.

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UCITS Directive	Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities as amended from time to time
Unit(s)	Unit(s) of the Fund or a Class and includes fractions of a unit of the Fund or the relevant Class.
Unit Holder(s)	The person(s) for the time being registered under the provisions of the Deed as the holder(s) of Units and person(s) jointly so registered.
US	The United States of America.
USD	United States Dollar, the lawful currency of the US.
USD Class	The Class denominated in USD.
US Person	A US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

CORPORATE DIRECTORY

MANAGER

RHB Asset Management Sdn Bhd

REGISTERED OFFICE

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50400 Kuala Lumpur

PRINCIPAL OFFICE

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TRUSTEE

SCBMB Trustee Berhad

REGISTERED OFFICE

Level 25, Equatorial Plaza
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel. No.: 03-7682 9000

BUSINESS OFFICE

Level 25, Equatorial Plaza
Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 03-7682 9704 / 03-7682 9710
E-mail: my.trustee@sc.com
Website: www.sc.com/my/trustee

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1. FUND INFORMATION

1.1 Basic Information

1.1.1 Name of the Fund

RHB Global Artificial Intelligence Fund.

1.1.2 Fund Category

Feeder Fund.

1.1.3 Fund Type

Growth.

1.1.4 Base Currency of the Fund

USD.

1.1.5 General Information of Classes Available for Investment in the Fund

Class	Currency Denomination	Launch Date	Initial Offer Period	Initial Offer Price	Financial Year End
USD Class	USD	12 November 2018	The initial offer period for these Classes has ended. The price of Units for these Classes will be based on the Net Asset Value per Unit.		30 September.
RM-Hedged Class	RM				
RM Class	RM	16 February 2024			
SGD-Hedged Class	SGD	TBD	(TBD)	SGD1.0000 per Unit	
AUD-Hedged Class	AUD			AUD1.0000 per Unit	
EUR-Hedged Class	EUR			EUR1.0000 per Unit	
GBP-Hedged Class	GBP			GBP1.0000 per Unit	
RMB-Hedged Class	RMB			RMB1.0000 per Unit	

- TBD – to be determined.
- The assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each Class.
- The Classes may differ in terms of currency denomination, rate of fees and charges and transaction details. Save for these differences, Unit Holders of each Class have the same rights and liabilities under the Deed.
- A separate Net Asset Value per Unit will be calculated for each Class. Any gains / losses or expenses from hedging each of the non-USD Class against the Base Currency will be borne by the respective Class.
- The Net Asset Value per Unit will be denominated in the currency of the respective Class and may differ between Classes as a consequence of the various features of each Class.
- The commencement date of the Fund will be within seven (7) Business Days from the end of the initial offer period ("Commencement Date"). However, the Manager reserves the right not to proceed with the Fund at any time before or on the Commencement Date if the amount of capital raised is not viable for an effective portfolio management of the Fund and the Manager deems it uneconomical to proceed. In such event, the Manager shall return to the investors the amount subscribed to the Fund including sales charge paid with accrued interest (if any) less bank and administrative charges (if any).
- Pursuant to the Deed, the Manager may from time to time launch new Class(es) with different and/or similar features such as fees, charges, currency and/or distribution policy, provided that the issuance of the new Class(es) shall not, in the opinion of the Manager, prejudice the rights of the Unit Holder of the current available Classes.

1.1.6 Investor Profile

This Fund is suitable for investors:

- (i) with high risk profile; and
- (ii) who are seeking long term* capital growth through exposure to global equity markets.

Note: * “long-term” in this context refers to a period of more than five (5) years.

1.2 Investment Objective, Strategy and Policies**1.2.1 Investment Objective**

The Fund aims to achieve long term* capital growth by investing in one (1) target fund.

Note: * “long term” in this context refers to a period of more than five (5) years.

Any material change to the investment objective of the Fund would require the Unit Holder’s approval.

1.2.2 Investment Strategy

The Fund will invest principally in the USD denominated class AT[^] units of the Target Fund.

The investment objective of the Target Fund is to provide long-term capital growth by investing in the global equity markets with a focus on the evolution of artificial intelligence in accordance with the Sustainability Key Performance Indicator Strategy (Relative) (“KPI Strategy (Relative)”). In this context, the aim is to outperform the Target Fund’s Sustainability Key Performance Indicator compared to the Target Fund’s benchmark to achieve the investment objective.

Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet the sale and redemption transactions. This is to enable proper and efficient management of the Fund.

The Manager may take temporary defensive positions that may be inconsistent with the Fund’s investment strategy in response to adverse market, economic, political or any other market conditions. In such circumstances, the Fund may hold up to 100% of its assets in liquid assets as a defensive strategy.

The Fund is a feeder fund that invests at least 95% of its Net Asset Value in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level.

When appropriate for all Classes (except the USD Class & RM Class), the Manager may participate in financial derivatives, which include but are not limited to forwards and swaps, for the purpose of hedging the currency risk exposure (if any) of the various currency Classes. The benefit of any upside of currency movement is limited when hedging the various currency Class exposures to foreign currency risk as the primary interest is to protect the value of the various currency Classes.

Notwithstanding anything contained herein,

- the Manager may, in consultation with the Trustee and with the approval of the Unit Holders, replace the Target Fund with another fund of a similar objective; or
- the Manager may terminate the Fund,

if, in the Manager’s opinion, the Target Fund no longer meets the Fund’s investment objective or the Manager is acting in the interests of the Unit Holders.

Currently, the Fund invests in class AT of the Target Fund. The Manager may, in consultation with the Trustee, change its entire investment into another class of the Target Fund (which must be denominated in the same currency), if the change is in the best interest of the Unit Holders. The Unit Holders will be notified prior to the change.

1.2.3 Asset Allocation

The Fund will invest at least 95% of its Net Asset Value in the USD denominated class AT[^] units of the Target Fund.

The balance of the Fund's Net Asset Value shall be invested in money market instruments that are dealt in or under the rules of an Eligible Market, and whose residual maturity does not exceed 12 months and short-term Deposits and in financial derivatives for hedging purposes.

^ Class "AT" refers to retail accumulation units of the Target Fund.

1.2.4 Benchmark

50% MSCI AC World (ACWI) Total Return Net + 50% MSCI World Information Technology Total Return Net.

The Fund's benchmark is the benchmark of the Target Fund to allow for a similar comparison with the performance of the Target Fund. Investors may refer to the Manager for this benchmark indicator. Investors should note that the risk profile of the Fund is different from the risk profile of the benchmark.

1.2.5 Distribution Policy

Incidental. Distribution, if any, is declared at the end of each financial year, or any other period at the discretion of the Manager.

1.3 Permitted Investments and Restrictions

The Fund may invest in one collective investment scheme i.e. the Target Fund, financial derivatives, money market instruments, Deposits and any other investments permitted by the Securities Commission from time to time.

- (a) The Fund must invest at least ninety-five (95) per cent of the Fund's Net Asset Value in units or shares of a single collective investment scheme, provided that the collective investment scheme complies with the relevant requirements as stipulated in the Guidelines, or any other limit as may be prescribed by the Securities Commission from time to time.
- (b) The Fund may invest up to five (5) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time, in the following permitted investments:
 - (i) money market instruments that are dealt in or under the rules of an Eligible Market, and whose residual maturity does not exceed twelve (12) months;
 - (ii) placement in short-term Deposits; and
 - (iii) derivatives for the sole purpose of hedging arrangement.
- (c) The Fund must not invest in:
 - (i) a fund-of-funds;
 - (ii) a feeder fund; and
 - (iii) any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.
- (d) The Fund's investments in money market instruments must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. This limit does not apply to money market instruments that do not have a pre-determined issue size.
- (e) The counterparty of an OTC financial derivative must be a financial institution with a minimum long-term credit rating of investment grade (including gradation and subcategories). Subject to the aggregate limit as stipulated in the Guidelines, the maximum exposure of the Fund to the counterparty must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time 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 financial derivative. The total exposure to a single counterparty is calculated by summing the exposure arising from all OTC financial derivative transactions entered into with the same counterparty.
- (f) The Fund's exposure to the underlying assets (vide the financial derivatives) must not exceed the investment limits and restrictions applicable to such underlying assets as stipulated in the Guidelines, or any other limit as may be prescribed by the Securities Commission from time to time.

- (g) The Fund's global exposure from its financial derivatives positions must not exceed the Fund's Net Asset Value at all times, or any other limit as may be prescribed by the Securities Commission from time to time.
- (h) Commitment approach is used to calculate the Fund's net market exposure. It is calculated as the sum of the (a) absolute value of the exposure of each individual financial derivative not involved in netting or hedging arrangements; (b) absolute value of the net exposure of each individual financial derivative after netting or hedging arrangements; and (c) the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC financial derivatives.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. The Manager must notify the Securities Commission, within seven (7) Business Days, of any breach of investment limits and restrictions with the steps taken to rectify and prevent such breach from recurring. However, any breach as a result of (a) appreciation or depreciation in value of the Fund's investments; (b) repurchase of Units or payment made from the Fund; (c) change in capital of a corporation in which the Fund has invested in; or (d) downgrade in or cessation of a credit rating, need not be reported to the Securities Commission but must be rectified as soon as practicable within three (3) months from the date of the breach unless otherwise specified in the Guidelines. The three (3) -month period may be extended if it is in the best interest of the Unit Holders and the Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee. The limits and restrictions in this Section 1.3, however, do not apply to securities or instruments that are issued or guaranteed by the Malaysian government or Bank Negara Malaysia.

Note: If the Fund is eligible to be invested via the EPF-MIS and you transfer your moneys from your EPF account to invest in the Fund, the investments made by the Fund as well as your investment in the Fund from your EPF account will be subject to the EPF's requirements. Please refer to the website at <http://www.kwsp.gov.my> for updated information.

1.4 Information on the Target Fund

1.4.1 About the Target Fund

The Target Fund was launched on 31 March 2017. The Target Fund is one (1) of the sub-funds of the Company, an umbrella fund pursuant to Article 181 of the 2010 Law and constitutes a single legal entity. The Target Fund also constitutes a single legal entity and is treated as a separate entity in relation to the shareholders. The assets of the Target Fund only cover its debts and obligations, even those that exist in relation to third parties.

The Company is authorised by the CSSF as a UCITS under the 2010 Law.

The Company was incorporated for an unlimited period as a société anonyme under the laws of the Grand Duchy of Luxembourg and qualifies as an open-ended société d'investissement à capital variable under part I of the 2010 Law.

1.4.2 About the Management Company and the Investment Manager

The Company has appointed Allianz Global Investors GmbH to act as its management company. The Management Company is responsible, subject to the supervision of the directors of the Company, for the provision of investment management services, administrative services and marketing services to the Company. The Management Company has been managing collective investment schemes and discretionary funds since 1956. The Management Company is authorised and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin). The Management Company is part of the Company. The Company is a diversified active investment manager with total assets under management over EUR 506 billion as of 31 December 2022. Its teams can be found in 21 offices worldwide. With around 600 investment professionals and an integrated investment platform, it covers all major business centers and growth markets. The Company's global capabilities are delivered through local teams to ensure best-in-class service.

The Management Company has delegated the investment management of the Target Fund to Voya Investment Management Co. LLC. The Investment Manager is a limited liability company domiciled in the US with its principal place of business at 230 Park Avenue, New York, NY 10169, United States. The Investment Manager is registered as an investment adviser under the U.S. Investment Advisers Act of 1940, and is authorised to provide investment management services, regulated by the United States

Securities and Exchange Commission. The Investment Manager has been managing collective investment schemes and discretionary funds since 1972.

1.4.3 Investment Objective, Strategy and Policy of the Target Fund

The Target Fund seeks to provide long-term capital growth by investing in the global equity markets with a focus on the evolution of artificial intelligence in accordance with the Sustainability Key Performance Indicator Strategy (Relative) ("KPI Strategy (Relative)")*. In this context, the aim is to outperform the Target Fund's Sustainability Key Performance Indicator compared to the Target Fund's benchmark to achieve the investment objective.

A minimum of 70% of the Target Fund's net asset value will be invested in the global equity markets with a focus on the evolution of artificial intelligence. The Target Fund may be invested in Emerging Markets. The Target Fund may invest in financial derivative instruments for efficient portfolio management (including for hedging) but will not invest primarily or extensively in financial derivative instruments for investment purposes.

A maximum of 15% of the Target Fund's net asset value may be invested in convertible debt securities, thereof maximum 10% of Target Fund's net asset value may be invested in contingent convertible bonds.

A maximum of 25% of the Target Fund's net asset value may be held directly in time deposits and/or (up to 20% of the Target Fund's net asset value) in deposits at sight and/or invested in money market instruments and/or (up to 10% of the Target Fund's net asset value) in money market funds for liquidity management.

A maximum of 10% of the Target Fund's net asset value may be invested in UCITS and/or UCI.

KPI Strategy (Relative) (including exclusion criteria**) applies to the Target Fund. A minimum of 80% of the Target Fund's portfolio shall be evaluated by the "Weighted Average GHG Intensity (Sales)" (the "Sustainability KPI"). The Target Fund's portfolio in this respect does not comprise derivatives and instruments that are non-evaluated by nature (e.g., cash and deposits). The Target Fund's investment objective shall be achieved by a minimum outperformance of 20% of the Target Fund's Sustainability KPI compared to the Weighted Average GHG Intensity (Sales) of the Target Fund's benchmark.

**The Target Fund is managed in accordance with the Sustainability Key Performance Indicator Strategy (Relative) ("KPI Strategy (Relative)") which addressed greenhouse gas intensity. The Sustainability Key Performance Indicator measures the greenhouse gas ("GHG") intensity defined by the weighted average intensity of greenhouse gas emissions based on company's annual sales. The weighted average GHG intensity is the weighted average of the Target Fund's GHG Intensity (in tCO₂e per millions of company's annual sales). The metric allows comparing weighted average GHG Intensities of different portfolios to identify portfolios comprised of more GHG-efficient issuers in terms of the issuer's sales. The portfolio weights (and benchmark or universe weights) are rebased such that only issuers with GHG emissions data available are considered in the calculation. To determine the GHG Intensity of a company issuer, GHG Intensity data from third party data providers will be used. The GHG intensity is analysed by the Investment Manager and is considered within the securities selection process in order to meet the Target Fund's investment objective.*

*** The following sustainable minimum exclusion criteria applies to direct investments of the Target Fund:*

- securities issued by companies having a severe violation / breach of principles and guidelines such as the Principles of the United Nations Global Compact, the OECD Guidelines for Multinational Enterprises, and the United Nations Guiding Principles for Business and Human Rights on the grounds of problematic practices around human rights, labour rights, environment and corruption issues;
- securities issued by companies involved in controversial weapons (anti-personal mines, cluster munitions, chemical weapons, biological weapons, depleted uranium, white phosphorus and nuclear weapons);
- securities issued by companies that derive more than 10% of their revenues from weapons, military equipment and services;
- securities issued by companies that derive more than 10% of their revenue from thermal coal extraction;
- securities issued by utility companies that generate more than 20% of their revenues from coal;

- securities issued by companies involved in the production of tobacco and securities issued by companies involved in the distribution of tobacco with more than 5% of their revenue.

Direct investments in sovereign issuers with an insufficient freedom house index score are excluded.

The sustainable minimum exclusion criteria are based on information from an external data provider and coded in pre- and post-trade compliance. The review is performed at least half yearly.

1.4.4 Investment Restrictions and Powers of the Target Fund

1. The Target Fund may invest in the following assets:

- a) Securities and money market instruments that,
 - are traded on a stock exchange or another Regulated Market of an EU Member State or of a third country, which operates regularly and is recognised and open to the public, or
 - are offered within the scope of initial public offerings, the issuing terms of which include the obligation to apply for admission to official listing on a stock exchange or in another Regulated Market (as detailed above), and the admission of which is obtained no later than one year after the issue.

Money market instruments are investments that are normally traded on the money market that are liquid and whose value can be determined precisely at any time.

Securities referring to indices may only be acquired if the respective index is compliant with Article 44 of the 2010 Law and Article 9 of the Grand-Ducal Regulation of 2008.

- b) Units of UCITS or other UCIs established in an EU Member State or in a third country, if:
 - such other UCIs are authorised under laws which provide that they are subject to supervision considered by the CSSF to be equivalent to that laid down in EU law, and that cooperation between authorities is sufficiently ensured,
 - the level of protection for the unitholders of the UCIs is equivalent to the level of protection for the unitholders of a UCITS, and in particular the provisions for separate safekeeping of fund assets, borrowing, lending, and short sales of securities and money market instruments are equivalent to the requirements of the UCITS Directive,
 - the business operations of the UCIs are the subject of annual and semi-annual reports that make it possible to form a judgement concerning the assets and liabilities, the income and transactions in the reporting period,
 - no more than 10% of the assets of the UCITS or of the other UCIs whose acquisition is contemplated, can, according to their management regulations or instruments of incorporation, be invested in aggregate in units of other UCITS or other UCI.

The Target Fund may also invest in shares issued by another sub-fund (the "Target Sub-Fund") provided that:

- the Target Sub-Fund does not invest in the Target Fund, and
 - no more than 10% of the assets of the Target Sub-Fund may, pursuant to its investment policy, be invested in aggregate in shares of other sub-funds, and
 - voting rights, if any, attaching to the relevant shares are suspended for as long as they are held by the Target Fund invested in the Target Sub-Fund and without prejudice to the appropriate processing in the accounts and the periodic reports,
 - in any event, for as long as these shares are held by the Target Fund, their value will not be taken into consideration for the calculation of the net assets of the Company for the purposes of verifying the minimum threshold of the net assets imposed by the 2010 Law, and
 - there is no duplication of sales charges or redemption fees between those at the level of the Target Fund invested in the Target Sub-Fund and those at the level of the Target Sub-Fund.
- c) Time deposits and/or deposits at sight ("deposits") with a credit institution which are repayable on demand or have the right to be withdrawn, and maturing in no more than 12 months, provided that the credit institution has its registered office in an EU Member State or, if the registered office of the credit institution is situated in a third country, provided that it is subject to

prudential rules considered by the CSSF as equivalent to those laid down in EU law. Time deposits are generally held in interest-bearing bank accounts that have a pre-set date of maturity. Deposits at sight are limited to cash held in current accounts with a bank accessible at any time to cover current or exceptional payments. The deposits may in principle be denominated in all currencies permitted by the investment policy of the Target Fund.

- d) Financial derivative instruments (“derivatives”), e.g., in particular futures-contracts, forward contracts, options and swaps including equivalent instruments settled in cash, which are traded on Regulated Markets described in paragraph a) above, and/or derivative financial instruments that are not traded on Regulated Markets (“OTC derivatives”), if the underlying securities are instruments as defined under paragraphs a) and b) and in which the Target Fund may invest in accordance with its investment objective, or financial indices, interest rates, exchange rates or currencies. Financial indices for this purpose include, specifically, currency, exchange-rate, interest-rate, price and overall interest-rate return indices, as well as, in particular, bond, equity, commodity futures, precious metal and commodity indices and indices on additional permissible instruments listed under this number. For the avoidance of doubt, no derivative transaction will be entered into which provides for a physical delivery of any component of an underlying commodity futures, precious metal, and commodity indices.

In addition, the following conditions must also be fulfilled for OTC derivatives:

- The counterparties must be top-rated financial institutions, specialised in such transactions, which has been rated by a recognized rating agency (e.g., Moody's Investors Service, S&P Global Ratings or Fitch Ratings) with at least Baa3 (Moody's Investors Service), BBB- (S&P Global Ratings or Fitch Ratings) and be institutions subject to prudential supervision, and belonging to the categories approved by the CSSF. There are no further restrictions with regard to legal status or country of origin of the counterparty.
 - The OTC derivatives must be subject to a reliable and verifiable valuation on a daily basis and may be sold, liquidated or closed out by an offsetting transaction at any time at a reasonable price.
 - The transactions must be effected on the basis of standardised contracts.
 - The transactions shall be subject to the Company's collateral management policy as described in the Target Fund's prospectus.
 - The Company must deem the purchase or sale of such instruments, instead of instruments traded on a stock exchange or in a Regulated Market, to be advantageous to shareholders. The use of OTC derivatives is particularly advantageous if it facilitates a hedging of assets at matching maturities, thus being less expensive.
- e) Money market instruments that are not traded on a Regulated Market and do not fall under the definition under No. 1. a) above, provided that the issuer or issuer of these instruments is itself subject to regulations concerning deposit and investor protection. The requirements for deposit and investor protection are fulfilled for money market instruments if these instruments are rated investment grade by at least one recognised rating agency or the Company considers that the credit rating of the issuer corresponds to a rating of investment grade. These money market instruments must also be:
- issued or guaranteed by a central governmental, regional, or local body or the central bank of an EU Member State, the European Central Bank, the EU or the European Investment Bank, a third country or if a federal state, a state of this federal state, or by an international organisation under public law, to which at least one member state belongs, or
 - issued by a company whose securities are traded on the Regulated Markets described under No. 1. a) above, or
 - issued or guaranteed by an institution that is subject to official supervision in accordance with criteria set down in European Community law, or an institution that is subject to regulatory provisions, which in the opinion of the CSSF, are equivalent to European Community law, or
 - issued by other issuers who belong to a category that was admitted by the CSSF, provided that regulations for investor protection apply to investors in these instruments, which are equivalent to those of the first, second or third bullet points and provided the issuer is either a company having a share capital of at least EUR 10 million, which prepares and publishes its annual financial statements according to the requirements of the Fourth Directive 78/660/EEC, or is a legal entity, which within a group of one or several listed companies, is responsible for the financing of this group, or is a legal entity, which is intended to finance the securitisation of debt by utilising a credit line granted by a financial institution.

2. The Target Fund may also conduct the following transactions:
 - invest of up to 10% of the assets of the Target Fund in securities and money market instruments other than those listed under No. 1. – subject to the provisions of the Target Fund’s investment restrictions,
 - raise short-term loans of up to 10% of the Target Fund’s net assets, provided the State Street Bank International GmbH, Luxembourg Branch agrees to the borrowing and the terms of the relevant loan; the Target Fund’s investment restrictions or in the Target Fund’s specific asset class principles will give an only declarative indication. Not included in this 10% limit, but permissible without the approval of the State Street Bank International GmbH, Luxembourg Branch, are foreign currency loans in the form of back-to-back loans.
3. In investing the assets of the Company, the Target Fund must observe the following restrictions:
 - a) On behalf of the Target Fund, the Company may purchase securities or money market instruments of an issuer, provided that the aggregate value of such securities and the value of securities issued by the same issuer which are already contained in the Target Fund does not exceed 10% of the Target Fund’s net assets at the time of purchase. The Target Fund may invest a maximum of 20% of its net assets in deposits at one institution. The default risk of the counterparties in OTC derivatives may not exceed 10% of the Target Fund’s net assets if the counterparty is a credit institution within the meaning of No. 1 c); for other cases, the maximum limit is 5% of the Target Fund’s net assets. The aggregate value in the Target Fund’s net assets of securities and money market instruments of issuers where the Target Fund has invested more than 5% of its net assets in securities and money market instruments of the same issuer may not exceed 40% of the Target Fund’s net assets. This restriction does not apply to deposits and to transactions with OTC derivatives that are effected with financial institutions that are subject to official supervision.

The Target Fund may invest in ancillary liquid assets which are limited to deposits at sight, such as cash held in current accounts with a bank accessible at any time to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets according to the Target Fund’s prospectus or for a period strictly necessary in case of unfavorable market conditions. The holding of such ancillary liquid assets is limited to 20% of the Target Fund’s net assets. Such 20% limit shall only be temporarily breached for a period strictly necessary when, because of exceptionally unfavorable market conditions, circumstances so require and where such breach is justified by the interests of the Target Fund’s shareholders.

Irrespective of the individual investment limits cited above, the Target Fund may not invest more than 20% of its net assets in aggregate in:

- the securities or money market instruments issued by a single body,
 - deposits with that body and/or
 - exposures arising under OTC derivatives entered into with that body.
- b) If the purchased securities or money market instruments are issued or guaranteed by an EU Member State or its central, regional, or local authorities, a third country, or by international organisations under public law to which one or more member states of the EU belong, the restriction under the first sentence of No. 3. a) above is increased from 10% to 35% of the Target Fund’s net assets.
 - c) In the case of bonds issued by credit institutions domiciled in an EU Member State, where the respective issuers are subject to a special official supervision due to statutory provisions protecting bondholders, the restrictions under No. 3. a) sentences 1 and 4 are increased from 10% to 25% and 40% to 80%, respectively, provided that these credit institutions invest the issuing proceeds, pursuant to the respective statutory provisions, in assets which sufficiently cover the liabilities from bonds for their whole term to maturity, and which, as a matter of priority, are intended for capital and interest repayments becoming due on the issuer’s default.
 - d) The securities and money market instruments cited under No. 3. b) and c) above will not be considered when applying the 40% investment limit provided under No. 3. a) sentence 4. The restrictions under No. 3. a) to c) do not apply on a cumulative basis. Therefore, investments in securities or money market instruments of the same issuer or in deposits with this issuer or in derivatives of the same may not exceed 35% of the Target Fund’s net assets. Companies that, with respect to the preparation of their consolidated financial statements in accordance with

Directive 83/349/EEC or according to accepted international accounting standards, belong to the same group of companies, are regarded as one issuer when calculating the investment limits listed under No. 3 a) to d). The Target Fund may invest up to 20% of its net assets in securities and money market instruments of one group of companies.

- e) Investments in derivatives are included in the limits of the numbers listed above.
- f) In derogation of the limits listed under No. 3 a) to d), the Target Fund may invest in accordance with the principle of risk diversification up to 100% of the Target Fund's assets in securities and money market instruments of different issues being offered or guaranteed by the EU, the European Central Bank, an EU Member State or its local authorities, by a member state of the OECD, by international organisations under public law to which one or more member states of the EU belong, or by any other non-EU Member State which is officially accepted by the CSSF from time to time (as at 2 October 2023, the following non-EU Member States are accepted by the CSSF: The special administrative region of Hong Kong, the People's Republic of China, the Federal Republic of Brazil, the Republic of India, the Republic of Indonesia, the Russian Federation, the Republic of South Africa, the Republic of Singapore), provided that such securities and money market instruments have been offered within the framework of at least six different issues, with the securities and money market instruments of one and the same issue not to exceed 30% of the Target Fund's net assets.
- g) The Target Fund may purchase units of other UCITS, or UCIs as defined under No. 1. b) up to a total of 10% of its net assets. In derogation of this, the board of directors of the Company may decide that a higher percentage or all of the Target Fund's net assets may be invested in units of other UCITS or UCIs as defined under No. 1. b), which will be explicitly mentioned in the Target Fund's investment restrictions or in the Target Fund's specific asset class principles. In this case the Target Fund may not invest more than 20% of its net Target Fund assets in a single UCITS or UCI. When this investment limit is applied, each sub-fund of an umbrella fund as defined under Article 181 of the 2010 Law must be considered to be an independent investment fund if the principle of separate liability with regards to third parties is applied to each sub-fund. Similarly, in this case investments in units of other UCIs than UCITS may not exceed a total of 30% of the Target Fund's net assets.

Moreover, the board of directors of the Company may decide to allow the investment in units of a master fund qualifying as a UCITS provided that the Target Fund invests at least 85% of its net asset value in units of such master fund and that such master fund shall neither itself be a feeder fund nor hold units of a feeder fund, which will be explicitly mentioned in the Target Fund's investment restrictions or in the Target Fund's specific asset class principles.

The Target Fund may hold up to 15% of its assets in one or more of the following:

- ancillary liquid assets in accordance with Article 41 paragraph 2 second sub-paragraph of the 2010 Law,
- derivatives, which may be used only for hedging purposes, in accordance with Article 41 paragraph 1, paragraph g) and Article 42 paragraphs 2 and 3 of the 2010 Law,
- movable and immovable property which is essential for the direct pursuit of the Company's business.

If the Target Fund has acquired units of a UCITS or a UCI, the investment values of the relevant UCITS or UCIs are not considered with regard to the investment limits stated under No. 3. a) to d).

If the Target Fund acquires shares of a UCITS or UCI which is directly or indirectly managed by the same company or by another company with which the Company is linked by common management or control, or by a substantial direct or indirect participation (at least 10% of the capital or the votes) then neither the Company nor the associated company may charge fees for the subscription or redemption of units.

If the Target Fund invests a substantial portion of its assets in other UCITS and/or other UCI as defined above, a management fee at the level of such UCITS or UCI (excluding any performance fee, if any) of no more than 2.50% per annum of their net asset value may be charged.

- h) Irrespective of the investment limits set down in paragraph i) below, the board of directors of the Company may determine that the upper limits stated in paragraphs a) to d) above for investments in equities and/or debt instruments of a single issuer amount to 20% if the objective of the Target Fund's investment strategy is to replicate a specific equity or bond index recognised by the CSSF, provided that:

- the composition of the index is adequately diversified,
- the index represents an adequate benchmark for the market to which it refers,
- the index is published in an appropriate manner.

The limit of 20% is raised to 35% provided this is justified based on exceptional market conditions, and in particular in Regulated Markets where certain securities or money market instruments are in a strongly dominant position. An investment up to this limit is only possible with a single issuer. The limit in accordance with a) above does not apply.

- i) The Target Fund may acquire securities as defined under No. 1. a) referring to:
- (i) equities (including assets of companies operating in the private equity sector),
 - (ii) debt securities,
 - (iii) UCITS and UCI as defined under No. 1. b),
 - (iv) indices, including bond, equity (including assets of companies operating in the private equity sector), hedge funds indices and indices on commodity futures, precious metals, or commodities as well as indices that refer to companies active in the area of private equity; securities referring to indices other than financial indices are only to be acquired if they are geared towards a 1:1 replication of the underlying index/indices,
 - (v) single hedge funds and funds of hedge funds,
 - (vi) commodities,
 - (vii) precious metals (but only if this security is a certificate referring to precious metals),
 - (viii) commodity forward contracts,
 - (ix) real estate property funds, and/or
 - (x) baskets of the aforementioned underlying assets.

The aforementioned securities may be acquired regardless of whether the underlying asset can be replaced or modified under the respective terms and conditions of the security, as long as the replaced or modified underlying asset is one that is admissible for securities as defined in this paragraph.

Securities referring to an underlying asset as defined under paragraph i) No. (v) to No. (ix) may only be acquired if they are geared towards a 1:1 replication of the respective underlying asset. This applies accordingly to securities as defined under paragraph i) No. (x), insofar as they have underlying assets as defined under paragraph i) No. (v) to No. (viii).

Securities with an underlying asset as defined under paragraph i) No. (vi) to No. (viii) may not provide for any mandatory physical delivery or grant the issuer the right to make physical delivery of the relevant underlying asset. This applies accordingly to securities as defined under paragraph i) No. (x), insofar as they have underlying assets as defined under paragraph i) No. (vi) to No. (viii).

- j) The Company may not acquire voting shares carrying a voting right for any of its investment funds to an extent to which it would be permitted to exercise a significant influence over the management of the issuer. The Target Fund may acquire a maximum of 10% of the non-voting shares, bonds, and money market instruments of any one and a maximum of 25% of the shares or units of a UCITS or a UCI. This limit does not apply to the acquisition of bonds, money market instruments and target fund units if the total amount issued or the net amount of the shares issued cannot be calculated. It also does not apply in as much as these securities and money market instruments are issued or guaranteed by an EU Member State or its central, regional or local authorities or by a third country, or are issued by international organisations under public law to which one or more member states of the EU belong.

The restrictions stated under the first bullet point of 2 and 3 above refer to the time the assets are acquired. If the limits set are subsequently exceeded because of price movements or due to reasons beyond the control of the Company, the Company will adopt as its primary objective the remedying of such situation, taking due account of the interests of its Shareholders.

4. Derogation from investment restrictions

- a) The Company does not need to comply with the limits set forth under 1, 2 and 3 above when exercising subscription rights attaching to transferable securities or money market instruments which form part of its assets.

While ensuring observance of the principle of risk spreading, recently created Target Fund may derogate from 1, 2 and 3 above for a period of no more than six months following the date of their launch.

- b) If the limits referred to in the preceding paragraph are exceeded for reasons beyond the control of the Company or as a result of the exercise of subscription rights, it must adopt as a priority objective for its sales transactions the remedying of that situation, taking due account of the interests of the shareholders.
- c) While ensuring observance of the principle of risk spreading, the Target Fund may derogate from the applicable investment restrictions and limits set out in the Target Fund's specific asset class principles and in the Target Fund's investment restrictions during the first six months after the Target Fund's launch and during the last two months prior to the Target Fund's liquidation or merger.
5. The Company is not permitted to enter into the following transactions:
- a) The Target Fund may not assume liabilities in connection with the purchase of partly paid securities, the aggregate of which including loans as stipulated in 2 second indent exceeds 10% of the Target Fund's net assets.
- b) The Target Fund may not grant loans, or act as guarantor on behalf of third parties.
- c) The Target Fund may not acquire securities the disposal of which is subject to any kinds of restrictions due to contractual provisions.
- d) The Target Fund may not invest in real estate, although real estate-backed securities or money market instruments or interests in such investments, or investments in securities or money market instruments issued by companies which invest in real estate (such as REITs), and interests in such investments are permitted.
- e) The Target Fund may not acquire precious metals or certificates on precious metals.
- f) The Target Fund may not pledge or charge assets, transfer them as collateral, or assign them as collateral, unless this is required within the framework of a transaction permitted under the Target Fund's prospectus. Such collateral agreements are applicable in particular to OTC trades in accordance with 1 d).
- g) The Target Fund may not conduct short sales of securities, money market instruments or target fund shares.
- h) Pursuant to the investment restrictions applicable under Hong Kong requirements, the total aggregate investments by the Company in any ordinary shares issued by any single issuer may not exceed 10%.

1.4.5 Risk Management Process of the Management Company

The Management Company will calculate the global exposure of the Target Fund. The Management Company will use commitment approach for the Target Fund.

The Management Company adopts the commitment approach to limit market risk in respect of the Target Fund. The commitment approach measures the global exposure related solely to positions on financial derivative instruments which are converted into equivalent positions on the underlying assets with the Management Company's total commitment to financial derivative instruments being limited to 100% of the portfolio's total net value after taking into account the possible effects of netting and coverage.

1.4.6 Redeeming Shares of the Target Fund

Redemption proceeds are normally paid out in USD.

Redemption proceeds will normally be made to State Street Bank International GmbH, Luxembourg Branch within six (6) valuation days after the relevant trade date unless the realisation of shares has been suspended or affected by legal provisions, such as exchange control regulations or other circumstances and provided that all the documents evidencing the redemption have been received by the paying agent of the Company in Luxembourg.

1.4.7 Suspension of Dealing of the Target Fund

The Company may after consultation with State Street Bank International GmbH, Luxembourg Branch, having regard to the best interests of the shareholders, temporarily suspend the calculation of the net asset value per share of the Target Fund as well as any dealing in any shares upon the occurrence of any of the following:

- (1) during any period (with the exception of regular bank holidays) in which any of the principal stock exchanges or other markets on which a substantial portion of the assets of the Target Fund is listed or dealt in is closed, or during any period in which trade on such an exchange or market is restricted or suspended, provided that such closure, restriction or suspension affects the valuation of the assets of the Target Fund listed on such exchange or market; or
- (2) during any period in which, in the view of the directors of the Company, there is an emergency, the result of which is that the sale or valuation of assets of the Target Fund cannot, for all practical purposes, be carried out; or
- (3) at times when there is a breakdown in the means of communication or calculation normally used on an exchange or other market to determine the price or the value of investments of the Target Fund or to determine the current price or value of investments of the Target Fund; or
- (4) if, for any other reason, the prices for assets of the Company attributable to the Target Fund cannot be determined rapidly or precisely; or
- (5) during any period in which it is not possible for the Company to repatriate the necessary funds for the redemption of shares, or in which the transfer of funds from the sale or for the acquisition of investments or for payments resulting from redemptions of shares cannot be carried out, in the view of the board of directors of the Company, at normal exchange rates; or
- (6) from the time of the announcement of a call by investors for an extraordinary meeting of shareholders for the purpose of liquidating the Company or for the purpose of carrying out a merger of the Company, the Target Fund, or for the purpose of informing investors of the decision by the board of directors of the Company to liquidate the Target Fund or for the purpose of merging the Target Fund; or
- (7) during any period in which the valuation of the currency hedges of the Target Fund which the investment objective and policy makes hedging of currencies at the Target Fund level desirable cannot be adequately carried out or cannot be carried out at all.

Appropriate notice of any such suspension as considered necessary will be published by the Company. The Company will notify shareholders applying to deal in shares for which the calculation of net asset value has been suspended. Any such suspension in the Target Fund has no effect on the calculation of the net asset value per share.

In the event the Target Fund is suspended, we will notify the affected Unit Holders who have submitted their redemption request to us as soon as practicable upon our receipt of a notification from the Company on the suspension.

1.4.8 Deferral of Redemption and Conversion Requests in the Target Fund

If redemption applications (including the redemption portion of conversion applications) exceed 10% of the shares in issue or net asset value of the Target Fund on any dealing day, the directors of the Company may in their absolute discretion defer some or all of such applications for such period of time (which shall not exceed two valuation days) that the Company considers to be the best interest of the Target Fund, provided that, on the first valuation day following this period, such deferred redemption and conversion application will be given priority and settled ahead of newer applications received after this period.

1.4.9 Compulsory Redemption of Shares of the Target Fund

If (i) the Company considers ownership of shares by any person to be contrary to the interests of the Company; or (ii) such ownership is in violation of Luxembourg or other law; (iii) such ownership would subject the Company to any tax or other financial disadvantage that it would not otherwise incur, the Company may instruct such a shareholder (a “Restricted Person”) in writing to sell all its shares within 30 calendar days of the Restricted Person receiving such written notice. If the Restricted Person does not comply with the notice, the Company may compulsorily redeem all shares held by such Restricted Persons in accordance with the following procedure:

- (1) The Company will issue a second notice (the “Purchase Notice”) to the relevant shareholder, which sets out (i) the shareholder’s name, (ii) the shares to be redeemed, and (iii) the procedure under which the redemption price is calculated. The Purchase Notice will be sent by registered post to the address listed in the register.
- (2) The Restricted Person’s ownership of the designated shares shall end upon close of business on the date designated in the Purchase Notice, and he shall have no further claim in relation to the shares or any part thereof, or against the Company or the Company’s assets related to the shares except for the right to repayment of the purchase price of these shares (the “Purchase Price”) without interest. For registered shares, the name of the shareholder shall be removed from the register. For bearer shares, the certificates that represent the shares will be cancelled.
- (3) The Purchase Price shall correspond to an amount determined based on the share value of the corresponding share class on a valuation day, as determined by the board of directors of the Company, less any redemption fees. The Purchase Price is (less any redemption fees), the lower of (i) the share value calculated before the date of the Purchase Notice and (ii) the share value calculated on the day immediately following the relevant valuation day by reference to which the redemption price is calculated.
- (4) The Purchase Price will be paid in the currency determined by the board of the Company and deposited at a bank stated in the Purchase Notice after the final determination of the Purchase Price and after receipt of the share certificate(s) along with any unmatured coupons. After the Purchase Notice has been provided and in accordance with the procedure outlined above, the previous owner has no further claim against the Company or the Company’s assets related to these shares, with the exception of the right to repayment of the Purchase Price without interest from the named bank. All income from redemptions to which the Restricted Person is entitled may not be claimed after five years from the date stated in the Purchase Notice and shall be forfeited. The board of the Company is authorised to take all necessary steps to return these amounts and to authorise the implementation of corresponding measures for the Company.
- (5) Any compulsory redemption exercised by the Company shall not be questioned or declared invalid on any grounds concerning the ownership of the relevant shares, provided always that the Company exercised its compulsory redemption powers in good faith.

2. RISK FACTORS**2.1 General Risks of Investing in the Fund****(a) Redemption risk**

The ability of the Fund to honour requests for redemption in a timely manner is subject to the Fund's holding of adequate liquid assets and/or its ability to borrow cash on a temporary basis as permitted by the relevant laws. The Fund may borrow cash to meet the above requests. In the event there is insufficient liquid assets, the Manager may have to liquidate the Fund's investments at an unfavourable price, thus lowering the value of the Fund's investments and subsequently the value of the Unit Holders' investments.

(b) Loan/ financing risk

Investors should assess the inherent risk of investing with borrowed money or through financing facility which should include the following:

- i) the ability to service the loan repayments or financing instalments and the effect of increase in interest rates or profit rates on the loan repayments or financing instalments; and
- ii) (in a case where Units are used as collateral to the loan or financing facility) the ability to provide additional collateral should the Unit prices fall beyond a certain level,

failing which, the investors' Units may be sold off to realise the proceeds towards settlement of the outstanding loan or financing facility taken.

[Please see the Unit Trust Loan Financing Risk Disclosure Statement in the application form.]

(c) Risk of non-compliance

The risk arises should the Manager not follow the provisions set out in the Deed or the law that governs the Fund or its own internal procedures whether due to the Manager's oversight, or if the Manager acts fraudulently or dishonestly. Such non-compliance may result in the Fund being mismanaged and may affect the Unit Holders' investments.

(d) Returns are not guaranteed

There is no guarantee on the investment returns to Unit Holders.

(e) Risk of termination of the Fund

Although the Fund is open ended without a determined tenure, the Fund can be terminated by the Unit Holders or by the Securities Commission's revocation of its authorisation of the Fund. The Fund can also be terminated by the Manager if the Manager deems it to be uneconomical to continue managing the Fund and the termination of the Fund is in the best interest of the Unit Holders. In the unlikely event of termination, Unit Holders may not get back all of their original investment amount.

(f) Inflation risk

The purchasing power of the Unit Holders' money may not keep pace with inflation. Inflation reduces the purchasing power of money. There is a risk that the value of Unit Holders' money invested in the Fund and the value of any returns thereof will be reduced by inflation.

2.2 Specific Risks of Investing in the Fund**(a) Fund management risk**

As the Fund invests at least 95% of its Net Asset Value in shares of the Target Fund, it is subject to the management risk of the Management Company and the Investment Manager. Poor management of the Target Fund by the Management Company and the Investment Manager will jeopardise the investments of the Fund in the Target Fund and in turn, the Unit Holders' investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.

(b) Liquidity risk

The Fund is exposed to liquidity risk as there is no secondary market for the Target Fund. Investments in shares of the Target Fund can only be liquidated with the Management Company or its appointed agents. The Fund mirrors the redemption frequency of the Target Fund.

(c) Country risk

The Fund's investments may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation of investments and other restrictions and controls which may be imposed by the relevant authorities of the country in which the Target Fund domiciles in, i.e., Luxembourg. This in turn may cause the Fund's Net Asset Value to fall. To mitigate this risk, the Manager will monitor closely the adherence of investment regulatory requirements in such country.

(d) Currency risk

Fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may affect the value of the Fund's investments and subsequently the value of Unit Holders' investments. The impact of the exchange rate movement between the Base Currency and the differing currency of the non-USD Classes may result in depreciation of the investor's holdings as expressed in the Base Currency. The Fund may participate in currency hedging instruments to mitigate the currency risk, whenever necessary.

(e) Financial derivatives risk

If the Fund participates in financial derivative for hedging purposes, it will be subject to risks associated with such financial derivative. As hedging activities are meant to protect the Fund from currency volatility, the benefit of any upside of currency movement is limited. The Fund's participation in financial derivative may require the deposit of initial margin and additional deposit of margin on short notice if the market moves against the financial derivative positions. If no provision is made for the required margin within the prescribed time, the Fund's financial derivative may be liquidated at a loss. Therefore, it is essential that such participation in financial derivative are monitored closely. If and when the Manager participates in financial derivatives, the Manager will monitor the financial derivatives' positions for the Fund. In addition, participation in financial derivatives is also subject to the possibility that the counterparty to the financial derivative may fail or default in its obligations under the financial derivative contract. Such failure or default by the counterparty whether in the payment of principal and/or interest or any gain from the financial derivative transaction may ultimately lead to a reduction in the value of the Fund.

When participating in such financial derivatives, the Manager will monitor the financial derivatives valuation and credit ratings of the financial institutions as counterparty to the financial derivatives, where applicable and take appropriate actions to mitigate any risk associated with such financial derivatives. This may extend to unwinding of financial derivative if there is a need to terminate current position due to reversal in market movement, redemptions in Units or upon downgrade of the credit ratings of the financial institutions.

(f) Credit and default risk

This refers to the creditworthiness of the issuer of money market instruments and/or the financial institution where liquid assets of the Fund are deposited and its expected ability to make interest payments and/or repay or pay the principal in a timely manner. Default happens when the issuer and/or the financial institution is not able to make interest payments and/or repay or pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

(g) Interest rate risk

Generally, money market instruments' prices move in the opposite direction of interest rates; a rise in interest rates will generally cause a fall in money market instruments' prices and vice versa. Interest rate movements affect the returns of Deposits as well. Interest rates offered by the financial institutions will fluctuate according to the overnight rate policy determined by Bank Negara Malaysia and this has direct correlation with the Fund's investment in Deposits. In the event of rising interest rates, the Fund's future reinvestment in Deposits will benefit from the higher interest rate and in the event of falling interest rates, the Fund's future investment in Deposits will be reinvested at lower interest rates which in turn will reduce the Fund's potential returns.

(h) Suspension of redemption risk

The Manager may suspend Unit Holders' redemption requests if the Target Fund is suspended in the circumstances set out in "Suspension of Dealing of the Target Fund" under Section 1.4.7. In such circumstances, Unit Holders will not be able to redeem their Units from the Fund and will remain invested for a longer period of time than the original timeline, and the Unit Holders' investment will continue to be subject to the risks inherent to the Fund.

2.3 Specific Risks of the Target Fund**(1) General Market Risk**

To the extent that the Target Fund invests directly or indirectly in securities or other assets, it is exposed to various general trends and tendencies in the economic and political situation as well as securities markets and investment sentiment, which are partially attributable to irrational factors. Such factors could lead to substantial and longer-lasting drops in securities prices affecting the entire market and the value of the Target Fund's investments may be negatively affected.

(2) Currency Risk

If the Target Fund directly or indirectly (via derivatives) holds assets denominated in currencies other than its base currency or if a class of shares of the Target Fund is designated in a currency other than the base currency of the Target Fund (each a "foreign currency"), it is exposed to a currency risk that if foreign currency positions have not been hedged or if there is any change in the relevant exchange control regulations, the net asset value of the Target Fund or that class of shares may be affected unfavorably. Any devaluation of the foreign currency against the base currency of the Target Fund would cause the value of the assets denominated in the foreign currency to fall, and as a result may have an adverse impact on the Target Fund and/or the investors.

(3) Emerging Markets Risk

The Target Fund's investments in Emerging Markets are subject to greater liquidity risk, currency risk and general market risk. Increased risks may arise in connection with the settlement of securities transactions in Emerging Markets, especially as it may not be possible to deliver securities directly when payment is made. In addition, the legal, taxation and regulatory environment, as well as the accounting, auditing, and reporting standards in Emerging Markets may deviate substantially to the detriment of the investors (including the Fund) from the levels and standards that are considered standard international practice. Increased custodian risk in Emerging Markets may also arise, which may result from differing disposal methods for acquired assets. Such increased risks may have an adverse impact on the Target Fund and/or the investors (including the Fund).

(4) Liquidity Risk

Investments in securities in certain developing markets may be subject to higher volatility and lower liquidity compared to more developed markets. Even relatively small orders of illiquid securities can lead to significant price changes. If an asset is illiquid, there is the risk that the asset cannot be sold or can only be sold at a significant discount to the purchase price, or, conversely, its purchase price may increase significantly. Such price changes may adversely impact the net asset value of the Target Fund.

(5) Company-Specific Risk

The value of the Target Fund's assets (in particular of securities and money-market instruments directly or indirectly held by the Target Fund) may be affected by company-specific factors (e.g., the issuer's business situation). If a company-specific factor deteriorates, the price of the respective asset may drop significantly and for an extended period of time, possibly without regard to an otherwise generally positive market trend. This may have an adverse impact on the Target Fund and/or the investor.

(6) Concentration Risk

If the Target Fund focuses its investments on certain markets, types of investments, particular countries, regions, or industries, this may reduce risk diversifications. Consequently, the Target Fund may be particularly dependent on the development of these investments, markets or related markets,

individual or interdependent countries or regions, industries or industries that influence each other or companies of such markets, countries, regions or industries. As such, the Target Fund is likely to be more volatile than a fund that has a more diversified investment strategy. It may be more susceptible to fluctuations in value resulting from a limited number of holdings or the impact of adverse conditions on a particular investment or market. This may have an adverse impact on the performance of the Target Fund and consequently adversely affect an investor's investment in the Target Fund.

(7) Use of Derivatives Risk

The Target Fund may use derivatives – such as futures, options and swaps – for efficient portfolio management (including hedging) purposes. This may lead to correspondingly lower opportunities and risks in the general Target Fund profile. Hedging can be used in particular to reflect the different currency-hedged share classes and thus to mark the profile of the respective share class.

The Target Fund may also employ derivatives in a speculative sense in order to increase returns in pursuing the investment objective, in particular, to represent the general Target Fund's profile and to increase the level of investment above the level of investment of a fund that is fully invested in securities. In reflecting the general Target Fund's profile through derivatives, the general Target Fund's profile will be implemented through the replacement of direct investments in securities, for example, by investments in derivatives or also, in shaping the general Target Fund's profile, specific components of the individual investment objectives and restrictions may be derivative based, for example reflecting currency positions through investments in derivatives, which normally will not have a substantial effect on the general Target Fund's profile. In particular, if the individual investment objectives and restrictions states that, with the objective of achieving additional returns, the Investment Manager may also assume separate foreign currency risks with regard to certain currencies and/or separate risks with regard to equities, debt securities and/or commodity futures indices and/or precious metals indices and/or commodity indices these components of the individual investment objectives and restrictions are predominantly derivative based.

If the Target Fund employs derivatives to increase the level of investment (investment purposes), it does so in order to achieve a medium to long-term risk profile that offers potentially much greater market risk than that of a fund with a similar profile that does not invest in derivatives. However, to this end the Investment Manager may employ derivatives as it sees fit, including very high levels of derivatives, which – relative to a fund that does not invest in derivatives with a similar profile – could result in very high additional opportunities and very high risks during certain phases. The Investment Manager follows a risk-controlled approach in the use of derivatives.

(8) Sector and Theme Fund Risk

Sector and theme funds have a limited investment universe which results in limited risk diversification compared to broadly investing funds. The more specific the respective sector and/or theme is the more limited the investment universe and the more limited the risk diversification might be. A limited risk diversification can increase the impact of the development of individual securities acquired for the Target Fund. In addition, sector and theme funds may acquire equities of companies which are also related to other sectors and/or themes in case of companies being active in various sectors and/or themes. This may include equities of companies which are – at the time of acquisition – only related to a minor part to the respective sector and/or theme if such companies - pursuant to the portfolio manager's discretionary assessment – will likely materially increase the importance of such segment of their business activities. This may result in deviations of the performance of the Target Fund compared to the performance of financial indices reflecting the respective sector and/or theme.

(9) Sustainable Strategy Investment Risk

The Target Fund follows a specific Sustainable Investment Strategy as mentioned in Annex 1, Part B of the Target Fund's prospectus (the "Sustainable Investment Strategy") and applies either minimum exclusion criteria and/or certain (internal/external) rating assessments which may adversely affect the Target Fund's investment performance. The Target Fund's investment performance might be impacted and/or influenced by a sustainability risk since the execution of a Sustainable Investment Strategy may result in foregoing opportunities to buy certain securities when it might otherwise be advantageous to do so, and/or selling securities due to their characteristics when it might be disadvantageous to do so. The Target Fund which applies a Sustainable Investment Strategy may use one or more different third-party research data providers and/or internal analyses,

and the way in which the Target Fund will apply certain criteria may vary. In assessing the eligibility of an issuer based on research, there is a dependence upon information and data from third party research data providers and internal analyses, which may be subjective, incomplete, inaccurate, or unavailable. As a result, there is a risk to incorrectly or subjectively assess a security or issuer. There is also a risk that the Investment Manager may not apply the relevant criteria resulting out of the research correctly or that the Target Fund which follows a Sustainable Investment Strategy could have indirect exposure to issuers who do not meet the relevant criteria of the Sustainable Investment Strategy. There is a lack of standardized taxonomy of Sustainable Investments.

In addition, the Target Fund which follows a specific Sustainable Investment Strategy focus on Sustainable Investments and have a limited / reduced investment universe which results in limited risk diversification compared to broadly investing funds. The more specific the respective sector and/or theme the Target Fund intends to invest in is (e.g., SDGs or other comparable societal goals) the more limited the Target Fund's investment universe and the more limited the risk diversification might be. A limited risk diversification can increase the impact of the development of individual securities acquired for the Target Fund. The Target Fund is likely to be more volatile than a fund that has a more diversified investment strategy. It may be more susceptible to fluctuations in value resulting from the impact of adverse conditions on these investments. In addition, the Target Fund which applies a specific Sustainable Investment Strategy may – subject to its strategy - acquire equities of companies which are also related to other sectors and/or themes in case of companies being active in various sectors and/or themes. This may include equities of companies which are – at the time of acquisition – only related to a minor part to the respective SDGs or to the respective comparable societal goal if such companies - pursuant to the portfolio manager's discretionary assessment – will likely materially increase the importance of such segment of their business activities. This may result in deviations of the performance of the Target Fund compared to the performance of financial indices reflecting the respective SDG or the respective comparable societal goal. This may have an adverse impact on the performance of the Target Fund and consequently adversely affect an investor's investment in the Target Fund.

The securities held by the Target Fund may be subject to style drift which no longer meet the Target Fund's investment criteria after the Target Fund's investments. The Management Company or Investment Manager might need to dispose of such securities when it might be disadvantageous to do so. This may lead to a fall in the Target Fund's net asset value.

The above should not be construed to be an exhaustive list of the risks which investors should consider before investing in the Fund. Investors should be aware that an investment in the Fund may be exposed to other risks of an exceptional nature from time to time.

2.4 Risk Management Strategies of the Fund

As part of the risk management strategies, the Manager will:

- (i) conduct fundamental analysis of economic, political and social factors to evaluate their likely effects on the performance of the markets and sectors which are likely to impact the Target Fund; and
- (ii) monitor the risk management strategies and techniques employed at the Target Fund level together with the Target Fund's adherence to its investment strategy.

Liquidity Risk Management

The Manager has also put in place the following liquidity risk management policies to identify, monitor and manage the liquidity of the Fund in order to meet the redemption requests from Unit Holders while safeguarding the interests of the remaining Unit Holders:

- The Fund may hold a reasonable level of liquid assets to meet the Unit Holders' redemption request;
- There will be regular review by the designated fund manager on the Fund's investment portfolio;
- The Manager will monitor on a daily basis the Fund's net flows against redemption requests during normal and adverse market conditions as a pre-emptive measure to track the Fund's liquidity position;
- The Fund may borrow cash on a temporary basis (i.e. not more than one (1) month) from financial institutions as permitted under the Guidelines to meet the Unit Holders' redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred. The Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the Guidelines and any practice notes issued by the Securities Commission from time to time or other relevant laws or regulations pertaining to unit trust funds; and

- The Manager will, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend redemption requests from the Unit Holders when the Target Fund is suspended in the circumstances set out in “Suspension of Dealing of the Target Fund” under Section 1.4.7. Any redemption requests from the Unit Holders will not be accepted during the suspension period and will only be dealt with on the first Business Day after the cessation of the suspension period. In any event, the suspension of redemption requests from the Unit Holders will only be implemented as a last resort after the Manager has exhausted all the above avenue in consultation with the Trustee and having considered the interests of the Unit Holders.

3. VALUATION OF ASSETS

The Fund must be valued at least once every Business Day, except during the Fund’s initial offer period. As the Fund may have exposure to certain foreign markets which have different time zones from that of Malaysia, the Fund performs its valuation for a relevant Business Day on the day following the relevant Business Day.

Accordingly, the valuation of the Fund for the relevant Business Day will be conducted by 5.00 p.m. (or such other time as may be determined by the Manager from time to time) on the following day on which the Manager is open for business, when the valuation of the Target Fund would have been obtained from the Management Company.

As such, the price of the Fund for a particular Business Day will not be published online on the Manager’s website on the next day but will instead be published the next following day (i.e. the price will be two (2) days old). This will be specifically indicated on the Manager’s website.

Illustration

When markets are closed for trading on 13 March 2024 (Wednesday), the valuation date will be the next day on which the Manager is open for business, i.e. 14 March 2024 (Thursday). Thus, the publication date for the price as at 13 March 2024 (Wednesday) will be on 15 March 2024 (Friday) on the Manager’s website.

Investors may obtain the most current computed prices by contacting the Manager directly or visiting the Manager’s website, www.rhbgroup.com/myinvest [please refer to section 5.6 (g) (Availability of Information on Investment)].

In undertaking any of the Fund’s investments, the Manager will ensure that all the assets of the Fund will be valued at fair value and at all times in compliance with the relevant laws (including approved accounting standards).

Accordingly, where applicable:

- (i) Collective investment schemes which are quoted on an approved exchange shall be valued daily based on the last done market price. Unlisted collective investment schemes shall be valued by reference to the last published repurchase price per unit for that unlisted collective investment scheme.
- (ii) Deposits will be valued each day by reference to the principal value of such investments and the interest accrued thereon for the relevant period.
- (iii) Money market placement deposits and banker’s acceptances which have a remaining term to maturity of not more than 90 days at the time of acquisition will be measured on an ongoing basis at amortised cost. The risk of using amortised cost accounting is the mismatch between the fair value and book value of a money market instrument. The Manager will monitor closely and consider prompt action to discontinue the use of amortised cost method and adopt the fair value, i.e., the principal value and interest accrued thereon for the relevant period, as the valuation for money market instrument in the event the variance is above 3%.

Money market instruments other than the aforesaid will be valued on a daily basis by reference to the prices quoted by a bond pricing agency registered with the Securities Commission.

- (iv) Financial derivatives positions will be “marked-to-market” at the close of each trading day.

- (v) Foreign exchange translation of foreign investments to the Base Currency, for a particular Business Day is determined based on the bid rate quoted by Bloomberg or Reuters at 4.00 p.m. (United Kingdom time) or such other time as may be prescribed from time to time by the relevant laws.
- (vi) Any other investments as may be held by the Fund will be valued based on fair value as determined in good faith by the Manager, on methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.

4. FEES, CHARGES AND EXPENSES

4.1 Charges

The charges directly incurred by an investor when purchasing or redeeming Units are as follows:

(a) Sales Charge¹

The sales charge for the Fund is up to 5.00% of investment amount or any other rate at the Manager's sole discretion.

Please note that the Fund's investments in the Target Fund will be at its net asset value per share. The sales charge for investing in the Target Fund will be waived by the Management Company.

An investor can expect differing sales charge to be levied when buying Units from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken.

From the sales charge received from investors, the Manager pays no more than the entire sales charge as mentioned above as selling commission to its distributors for the Fund.

Illustration

If an investor purchased 20,000 Units at the Selling Price of RM1.0000 for the RM-Hedged Class from a distributor which levies a sales charge of 5.00%, he would have paid a sum of RM21,000.00 for the RM-Hedged Class which is made up of:-

		<u>RM-Hedged Class</u>
Investment amount	=	RM 20,000.00
Add: sales charge @ 5.00%	=	RM 1,000.00
Total amount paid by the investor	=	<u>RM 21,000.00</u>

The investor will be allotted with Units calculated as follows:

$$\frac{\text{RM20,000.00}}{\text{RM1.0000*}} = 20,000.00 \text{ Units**}$$

* Unit price is rounded to the nearest 4 decimal places.

** Units computed are rounded to the nearest 2 decimal places.

Note: If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, you will be levied a sales charge of up to 3.00% of the investment amount or any other rate as may be determined by the EPF from time to time.

(b) Repurchase Charge

The Manager will not impose any repurchase charge on investors redeeming their investments.

Illustration

Say, an investor redeems 20,380.87 Units at the Repurchase Price of RM1.0312 (which is the Net Asset Value per Unit as at the next valuation point), he would receive proceeds of redemption of RM21,016.75 as follows:

		RM-Hedged Class
Redemption amount (20,380.87 Units x RM1.0312)	=	RM 21,016.75
Less: repurchase charge	=	(NIL)
Net amount payable to the investor	=	<u>RM 21,016.75</u>

(c) Other Charges
(i) Switching of Units

Available (except during the initial offer period of the respective Class). Units can only be switched to other unit trust funds under the management of the Manager that are of the same currency units and that allow switching. Minimum amount for a switch is 100 Units or such other quantity as the Manager may from time to time decide.

	USD Class	RM Class	RM-Hedged Class	SGD-Hedged Class	AUD-Hedged Class	EUR-Hedged Class	GBP-Hedged Class	RMB-Hedged Class
Switching Fee¹	USD 10.00	RM 25.00	RM 25.00	SGD 10.00	AUD 10.00	EUR 10.00	GBP 10.00	RMB 50.00
	Per switch or the difference in sales charge between switching funds, where applicable.							

- Where the sales charge of the fund to be switched into is equal or lower than the sales charge of the Fund, the switch will incur a switching fee¹ to the other fund.
- Where the sales charge of the fund to be switched into imposes a higher sales charge, Unit Holders will pay the difference in sales charge¹.

The Manager, however, reserves the right to vary this switching fee or to vary the terms of the switching facility.

For switching into non-money market fund, units of the fund to be switched into shall be purchased at the net asset value per unit as at the next valuation point of the fund's relevant business day after the form of request to switch is received by the Manager ("forward pricing"). For switching into money market fund, units shall be purchased at the net asset value per unit as at the next valuation point of the fund's relevant business day after money is received by the switch in fund.

Illustration

If a Unit Holder switches 5,000 Units at the Repurchase Price of RM0.5779 and wishes to invest in another unit trust fund under the management of the Manager (which has a higher sales charge of 5.50% at the net asset value per unit of RM0.4801).

	RM-Hedged Class
Proceeds from switch (5,000 Units x RM0.5779) (RHB Global Artificial Intelligence Fund)	RM 2,889.50
Less: switching fee of 0.50% (5.50% - 5.00%)	RM (14.45)
Net proceeds from switch	<u>RM 2,875.05</u>

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Proceeds from RHB Global Artificial Intelligence Fund	RM 2,875.05
invested in another unit trust fund under the management of the Manager:	RM 0.4801
=	5,988.44 units*

* Units computed are rounded to the nearest 2 decimal places.

(ii) Transfer of Units

	USD Class	RM Class	RM-Hedged Class	SGD-Hedged Class	AUD-Hedged Class	EUR-Hedged Class	GBP-Hedged Class	RMB-Hedged Class
Transfer Fee¹ (per transfer)	USD 5.00	RM 5.00	RM 5.00	SGD 5.00	AUD 5.00	EUR 5.00	GBP 5.00	RMB 10.00

Please refer to section 5.6 (e) (How to Transfer Ownership of Units).

(iii) Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

Note: ¹All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

4.2 Fees and Expenses

The fees and expenses indirectly incurred by an investor when investing in the Fund are as follows:

(a) Management Fee¹

The Manager is entitled to a management fee of up to one point eight per cent (1.80%) per annum of the Net Asset Value of the respective Class calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day.

As this Fund invests in shares of the Target Fund, any management fee charged by the Target Fund in relation to the Fund's investments in the Target Fund will be payable from the above management fee. Accordingly, **THERE IS NO DOUBLE CHARGING OF MANAGEMENT FEE**. This means that Unit Holders will incur only one management fee and only at the Fund's level.

Illustration: Calculation of management fee

Assuming that the Net Asset Value of RM-Hedged Class (before deducting the management fee and Trustee's fee) for a particular day is USD100,000,000.00 and the annual management fee is at the rate of one point eight per cent (1.80%) per annum, the calculation of the management fee of the RM-Hedged Class on a Business Day is as follows:

$$\frac{\text{USD}100,000,000.00 \times 1.80\%}{365 \text{ days}^*} = \text{USD}4,931.51 \text{ per day}$$

* In the event of a leap year, the management fee will be divided by 366 days.

Investors may refer to the Manager's website, www.rhbgroup.com/myinvest, for the actual management fee of the Fund.

(b) Trustee's Fee¹

The Trustee is entitled to a trustee fee of up to zero point zero three per cent (0.03%) per annum of the Net Asset Value of the Fund subject to a minimum fee of RM18,000 per annum (includes local custodian fees and charges but excludes foreign custodian fees and charges) calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day.

Illustration: Calculation of Trustee's fee

Assuming that the Net Asset Value of the Fund (before deducting the management fee and Trustee's fee) for a particular day is USD100,000,000.00 and the Trustee's fee is at the rate of zero point zero four per cent (0.03%) per annum, the calculation of the Trustee's fee of the Fund on a Business Day is as follows:

$$\frac{\text{USD}100,000,000.00 \times 0.03\%}{365 \text{ days}^*} = \text{USD}82.19 \text{ per day}$$

* In the event of a leap year, the Trustee's fee will be divided by 366 days.

Investors may refer to the Manager's website, www.rhbgroup.com/myinvest, for the actual trustee fee of the Fund.

(c) Other Indirect Fees

As the Fund will invest in the shares of the Target Fund, there are also other fees indirectly incurred by the Fund at the Target Fund level i.e. all-in-fee of 2.05% and taxe d'abonnement of 0.05%. As such, Unit Holders are indirectly bearing these fees which are charged at the Target Fund level.

Investors should note the above higher fees arising from the layered investment structure of the Fund.

(d) Other Expenses Directly Related to the Fund

In administering the Fund, there are expenses directly related to the Fund. These expenses include the cost of the auditors' fees and other relevant professional fees, foreign custodial charges, cost of distribution of semi-annual and annual reports, distribution of cheques (where applicable) and other notices to Unit Holders, tax certificates, reinvestment statement, commissions or fees paid to brokers or dealers, other transaction costs and taxes. All formation and issue expenses of the Fund pursuant to this prospectus will be borne by the Manager.

Note: ¹All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

4.3 Reduction or Waiver of Fees and Charges

The Manager may, for any reason at any time, waive or reduce the amount of its management fee only or other charges directly payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors of a Class) or specifically (for any particular Unit Holder and/or investor of a Class) and for any period or periods of time at its absolute discretion.

4.4 Policy on Rebates and Soft Commissions

It is the Manager's policy to credit all rebates to the account of the Fund. However, goods and services ("soft commissions") provided by any broker or dealer may be retained by the Manager or the fund manager only if:

- (a) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;
- (b) any dealing with broker or dealer is executed on terms which are the most favourable for the Fund; and
- (c) the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and the Manager or fund manager must not enter into unnecessary trades to achieve a sufficient volume of transactions to qualify for soft commissions.

4.5 Tax

All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

Based on the Finance Act 2021, income derived by the Fund from foreign sources and received in Malaysia from 1 January 2022 onwards will be subject to Malaysian income tax. A transitional tax rate of 3% is accorded on the gross amount of the foreign income received in Malaysia from 1 January 2022 to 30 June 2022. From 1 July 2022 onwards, the prevailing tax rate of 24% will apply to the chargeable income computed in respect of the foreign source income remitted into Malaysia by the Fund.

Where the same foreign income has been taxed in both Malaysia and the foreign country, a tax credit in the form of bilateral relief under a Double Tax Agreement (“DTA”) or unilateral relief under the domestic law (if there is no available DTA or a limited DTA which does not provide such relief) may be given in respect of such income, subject to conditions.

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

5. TRANSACTION INFORMATION**5.1 Pricing of Units**

The Manager adopts a single pricing policy, i.e. the Selling Price and the Repurchase Price is the Net Asset Value per Unit of the respective Class.

5.2 Valuation of Units

The valuation of Units is based on the Net Asset Value of the respective Class and is calculated at the end of a Business Day. In line with the single pricing policy, the Selling Price and the Repurchase Price will be the Net Asset Value per Unit of the respective Class.

Calculation of Net Asset Value per Unit

The valuation of the Fund is conducted at least once every Business Day, except during the Fund’s initial offer period. The Net Asset Value of the Fund or a Class is determined by deducting the value of all the Fund’s liabilities (or the liabilities relating to that Class) from the value of all the Fund’s assets (or assets relating to that Class), at the valuation point.

The valuation of the Fund is in the Base Currency i.e. USD. To determine the Net Asset Value of each Class, all the assets and liabilities of each Class will be converted to USD. The Net Asset Value per Unit of each Class will be the Net Asset Value attributable to a Class divided by the total number of Units in circulation for that Class, at that valuation point.

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RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND

Illustration: Computation of the Net Asset Value per Unit for a particular Business Day after the initial offer period of the respective Class

	Fund (USD)	RM Class (USD)	RM-Hedged Class (USD)	USD Class (USD)	SGD-Hedged Class (USD)	AUD-Hedged Class (USD)	GBP-Hedged Class (USD)	EUR-Hedged Class (USD)	RMB-Hedged Class (USD)
Gross Net Asset Value before income and expenses	150,000,000	75,000,000	5,000,000	40,000,000	4,000,000	3,000,000	3,000,000	10,000,000	10,000,000
Multiclass ratio ("MCR") (%)	100%	(1)50.00%	(1)3.33%	(1)26.67%	(1)2.67%	(1)2.00%	(1)2.00%	(1)6.67%	(1)6.67%
Add: income	50,000	(2)25,000 (5,000)	(2)1,665 (333)	(2)13,335 (2,667)	(2)1,335 (267)	(2)1,000 (200)	(2)1,000 (200)	(2)3,335 (667)	(2)3,335 (667)
Less: expenses									
Gross Net Asset Value before management fee & Trustee's fee	150,040,000	75,020,000	5,001,332	40,010,668	4,001,068	3,000,800	3,000,800	10,002,668	10,002,668
Less adjustments:									
Management fee (1.80%) per annum		(3,700)	(247)	(1,973)	(197)	(148)	(148)	(493)	(493)
Trustee's fee (0.03%) per annum		(62)	(4)	(33)	(3)	(2)	(2)	(8)	(8)
Total Net Asset Value (USD)		75,016,238	5,001,081	40,008,662	4,000,868	3,000,650	3,000,650	10,002,167	10,002,167
Assumption of Units in circulation at valuation point		300,000,000	20,000,000	40,000,000	5,714,285	4,285,714	4,285,714	9,090,909	9,090,909
Net Asset Value per Unit of the Class (USD)		0.2501	0.2501	1.0002	0.7002	0.7002	0.7002	1.1002	1.1002
Exchange rate for each currency against USD		4.14	4.14	1	1.35	1.36	0.8	0.9	6.82
Net Asset Value per Unit *		RM1.0354	RM1.0354	USD1.0002	SGD0.9453	AUD0.9523	GBP0.5602	EUR0.9902	RMB7.5034

RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND

⁽¹⁾ MCR computation

	RM Class	RM-Hedged Class
Net Asset Value of the Class x 100	$\frac{75,000,000.00}{150,000,000} \times 100$	$\frac{5,000,000.00}{150,000,000} \times 100$
Net Asset Value of the Fund before income and expenses for the day	= 50.00%	= 3.33%

	USD Class	SGD-Hedged Class
	$\frac{40,000,000.00}{150,000,000} \times 100$	$\frac{4,000,000.00}{150,000,000} \times 100$
	= 26.67%	= 2.67%

	AUD-Hedged Class	GBP-Hedged Class
	$\frac{3,000,000.00}{150,000,000} \times 100$	$\frac{3,000,000.00}{150,000,000} \times 100$
	= 2.00%	= 2.00%

	EUR-Hedged Class	RMB-Hedged Class
	$\frac{10,000,000.00}{150,000,000} \times 100$	$\frac{10,000,000.00}{150,000,000} \times 100$
	= 6.67%	= 6.67%

⁽²⁾ Apportionment based on MCR as follows:

	(USD)	RM Class (USD)	RM-Hedged Class (USD)
Add: income	50,000	MCR x income = 50.00% x 50,000 = 25,000.00	MCR x income = 3.33% x 50,000 = 1,665.00
Less: expenses	(10,000)	MCR x expenses = 50.00% x 10,000 = 5,000.00	MCR x expenses = 3.33% x 10,000 = 333.00

	(USD)	USD Class (USD)	SGD-Hedged Class (USD)
Add: income	50,000	MCR x income = 26.67% x 50,000 = 13,335.00	MCR x income = 2.67% x 50,000 = 1,335.00
Less: expenses	(10,000)	MCR x expenses = 26.67% x 10,000 = 2,667.00	MCR x expenses = 2.67% x 10,000 = 267.00

	(USD)	AUD-Hedged Class (USD)	GBP-Hedged Class (USD)
Add: income	50,000	MCR x income = 2.00% x 50,000 = 1,000.00	MCR x income = 2.00% x 50,000 = 1,000.00
Less: expenses	(10,000)	MCR x expenses = 2.00% x 10,000 = 200.00	MCR x expenses = 2.00% x 10,000 = 200.00

	(USD)	EUR-Hedged Class (USD)	RMB-Hedged Class (USD)
Add: income	50,000	MCR x income = 6.67% x 50,000 = 3,335.00	MCR x income = 6.67% x 50,000 = 3,335.00
Less: expenses	(10,000)	MCR x expenses = 6.67% x 10,000 = 667.00	MCR x expenses = 6.67% x 10,000 = 667.00

*Net Asset Value per Unit is rounded to 4 decimal places.

Please note that the above is for illustration purpose only.

5.3 Computation of Selling Price
(i) During the initial offer period of the respective Class

During the initial offer period of the respective Class, the Selling Price is fixed at the initial offer price of the respective Class. A sales charge^{*} will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

If no application for Units is received by the Manager during the initial offer period of the respective Class, the Selling Price for an application for Units received on a Business Day immediately after the initial offer period of the respective Class shall be the initial offer price of the respective Class.

Illustration (based on RM-Hedged Class and USD Class)

If an investor invests RM20,000 and USD20,000 respectively during the initial offer period of the respective Class with a distributor which levies a sales charge of 5.00%, he would have paid a sum of RM21,000.00 for RM-Hedged Class and USD21,000.00 for USD Class, which is made up of:-

	RM-Hedged Class	USD Class
Investment amount	RM 20,000.00	USD 20,000.00
Sales charge @ 5.00%	RM 1,000.00	USD 1,000.00
Total amount paid by the investor	RM 21,000.00	USD 21,000.00
The investor will be allotted with Units calculated as follows:	<u>RM 20,000.00</u>	<u>USD 20,000.00</u>
	<u>RM 1.0000¹</u>	<u>USD 1.0000¹</u>
	= 20,000.00 Units ²	= 20,000.00 Units ²

(ii) After the initial offer period of the respective Class

After the initial offer period of the respective Class, the Selling Price shall be the Net Asset Value per Unit of the respective Class as at the next valuation point of the Fund's relevant Business Day after the application for Units is received by the Manager ("forward pricing"). A sales charge^{*} will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

Illustration (based on RM-Hedged Class and USD Class)

If an investor invests RM20,000 and USD20,000 respectively, and purchased Units at the Selling Price of RM0.9899 for RM-Hedged Class and USD1.8610 for USD Class (which is the Net Asset Value per Unit of the respective Class as at the next valuation point) and a distributor levies a sales charge^{*} of 5.00%, the investor would have paid a sum of RM21,000.00 for RM-Hedged Class and USD21,000.00 for USD Class, which is made up of:-

	RM-Hedged Class	USD Class
Investment amount	RM 20,000.00	USD 20,000.00
Sales charge @ 5.00%	RM 1,000.00	USD 1,000.00
Total amount paid by the investor	RM 21,000.00	USD 21,000.00
The investor will be allotted with Units calculated as follows:	<u>RM 20,000.00</u>	<u>USD 20,000.00</u>
	<u>RM 0.9899¹</u>	<u>USD 1.8610¹</u>
	= 20,204.06 Units ²	= 10,746.91 Units ²

Notes:

¹ Unit price is rounded to the nearest 4 decimal places.

² Units computed are rounded to the nearest 2 decimal places.

^{*}All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

5.4 Computation of Repurchase Price**(i) During the initial offer period of the respective Class**

During the initial offer period of the respective Class, the Repurchase Price is fixed at the initial offer price of the respective Class.

(ii) After the initial offer period of the respective Class

After the initial offer period of the respective Class, the Repurchase Price shall be the Net Asset Value per Unit of the respective Class as at the next valuation point of the Fund's relevant Business Day after the request for redemption of Units is received by the Manager ("forward pricing"). The Manager does not charge any repurchase charge for the Fund.

Illustration (based on RM-Hedged Class and USD Class)

If an investor redeems 10,000 Units each for RM-Hedged Class and USD Class at the Repurchase Price of RM1.0312 and USD1.0200 (which is the Net Asset Value per Unit as at the next valuation point) respectively, the investor would receive proceeds of redemption as follows:

	RM-Hedged Class	USD Class
Redemption amount	RM10,312.00 (10,000 Units x RM1.0312)	USD10,200.00 (10,000 Units x USD1.0200)
Less: repurchase charge	(Nil)	(Nil)
Net amount payable to the investor	RM10,312.00	USD10,200.00

5.5 Pricing Error Policy

The Manager shall ensure that the Fund and the Units are correctly valued and priced according to the Deed and all relevant laws. Where there is an error in the valuation of the Fund, any incorrect pricing of Units which is deemed to be significant will involve the reimbursement of money in the following manner:

- (a) by the Manager to the Fund, and/or to the Unit Holders and/or to the former Unit Holders; or
- (b) by the Fund to the Manager.

However, reimbursement of money shall only apply if the error is at or above the significant threshold of 0.5% of the Net Asset Value per Unit of the respective Class and the amount to be reimbursed is equivalent to RM10.00 (or in the case of a foreign currency Class, 10.00 denominated in the currency denomination of the foreign currency Class) or more.

5.6 Transaction Details

All transactions in Classes other than RM Class and RM-Hedged Class are to be settled in their respective currencies via bank transfers. Investors investing in RM Class and RM-Hedged Class will be required to settle in RM.

(a) How to Purchase and Redeem Units

When purchasing Units, investors must forward the following:

- 1) completed account application form and purchase/switch form;
- 2) necessary remittance; and
- 3) relevant supporting documents such as a photocopy of their identity card (for an individual applicant) or certified true copies of the certificate of incorporation or registration, memorandum and articles of association or constitution or by-laws, and relevant resolutions (for a corporate applicant),

to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors, before their respective cut-off times on any Business Day.

The minimum initial investment and the minimum additional investment of the respective Classes for the Fund are as follows:

Class	Minimum initial investment	Minimum additional investment
USD Class	USD 100.00	USD 100.00
RM Class	RM 100.00	RM 100.00
RM-Hedged Class	RM 100.00	RM 100.00
SGD-Hedged Class	SGD 100.00	SGD 100.00
AUD-Hedged Class	AUD 100.00	AUD 100.00
EUR-Hedged Class	EUR 100.00	EUR 100.00
GBP-Hedged Class	GBP 100.00	GBP 100.00
RMB-Hedged Class	RMB 500.00	RMB 500.00

However, the Manager may from time to time accept such other amount as it deems fit and appropriate.

Similarly, Units can be redeemed by forwarding the completed form of request to redeem to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. As the Fund is a feeder fund which invests substantially in the Target Fund and is subject to currency conversion due to the Classes (except for USD Class) are denominated in currencies that are different from the Base Currency, under normal circumstances, the redemption monies will be paid within nine (9) Business Days for USD Class and within ten (10) Business Days for the other Classes, from the date the redemption request is received by the Manager. Where applicable, if you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.

However, if the redemption request submitted by the Fund to the Target Fund is deferred on a valuation day of the Target Fund due to the total net outflow from the Target Fund exceeding 10% of the total net assets of the Target Fund on that valuation day of the Target Fund, the redemption monies of the Target Fund will be received by the Fund as and when redemption is made by the Management Company on a staggered basis. The Manager will mirror the redemption process of the Target Fund. The Management Company will take up to six (6) Business Days to pay the redemption monies to the Fund from the day the Management Company redeemed the shares of the Target Fund. Subsequently, the redemption monies will be paid to you within four (4) Business Days for USD Class and within five (5) Business Days for the other Classes, from the Fund's receipt of the redemption monies from the Target Fund. This means the Manager would take up to ten (10) Business Days for USD Class and eleven (11) Business Days for the other Classes, from the day the Management Company redeemed the shares of the Target Fund to pay the redemption monies to you.

The Management Company will notify the Manager if the Fund's redemption request is being deferred on a particular valuation day of the Target Fund, and the Manager will notify the Unit Holders who have submitted their redemption applications of the same upon the Manager's receipt of the notification from the Management Company. Please refer to "Redemption of Shares of the Target Fund" in Section 1.4.6 of this prospectus for details on the payment of redemption proceeds of the Target Fund.

There is no restriction on the minimum number of Units a Unit Holder can redeem out of the Unit Holder's investments or the frequency of redemptions in a year. For partial redemption, the balance of Units after the redemption must be at least one hundred (100) Units or such other quantity as the Manager may from time to time decide (the "minimum investment balance"). If the balance of Units held after the redemption is less than the minimum investment balance, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder.

Notes:

- (1) US Person is not eligible to subscribe to the Units of the Fund. If a Unit Holder is a US Person or subsequently becomes a US Person, the Manager will issue a notice to that US Person requiring 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. The Manager shall have the right to compulsorily redeem all the Units held by the said US Person after thirty (30) days from the date of the notice if the US Person fails to redeem or transfer his/her Units within the stipulated period.

If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, the minimum initial investment shall be RM1,000.00 (or any other amount as may be determined by EPF).

(b) Cooling-off Period

The cooling-off right refers to the right of an individual investor to obtain a refund of his investment if he so requests within the cooling-off period. The cooling-off right is only given to an individual investor, other than those listed below, who is investing in any unit trust funds managed by the Manager for the first time:

- (i) a staff of the Manager; and/or
- (ii) a person registered with a body approved by the Securities Commission to deal in unit trust funds.

The refund to the investor pursuant to the exercise of his cooling-off right must be in the following manner:

- (a) the Net Asset Value per Unit at the point of exercise of the cooling-off right ("market price"), if the Net Asset Value per Unit on the day the Units were purchased ("original price") is higher than the market price; or
- (b) the original price, if the market price is higher than the original price.

If the market price is higher than the original price paid by the investor, the Manager may agree to pay the investor the excess amount, provided that such amount is not paid out of the Fund or the assets of the Fund.

The Manager must also refund the sales charge originally imposed on the day the Units were purchased.

The cooling-off period shall be within six (6) Business Days which shall be effective from the date of receipt of the application by the Manager. Where applicable, if you have invested via the EPF-MIS, the cooling-off period shall be subject to EPF's terms and conditions.

The cooling-off right allows investors the opportunity to reverse an investment decision which could have been unduly influenced by certain external elements or factors.

Withdrawal proceeds will only be paid to the investors once the Manager has received cleared funds for the original investment. For investors who paid by cheque, the refund will be made upon clearance of the cheque. The Manager shall refund the investor in cash within seven (7) Business Days of receiving the cooling-off notice. Where applicable, if you have invested via the EPF-MIS, the refund will be credited back into your EPF accounts.

(c) Where Units can be Purchased or Redeemed

Units can be purchased or redeemed at the Manager's registered/principal office or any of its branches, or any of its participating IUTAs and any other authorised distributors or channels as the Manager may decide from time to time. For further information, please call us at 03-9205 8000 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. Alternatively, investors may e-mail their enquiries to rham@rhbgroupp.com.

Please refer to our Directory of Outlets for Purchase and Sale of Units at the end of this prospectus. Application forms, redemption forms and this prospectus are also available from these distributors.

(d) How to Switch between Funds

Unit Holders may switch to units of any unit trust fund under the management of the Manager that are of the same currency units and that allow for switching by forwarding the completed form of request to switch to the Manager's registered/principal office or any of its branches, or to any of its

participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day (except during the initial offer period of the respective Class). The minimum amount for a switch into another fund is one hundred (100) Units or such other quantity as the Manager may from time to time decide. There is no restriction as to the number of switches a Unit Holder may perform or the frequency of switching. Following a switching transaction, if the quantity of Units held by a Unit Holder in the Fund falls below its minimum investment balance, the Manager can switch the entire investment and forward the proceeds to the fund that the Unit Holder intends to switch into. The Manager however, reserves the right to vary these terms.

(e) How to Transfer Ownership of Units

Unit Holders may transfer their holdings of Units to another investor by forwarding the completed form of transfer to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day.

If the transferee is a new investor, he must also forward the following:

- 1) completed application form; and
- 2) relevant supporting documents such as a photocopy of the investor's identity card (for an individual applicant) or certified true copies of the certificate of incorporation or registration, memorandum and articles of association or constitution or by-laws, and relevant resolutions (for a corporate applicant).

However, the Manager may refuse to register any partial transfer of Units if the registration would result in the transferor or the transferee holding less than the minimum investment balance. The Manager may also refuse an entry of transfer during the fourteen (14) days preceding an income distribution date.

(f) Unclaimed Moneys

All money payable to a Unit Holder may be paid by electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

(g) Availability of Information on Investment

After purchasing Units, the value of the investment can be monitored easily as the Unit price of the Fund is published online daily on the Manager's website, www.rhbgroup.com/myinvest.

Unit Holders will receive an unaudited semi-annual report and an audited annual report of the Fund from the Manager within two (2) months after the end of the financial period/financial year end that the report covers. The Manager may also issue updates on the performance of the Fund either quarterly or semi-annually, or as and when appropriate.

Customers or investors may call us at 03-9205 8000 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. Alternatively, investors may e-mail their enquiries to rhbam@rhbgroup.com.

Investors may also refer to FIMM for any queries and/or concerns regarding their investments in unit trust funds.

*Investors must not make payment in cash to any individual agent when purchasing Units of the Fund.
The Fund's annual report is available upon request.*

(h) Dealing Hours

9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always that complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via email or notification published on the Manager's website.

5.7 Mode of Distribution

Distribution, if any, after deduction of taxation and expenses (i.e. net distribution) will be reinvested, unless the Unit Holder specifically requests for distribution to be paid out to the Unit Holder by indicating in the purchase/switch form. For distribution reinvestment, distribution will be reinvested based on the Net Asset Value per Unit of the Class as at the first Business Day after Units of that Class are quoted ex-entitlement. Allotment of such Units of the Class shall be within two (2) weeks thereafter.

Distribution which is less than or equal to the amount of 300.00 or such other amount which will be determined by the Manager in the currency of the Class subscribed, will be automatically reinvested based on the Net Asset Value per Unit of that Class as at the first Business Day after Units of that Class are quoted ex-entitlement.

For Unit Holder who specifically requests for distribution to be paid out, it will be credited into the bank account opened with financial institutions in Malaysia. In the absence of a valid and active bank account, the distribution will be reinvested based on the Net Asset Value per Unit of the Class subscribed on a Business Day determined at the discretion of the Manager.

No sales charge will be imposed for any reinvestment of distribution into the Fund.

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

6. SALIENT TERMS OF THE DEED

The deed dated 7 November 2018, the first supplemental deed dated 22 February 2024 and any other supplemental deeds that may be registered with the Securities Commission from time to time.

6.1 Rights and Liabilities of Unit Holders

6.1.1 Recognition of Unit Holders

An investor is only recognised as a Unit Holder when his/her name appears in the register as a Unit Holder of Units in which he/she has invested. Accordingly, only investors whose applications for Units are successfully processed are recognised as Unit Holders.

6.1.2 Rights of Unit Holders

Unit Holders shall have the right, amongst others, to the following:

- (a) to receive distributions of the Fund (if any), and if entitled to that Class of the Fund, and to participate in any increase in the value of the Units and to enjoy such other rights and privileges as set out in the Deed;
- (b) to call for Unit Holders' meetings, and to vote for the removal of the Trustee or the Manager through a special resolution as provided for in the Deed;
- (c) to exercise the cooling-off right, if applicable; and
- (d) to receive annual reports, semi-annual reports or any other reports of the Fund.

No Unit Holder shall be entitled to require the transfer to him/her of any assets of the Fund or be entitled to interfere with or question the exercise by the Trustee, or the Manager on the Trustee's behalf, of the rights of the Trustee as the registered owner of such assets.

Note: If your investments are made through an IUTA which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the Deed and as a result, you may not exercise all the rights ordinarily conferred to a Unit Holder (e.g. the right to call for Unit Holders' meetings and the right to vote at a Unit Holders' meeting). Accordingly, the Manager will only recognise the IUTA as a Unit Holder and the IUTA shall be entitled to all the rights conferred to it under the Deed.

6.1.3 Liabilities of Unit Holders

Unit Holders shall not be under any obligation to indemnify the Manager and/or the Trustee in the event that the liabilities incurred by the Manager and/or the Trustee in the name of or on behalf of the Fund pursuant to and/or in the performance of the provisions of the Deed exceed the value of the assets of the Fund, and any right of indemnity of the Manager and/or the Trustee shall be limited to recourse to the Fund.

6.2 Fees, Charges, and Expenses Permitted by the Deed

6.2.1 Sales Charge and Repurchase Charge

The Manager may impose a sales charge and a repurchase charge for the sale and redemption of Units according to such rates and conditions disclosed in this prospectus. The maximum charges allowable by the Deed and the actual charges paid by Unit Holders are as follows:

Sales Charge	Maximum Allowable Rate	10.00% of the investment amount/purchase amount, net of bank charges (if any).	
	Actual Rate Charged	USD Class	Up to 5.00% of the investment amount/purchase amount, net of bank charges (if any).
		RM Class	
		RM-Hedged Class	
		SGD-Hedged Class	
		AUD-Hedged Class	
		EUR-Hedged Class	
		GBP-Hedged Class	
		RMB-Hedged Class	
Repurchase Charge	Maximum Allowable Rate	5.00% of the withdrawal amount/repurchase amount, net of bank charges (if any).	
	Actual Rate Charged	Nil.	

6.2.2 Annual Management Fee

According to the Deed, the maximum annual management fee the Manager is permitted to charge to the Fund is as at the maximum rate below:

Maximum Allowable Rate
2.50% per annum of the Net Asset Value of the Fund.

The Trustee shall ensure that the annual management fee charged is reasonable having regard to:

- (a) the roles, duties and responsibilities of the Manager;
- (b) the interests of the Unit Holders;
- (c) the nature, quality and extent of the services provided by the Manager;
- (d) the size and composition of the assets of the Fund;
- (e) the success of the Manager in meeting the objective of the Fund;
- (f) the need to maximise returns to Unit Holders; and
- (g) the maximum rate (stipulated above).

6.2.3 Annual Trustee's Fee

According to the Deed, the maximum annual Trustee's fee the Trustee is permitted to charge to the Fund is as at the maximum rate below:

Maximum Allowable Rate
0.15% per annum of the Net Asset Value of the Fund subject to a minimum fee of RM18,000 per annum (includes local custodian fees and charges but excludes foreign custodian fees and charges).

In addition to the annual Trustee's fee, the Trustee may be reimbursed by the Fund for any expenses properly incurred by the Trustee in the performance of its duties and responsibilities and for taking into custody any foreign assets of the Fund. Such custodian fees, if charged, shall be determined in consultation with the Manager and shall not exceed the relevant prevailing market rate.

6.2.4 Increase in Fees and Charges

Any increase in the actual sales charge, actual repurchase charge, annual management fee and annual Trustee's fee above the level disclosed in this prospectus (but below the maximum rate prescribed in the Deed) can be made by way of a supplementary prospectus or replacement prospectus. However, any increase in the sales charge, repurchase charge, annual management fee and annual Trustee's fee above the maximum rate prescribed in the Deed can only be made by way of a supplemental deed which will require approval of Unit Holders of the Fund or the respective Class (where applicable) before the issuance of a supplemental deed and a supplementary prospectus or replacement prospectus.

6.2.5 Other Permitted Expenses of the Fund

Only the expenses which are directly related and necessary to the business of the Fund and/or the respective Class may be charged to the Fund and/or the respective Class.

The expenses directly incurred by and charged to the Fund and/or the respective Class, where applicable, include but are not limited to the list of expenses disclosed in this prospectus. [please refer to Section 4.2(d) (Other Expenses Directly Related to the Fund)].

Expenses associated with the management and administration of the Fund, such as general overheads and cost for services expected to be provided by the Manager shall not be charged to the Fund.

Expenses relating to the issuance of this prospectus may not be charged to the Fund, where the Manager imposes a sales charge. Accordingly, the Manager has borne all costs relating to the issuance of this prospectus.

6.3 Removal, Replacement, and Retirement of the Manager and Trustee**6.3.1 Removal or Replacement of the Manager**

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

- a) has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose; or
- b) has had a receiver appointed; or
- c) has ceased to carry on business; or
- d) is in breach of any of its obligations or duties under the Deed or the relevant laws; or
- e) has ceased to be eligible to be a management company under the relevant laws; or
- f) 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 the Trustee to do so after the Trustee has given notice to the Manager of the Trustee's opinion and the reasons for that opinion, and the Trustee 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.

The Manager may also be removed or be required to retire by the Unit Holders if a special resolution is passed at a meeting of the Unit Holders.

6.3.2 Retirement of the Manager

The Manager shall have the power to retire in favour of some other corporation and as necessary under any relevant law upon giving the Trustee twelve (12) months' notice in writing of its desire to do so, or such other period as the Manager and the Trustee may agree upon, provided such retirement is carried out in accordance with the relevant laws and the terms and conditions under the Deed.

6.3.3 Removal or Replacement of the Trustee

The Trustee may be removed or replaced by the Manager if:

- (i) the Trustee has ceased to exist; or
- (ii) the Trustee has not been validly appointed; or
- (iii) the Trustee was not eligible to be appointed or to act as trustee under any relevant law; or
- (iv) the Trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the Deed or any relevant law; or
- (v) a receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under that appointment; or
- (vi) a petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared insolvent); or
- (vii) the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any relevant law; or
- (viii) a special resolution is duly passed in accordance with the provisions of the Deed that the Trustee be removed in a meeting of Unit Holders.

6.3.4 Retirement of the Trustee

The Trustee may retire by giving twelve (12) months' written notice to the Manager of its desire to do so, or such other period as the Manager and the Trustee shall agree, and may by Deed appoint in its stead a new trustee approved by the relevant authorities and under any relevant law.

6.4 Termination of the Fund or a Class

The Fund is of unlimited duration and shall continue until terminated:

- (a) by the Manager at any time in its absolute discretion subject to compliance with the relevant laws or where the Securities Commission's authorisation is withdrawn under section 256E of the Capital Markets and Services Act 2007.
- (b) by the Trustee if a Unit Holders' meeting is summoned by the Trustee to pass a special resolution to terminate and wind-up the Fund and thereafter the Trustee must obtain an order from the court to confirm the said special resolution.
- (c) by the Unit Holders if a Unit Holders' meeting is summoned by the Unit Holders to pass a special resolution to terminate and wind-up the Fund.

A Class may be terminated if a special resolution is passed at a meeting of Unit Holders of that Class to terminate the Class provided always that such termination does not prejudice the interests of any other Class.

Notwithstanding the above, the Manager may also, in consultation with the Trustee and without first obtaining the approval of the Unit Holders, terminate the Fund or a particular Class, as the case may be, at any time, if:

- (a) on or before the commencement date of the Fund, the amount of capital raised is not viable for an effective portfolio management of the Fund and the Manager deems it uneconomical to proceed with the Fund; or
- (b) after the commencement date of the Fund, the Manager and the Trustee jointly deem it uneconomical for the Manager to continue managing the Fund or a particular Class, as the case may be, and that the termination of the Fund or a particular Class, as the case may be, is in the best interest of the Unit Holders of the Fund or a particular Class, as the case may be

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

6.5 Unit Holders' Meeting ("Meeting")

A Meeting may be summoned by the Unit Holders of the Fund or of a particular Class, the Trustee or the Manager in accordance with the provisions of the Deed and any relevant laws. Any such Meeting will be conducted in accordance with the provisions of the Deed and any relevant laws.

6.5.1 Quorum

- (a) The quorum required for a Meeting 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 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 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 a Meeting of the Fund or a Class, as the case may be.

6.5.2 Manner of Voting and Resolution

Every Unit Holder entitled to attend the Meeting and to vote, may do so personally or by proxy. At a Meeting, every resolution of the Meeting shall be decided by a show of hands unless a poll is demanded or if the Meeting is to determine on a matter of special resolution, in which case a poll should be taken. On a voting by show of hands, every Unit Holder who is present in person or by proxy shall have one vote, notwithstanding that a Unit Holder may hold Units in different Classes in the Fund.

A poll may be demanded on any resolution. If a poll is taken or demanded, every Unit Holder who is present in person or by proxy at a Meeting convened in respect of a single Class shall have one (1) vote for every Unit held by the Unit Holder. Upon a voting by poll, the votes of every Unit Holder who is present in person or by proxy at a Meeting convened in respect of the Fund, shall be based on the value of Units held by the Unit Holders and shall be converted to the Base Currency and shall be determined as at the cut-off date for the deposit of the instrument of proxy (or such other date as may be agreed by the Trustee and the Manager).

The Manager may attend any Meeting but must not exercise the voting rights for the Units it or its nominees hold in any Meeting, regardless of the party who requested for the Meeting and the matters that are laid before the Meeting.

A poll may be demanded by the chairman of the Meeting, the Trustee, the Manager or by Unit Holders holding (or represented by proxy) between them not less than one-tenth (1/10) of the total number of Units then in issue.

Unless a poll is so demanded, a declaration by the chairman of the Meeting of the result of the resolution shall be conclusive evidence of the fact whether in favour of or against such resolution.

All resolutions presented at the Meeting shall be passed by a simple majority except for special resolutions which require majority in number representing at least three-fourths (3/4) of the value of Units held by the Unit Holders present and voting at the Meeting in person or by proxy. Resolutions passed at the Meeting shall bind all Unit Holders whether or not they were present at the Meeting.

Note: This Fund is a multi-class fund with different currency denominations where a Unit Holder of a Class may have more voting rights during poll voting over a Unit Holder of another Class, even though the economic benefits of both Unit Holders in the Fund are the same.

6.6 Classes of Units

The Manager shall have the sole and absolute right to issue other Classes to the Fund with different and/or similar features including but not limited to currency denomination, fees and charges and transaction details without the need to obtain or seek the Unit Holders' approval provided that the issuance of other Classes shall not in the opinion of the Manager prejudice the rights of the Unit Holder of the current available Classes.

7. THE MANAGEMENT AND ADMINISTRATION OF THE FUND**7.1 The Manager**

The Manager, RHB Asset Management Sdn Bhd (“RHBAM”), is a wholly-owned subsidiary of RHB Investment Bank Berhad. The Manager is a holder of a capital markets services license issued under the Capital Markets and Services Act 2007. The Manager has been in operation since 1989.

7.2 Board of Directors

The board of directors of the Manager takes an active part in the affairs of the Manager and the unit trust funds under its management. The board of directors of the Manager meets at least once every three (3) months to receive recommendations and reports on investment activities from the committee undertaking the oversight function of the Fund, set policies and guidelines of the Manager and to review performance, financial and audit reports of the Manager. Additional meetings shall also be convened, should the need arises.

The list of board of directors are available on the Manager’s website, www.rhbgroup.com/myinvest.

7.3 Functions of the Manager

The Manager is responsible for the day-to-day administration of the Fund in accordance with the provisions of the Deed. The main roles, duties and responsibilities of the Manager include:

- Selecting and managing investments of the Fund;
- Executing, supervising and valuing investments of the Fund;
- Arrangement of sale and redemption of Units;
- Keeping proper records of the Fund;
- Issuing the Fund’s semi-annual and annual reports to Unit Holders;
- Distribution of income to Unit Holders (if any); and
- Marketing the Fund to potential investors.

The Manager is a member of FIMM. It maintains a tied sales agency force which is duly registered with FIMM which markets and distributes its proprietary unit trust funds to prospective investors. It also has an IUTA arrangement with RHB Bank Berhad and/or such other approved distributors as may be appointed by the Manager from time to time.

7.4 The Investment Team

The investment team is jointly responsible for the overall investment decisions made on behalf of the Fund.

Designated fund manager of the Fund is Tjang A Fa Raoul Hen Ying.

Tjang A Fa Raoul Hen Ying (“Raoul”) joined the equity investment team as a portfolio manager in June 2020 with the primary role of managing regional and local equity portfolios and to support the team with quantitative analysis of markets. He had initially joined RHBAM as the head of performance attribution in 2017 with the responsibility of enhancing fund performance analytics reporting.

He started his investment career at AmInvest in 2011 in the portfolio and risk analytics team before progressing to be an equity portfolio manager and investment analyst concurrently in 2012, where he managed both institutional and retail funds with investments in Malaysia and the Asia Pacific region. Before migrating to Malaysia, he was an investment performance analyst at National Australia Bank in Melbourne responsible for fund performance analytics of Australian superannuation funds.

Raoul holds a Master of Business Systems from Monash University, Australia, a Postgraduate Diploma in Finance from the University of Melbourne, Australia and a Bachelor of Commerce from the University of Auckland, New Zealand. He is also a Capital Markets Services Representative’s License holder for fund management.

The designated fund manager of the Fund is supported by our investment team comprising of a team of experienced fund managers who are responsible to actively manage the Fund in accordance with the investment objective of the Fund and the provision of the Deed. The investment team shall have discretionary authority over the investments of the Fund subject to the rules and guidelines issued by the relevant authorities.

7.5 Manager's Disclosure of Material Litigation and Arbitration

As at the Latest Practicable Date, there is no material litigation and arbitration, including those pending or threatened, and the Manager is not aware of any facts likely to give rise to any proceedings which might materially and adversely affect the business and/or financial position of the Manager.

7.6 Other Information

Further information on the Manager is provided on the Manager's website, www.rhbgroup.com/myinvest.

8. THE TRUSTEE OF THE FUND

SCBMB Trustee Berhad ("STB"), a company incorporated in Malaysia under the Companies Act 1965 (now known as Companies Act 2016) on 13 June 2012 and is registered as a trust company under the Trust Companies Act 1949.

8.1 Experience in Trustee Business

STB has been registered and approved by the Securities Commission on 18 February 2013 to act as trustee for unit trust schemes approved or authorised under the Capital Markets and Services Act 2007. STB has suitably qualified and experienced staff in the administration of unit trust funds who have sound knowledge of all relevant laws.

STB's trustee services are supported by Standard Chartered Bank Malaysia Berhad ("SCBMB"), a subsidiary of Standard Chartered PLC, financially and for other various functions including but not limited to compliance, legal, operational risks and internal audit.

8.2 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 interest 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 provisions of the Deed, the laws and all relevant guidelines.

8.3 Trustee's Disclosure of Material Litigation and Arbitration

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

8.4 Trustee's Delegate

The Trustee has appointed SCBMB as custodian of the quoted and unquoted assets of the Fund. The custodian provides custody services to domestic, foreign, retail and institutional investors. The custodian's comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate event processing. The assets are registered in the name of the Trustee to the order of the Fund and held through the custodian's wholly owned subsidiary and nominee company Cartaban Nominees (Tempatan) Sdn Bhd.

SCBMB was incorporated on 29 February 1984 in Malaysia under the Companies Act 1965 (now known as Companies Act 2016) as a public limited company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a licence on 1 July 1994 under the Banking and Financial Institutions Act 1989 (now known as the Financial Services Act 2013) SCBMB has been providing custody services for more than 20 years and has been providing sub-custody services to local investors in Malaysia since 1995.

The roles and duties of SCBMB as the Trustee's delegate inter alia are as follows:

1. to act as custodian for the local and selected cross-border investment of the Fund and to hold in safekeeping the assets of the Fund;

2. to provide corporate action information or entitlements arising from the underlying assets and to provide regular reporting on the activities of the invested portfolios;
3. to maintain proper records on the assets held to reflect the ownership of the assets belonging to the respective client; and
4. to collect and receive for the account of the clients all payments and distribution in respect of the assets held.

The custodian acts only in accordance with instructions from the Trustee.

9. RELATED-PARTY TRANSACTION AND CONFLICT OF INTEREST

The directors and officers of the Manager, and the person(s) or members of a committee undertaking the oversight function of the Fund should avoid any conflict of interest arising, and if any conflict arises, should ensure that the Fund is not disadvantaged by the transaction concerned. Any transaction carried out by or on behalf of the Fund should be executed on terms which are the best available for the Fund and which are no less favourable to the Fund than an arm's length transaction between independent parties. In the event the interest of any directors and employees of the Manager, and the person(s) or members of a committee undertaking the oversight function of the Fund is directly or indirectly involved, he or she would abstain from being involved with any decision making process of the said transaction.

No fees other than the ones set out in this prospectus have been paid to any promoter of the Fund, or the Trustee (either to become a trustee or for other services in connection with the Fund), or the Manager for any purpose or as allowed by regulations or approved by the authorities

Interests in the Fund and employees' securities dealings

Subject to the paragraph below and any legal and regulatory requirement, any officers or directors of the Manager, Trustee or any of their respective related corporations, may invest in the Fund. Such officers or directors will receive no payments from the Fund other than usual income distributions that they may receive as a result of investment in the Fund.

The Manager has in place a policy contained in its rules of business conduct, which regulates its employees' securities dealings. A monthly declaration of securities trading is required of all employees to ensure that there is no potential conflict of interest between the employees' securities trading and the execution of the employees' duties to the Manager and customers of the Manager.

The Fund may also invest in related companies and/or instruments issued by related companies of the Manager and/or deposit money in financial institutions related to the Manager. All related party transaction will be transacted at arm's length and are established on terms and conditions that are stipulated in the applicable regulations of the respective stock exchanges and/or other applicable laws and market convention.

Cross trades

The Fund may conduct cross trades with another fund under the management of the Manager provided that:

- 1) the sale and purchase decisions are in the best interest of both funds;
- 2) transactions are executed on arm's length and fair value basis;
- 3) reason for such transactions is documented before execution; and
- 4) transaction is executed through a dealer or financial institution.

Cross trades between staff personal account and the Fund's account(s), and cross trades between proprietary accounts and the Fund's account(s) are prohibited.

Other confirmations

Messrs. Wei Chien & Partners has given its confirmation that there are no existing or potential conflicts of interest in its capacity as the solicitors for the Manager.

Deloitte Tax Services Sdn Bhd has given its confirmation that there are no existing or potential conflicts of interest in its capacity as the tax adviser for the Fund.

10. TAX ADVISER'S LETTER ON THE TAXATION OF THE FUND AND UNIT HOLDERS

30 January 2024

The Board of Directors
RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur

RHB Global Artificial Intelligence Fund
Taxation of the Fund and Unit Holders

- 1** This letter has been prepared for inclusion in the Prospectus in connection with the offer for sale of units in the RHB Global Artificial Intelligence Fund (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 Securities Commission Malaysia ("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. Section 61(1)(b) of MITA provides that gains arising from the realisation of investments shall be treated as income of the trust body of the trust as gains or profits from the disposal of a capital asset, provided that such gains are not related to real property as defined under the Real Property Gains Tax ("RPGT") Act, 1976.

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 trusts 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 24% of such expenses pursuant to Section 63B of the MITA.

2.2 Capital Gains Tax (“CGT”)

Based on the Finance (No. 2) Act 2023, effective 1 January 2024 CGT will be imposed on gains or profits from the disposal of capital assets. However, based on the Income Tax (Exemption)(No.7) Order 2023, there is a 2-months (January 2024 and February 2024) exemption provided for disposal made on or after 1 January 2024 to 29 February 2024 in respect of disposal of shares in companies incorporated in Malaysia not listed on the stock exchange.

Gains or profits from the disposal of a capital asset situated in Malaysia is exempted from tax. However, the exemption does not apply to disposal of unlisted shares of a company incorporated in Malaysia and disposal of shares under Section 15C of MITA.

The CGT rate is as follows:-

Type of capital asset	Malaysian Tax Rate
Capital asset situated in Malaysia* acquired before 1 January 2024	10% on chargeable income or 2% of gross disposal price
Capital asset situated in Malaysia* acquired on or after 1 January 2024	10% on chargeable income
Capital asset other than the above	Prevailing rate for the company, limited liability partnership, trust body or co-operative society

**Note: For capital assets situated in Malaysia, only the gains or profits from disposal of unlisted shares of Malaysian companies and shares of foreign controlled companies holding real property situated in Malaysia or shares of another controlled company are taxable.*

“Shares” means :

- a) stock and shares in a company;
- b) loan stock and debentures issued by a company or any other corporate body incorporated in Malaysia;
- c) a member's interest in a company not limited by shares whether or not it has a share capital;
- d) any option or other right in, over or relating to shares as defined in paragraphs (a) to (c).

The Fund is required to electronically file the tax returns within 60 days from the date of each disposal. The CGT will be paid within 60 days from the date of disposal. The Fund is required to keep the records of the disposal for 7 years.

2.3 Gains on Disposal of Investments

Currently, gains on disposal of investments by the Fund, where the investments represent shares in real property companies, may be subject to 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.

However, based on the Finance (No.2) Act 2023, gains from disposal of real property company shares which are held by a company, limited liability partnership, trust body or co-operative society will be subject to CGT under MITA effective 1 January 2024. Disposal of other real properties will still be subject to RPGT Act, 1976.

2.4 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 unitholders 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 Securities Commission 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. However, based on the 2023 Budget announcement, it has been proposed that the service tax for the above services would be subject

to service tax at 8%. 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 2023	Malaysian Tax Rates for Year of Assessment 2024
Malaysian tax residents:		
<ul style="list-style-type: none"> Individual and non-corporate Unit Holders Co-operative societies Trust bodies Corporate Unit Holders <ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Progressive tax rates ranging from 0% to 28% Progressive tax rates ranging from 0% to 24% 24% 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% 	<ul style="list-style-type: none"> Progressive tax rates ranging from 0% to 28% Progressive tax rates ranging from 0% to 24% 24% 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 Based on the Finance (No.2) Act 2023, if a company's paid-up capital is owned (directly or indirectly) by companies incorporated outside Malaysia or non-Malaysian citizens, then the company is not entitled to the preferential tax rates above. 24%
Non-Malaysian tax residents:		
<ul style="list-style-type: none"> Individual and non-corporate Unit Holders Co-operative societies 	<ul style="list-style-type: none"> 30% 24% 	<ul style="list-style-type: none"> 30% 24%

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 Years of Assessment 2023 and 2024
Non-individual residents: <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
Non-individual non-residents: <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

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

Currently, 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.

However, based on the Finance (No.2) Act 2023, effective 1 January 2024 all gains or profits from the disposal of a capital asset by a company, limited liability partnership, trust body or co-operative society are taxable under MITA.

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.

Currently, 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. However, in the recent 2023 Budget announcement, it has been proposed that the aforementioned services would be subject to service tax at 8%.

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]

[The remainder of this page is intentionally left blank]

11. EXPERTS' REPORT

There are no experts' reports in respect of the Fund as no experts (i.e. any party providing advice to the Manager) apart from the tax adviser were appointed for the Fund.

12. APPROVALS AND CONDITIONS

There are no other approvals required, sought or pending from any relevant authorities in respect of the Fund.

There are no waivers or exemptions granted by the Securities Commission for the Fund as none has been sought for.

13. DOCUMENTS AVAILABLE FOR INSPECTION

The following documents or copies thereof, where applicable, may be inspected by Unit Holders without charge at the registered/principal office of the Manager or such other place as the Securities Commission may determine:

- (a) the Deed and supplementary deed, if any;
- (b) the current prospectus and supplementary or replacement prospectus, if any;
- (c) the latest annual and semi-annual reports of the Fund;
- (d) each material contract or document disclosed in this prospectus and, in the case of a contract not reduced in writing, a memorandum which gives full particulars of the contract;
- (e) 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 for a period of less than three (3) years, from the date of incorporation or commencement;
- (f) 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;
- (g) writ and relevant cause papers for all material litigation and arbitration disclosed in this prospectus; and
- (h) all consents given by experts or persons whose statement appear in this prospectus.

14. CONSENT

The Trustee, the Management Company and the solicitors have given their consent for the inclusion of their names and statements in the form and context in which they appear in this prospectus and have not withdrawn such consent.

The tax adviser has given its consent for the inclusion of its name and tax adviser's letter in the form and context in which they appear in this prospectus and has not withdrawn such consent.

DIRECTORY OF OUTLETS FOR PURCHASE AND SALE OF UNITS

For information on the participating distributors, please contact:

RHB Asset Management Sdn Bhd's Registered/Principal Office.
(Kindly refer to the Corporate Directory for details.)

Or call us at 03-9205 8000 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. or e-mail your enquiries to **rhbam@rhbgroup.com**.

ACCOUNT APPLICATION FORM Individual

☐ RHB ASSET MANAGEMENT SDN BHD
☐ RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD
☐ Individual ☐ Joint ☐ Staff Application

RHB Asset Management Sdn Bhd (RHBAM) and its subsidiary, RHB Islamic International Asset Management Berhad (RHBIIAM), either individually or collectively (where applicable), shall be referred to as RHBAM MY in this document.

In compliance with the Capital Markets and Services Act 2007, this account application form should not be circulated unless accompanied by the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) if any before completing this account application form.

I/we read and understand the below to buy Wholesale Fund ☐ Yes ☐ No

This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Please complete in BLOCK LETTERS & using BLACK INK PEN only, and tick(✓) where applicable. For 1st time Investor(s), this form is required to be completed.

PARTICULARS OF INDIVIDUAL APPLICANT

You MUST be 18 years old and above as at the date of this application. Please provide a copy of your NRIC or Passport.

Salutation	<input type="checkbox"/> Mr / En	<input type="checkbox"/> Ms / Cik	<input type="checkbox"/> Mrs / Puan	<input type="checkbox"/> Dr	<input type="checkbox"/> Datuk	<input type="checkbox"/> Dato'	<input type="checkbox"/> Datin	<input type="checkbox"/> Other, please specify _____
Name of Individual (as in NRIC/Passport)								
Alias Name								
Former Name								
NRIC No. (new)								
NRIC No.(old) / Passport No.* * To fill up Expiry date							Expiry Date (DD/MM/YYYY)	
Date of Birth (DD/MM/YYYY)					Country of Birth			
Nationality	<input type="checkbox"/> Malaysian	<input type="checkbox"/> Others (please specify country) _____						
Secondary nationality (If any)								
Country			ID/Passport No			Expiry Date (DD/MM/YYYY)		
Tertiary nationality (If any)								
Country			ID/Passport No			Expiry Date (DD/MM/YYYY)		
Permanent Resident Status	<input type="checkbox"/> Malaysian	<input type="checkbox"/> Others (please specify country) _____						Permanent Resident No.
Permanent/Registered Address (as in NRIC/Passport)								
Post Code			Town / City					
State			Country					
Correspondence / Mailing Address (complete if different from permanent address)								
Post Code			Town / City					
State			Country					
Tel No.			Country Code	Area Code	Residence / House		Mobile	
			Country Code	Area Code	Office		ext	Fax No.
Email Address								

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

NRIC No.(old)/Passport No. *Birth Certificate No. * To fill up Expiry date											Expiry Date (DD/MM/YYYY)		-		-								
Date of Birth (DD/MM/YYYY)			-			-				Country of Birth													
Nationality	<input type="checkbox"/> Malaysian	<input type="checkbox"/> Others (please specify country)																					
Secondary nationality (If any)											ID/Passport No												
Country											Expiry Date (DD/MM/YYYY)			-									
Tertiary nationality (If any)											ID/Passport No												
Country											Expiry Date (DD/MM/YYYY)			-									
Permanent Resident Status	<input type="checkbox"/> Malaysian	<input type="checkbox"/> Others (please specify country)											Permanent Resident No.										
Permanent/Registered Address (as in NRIC/Passport)																							
Post Code			Town / City																				
State											Country												
Correspondence/ Mailing Address (complete if different from permanent address)																							
Post Code			Town / City																				
State											Country												
Tel No.			Country Code			Area Code			Residence / House			Mobile			-								
			Country Code			Area Code			Office			ext			Fax No.								
Email Address																							
By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.																							
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female																					
Bumiputera Status	<input type="checkbox"/> Yes	<input type="checkbox"/> No																					
Race	<input type="checkbox"/> Malay	<input type="checkbox"/> Chinese	<input type="checkbox"/> Indian	<input type="checkbox"/> Others (please specify)																			
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed	<input type="checkbox"/> Divorced																			
Education Level	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> STPM / Diploma / PreU	<input type="checkbox"/> Degree	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Others (please specify)																	
Source of Wealth	<input type="checkbox"/> W	<input type="checkbox"/> W	<input type="checkbox"/> W	(Refer Appendix to fill in this part for Source of Wealth Code)																			
(Select more than one option, if any)																							
Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds) (Refer Appendix to fill in this part for Source of Fund Code)																							
	Source of Fund Code		Source of Fund Country										Source of Fund Country Exposure (%)										
1	F		Country											Exposure percentage			%						
2	F		Country											Exposure percentage			%						
3	F		Country											Exposure percentage			%						
4	F		Country											Exposure percentage			%						
5	F		Country											Exposure percentage			%						
(please specify the exposure (%) for each country if the funds derived from more than one country)																							
Estimated Net Worth (Combine with Spouse if any)	<input type="checkbox"/> RM50,000 and below	<input type="checkbox"/> RM50,001 - RM100,000	<input type="checkbox"/> RM100,001 - RM200,000	<input type="checkbox"/> RM200,001 - RM500,000																			
(exclude value of primary residence)	<input type="checkbox"/> RM500,001 - RM1,000,000	<input type="checkbox"/> RM1,000,001 - RM2,999,999	<input type="checkbox"/> RM3,000,000 and above																				
Total Asset under Management ("AUM") For Bank	<input type="checkbox"/> RM50,000 and below	<input type="checkbox"/> RM50,001 - RM100,000	<input type="checkbox"/> RM100,001 - RM500,000	<input type="checkbox"/> RM500,001- RM1,000,000																			
**AUM: total estimated investment to put into RHBAM MY in coming 12 months	<input type="checkbox"/> RM1,000,001 - RM3,000,000	<input type="checkbox"/> RM3,000,001 - RM5,000,000	<input type="checkbox"/> RM5,000,001 and above																				
Mother's Maiden Name																							
Relationship to Individual Applicant	<input type="checkbox"/> Parent	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child	<input type="checkbox"/> Sibling	<input type="checkbox"/> Others (please specify)																		
Occupation/Designation											Occupation Code (Refer MASCO Code)												
Employer's/Company's Name																							
Specify MSIC Code of Employer																							

RHB PRIVACY NOTICE

I/We understand that RHBAM MY will use, collect, record, store, share and/or process my/our personal information, including, without limitation, my/our contact details, background information, financial data, tax residency and other information relevant to my/our application for the product and / or service which

- (a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:
 - (i) providing this product and/or service and notifying me/us about important changes or developments to the features;
 - (ii) updating and managing the accuracy of RHB Banking Group's records;
 - (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
 - (iv) assessment and analysis including credit / lending / financing / insurance risks / takaful risk / behaviour scoring / market and product analysis and market research;
 - (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
 - (vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;
 - (vii) maintaining my/our credit history for present and future reference;
 - (viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
 - (ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
 - (x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or protecting RHB Banking Group's interests and other ancillary or related purposes.

I/We understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM will not be able to provide the product/service that I/we have requested from RHBAM MY and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM MY with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance/takaful products/services), I/we hereby provide RHBAM MY with my/our express consent to process the same in the manner described in this Privacy Notice. I/we may exercise my/our options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by contacting our Customer Service at 03 - 9205 8000 for RHBAM.

I/We understand that RHBAM MY may disclose my/our personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBAM MY. I/We further understand that I/we may request for correction (if my/our personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I/we no longer have any existing products/services with RHB Banking Group) of my/our personal information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

Customer Service

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rham@rhbgroup.com / rhiham.enquiry@rhbgroup.com

I/We acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

- By providing my/our personal information and signature, I/we consent to RHBAM MY processing my/our personal information for any necessary disclosures and overseas transfers of my/our personal information to relevant third parties, for the Purpose, if applicable.
- I/We agree to the disclosure and/or transfer of my/our personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my/our personal information for the Purpose, if applicable.
- I/We also represent and warrant that I/we have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I/we have disclosed to RHBAM MY to allow RHBAM MY to process the same in relation to the Purpose, if applicable.

[This paragraph is only applicable to parent/legal guardian/next-of-kin/authorized representative of Junior Accountholder(s), if any]

- If I/we are providing consent as parent / legal guardian / next-of-kin / authorized representative of a junior applicant, I/we understand that the personal information of the junior applicant will be processed by RHBAM MY for the Purpose described above.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHBAM MY akan menggunakan, mengumpulkan, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

- (a) telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang terhasil daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau
- (b) diperolehi daripada analisis pembayaran saya/kami dan urusan/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- (c) diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:
 - (i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
 - (ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
 - (iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
 - (iv) penilaian dan analisis termasuk pemarkahan kredit / pinjaman / pembiayaan / risiko insurans / takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;
 - (v) perhubungan dan memastikan kepuasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;
 - (vi) menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;
 - (vii) mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - (viii) membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urusan niaga saya/kami yang bertujuan untuk menjadi subjek penyerahannya, penyertaan atau sub penyertaan;
 - (ix) melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
 - (x) penjualan silang, pemasaran dan promosi produk dan/atau perkhidmatan Kumpulan Perbankan RHB dan rakan-rakan kongsi strategik; atau

(xi) bagi acara-acara korporat RHBAM MY (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan

Saya/Kami faham dan mengakui bahawa RHBAM MY perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebut, tanpanya RHBAM MY tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM MY dan untuk maklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM MY maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans/takaful / perkhidmatan), saya/kami dengan ini memberikan RHBAM MY persetujuan nyata saya/kami untuk memproses mengikut cara yang dinyatakan dalam Notis Privasi ini. Saya/Kami boleh menjalankan pilihan saya/kami berkenaan dengan menerima bahan-bahan pemasaran (termasuk penjualan silang, pemasaran dan promosi seperti yang dinyatakan di atas) pada bila-bila masa dengan menghubungi Khidmat Pelanggan pada nombor 03-9205 8000.

Saya/Kami faham bahawa RHBAM MY mungkin akan mendedahkan maklumat peribadi saya/kami (atau maklumat peribadi sensitif, jika berkenaan) kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi pelaporan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang mereka, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut, jika berkenaan, tertakluk pada setiap masa kepada mana-mana undang-undang (termasuk peraturan-peraturan, piawaian, garis panduan dan / atau obligasi) yang terpakai kepada RHBAM MY.

Saya/Kami juga faham bahawa saya/kami boleh meminta untuk membuat pembetulan (jika maklumat peribadi saya/kami adalah tidak tepat, ketinggalan zaman, tidak lengkap, dan lain-lain), akses kepada (fi yang ditetapkan mungkin dikenakan), atau untuk menghapuskan (jika saya/kami tidak lagi mempunyai apa-apa produk/perkhidmatan yang sedia ada dengan Kumpulan Perbankan RHB) ke atas maklumat peribadi saya/kami atau mengehendkan pemrosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad

Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia

Nombor Telefon: 03-9205 8000 Nombor Fax: 03-9205 8100 Email: rham@rhbgroup.com / rham.enquiry@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuai atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbgroup.com dan anda boleh menyuaran sebarang aduan atau pertanyaan yang saya/kami mungkin ada dengan cara yang ditunjukkan di atas.

PENGKTIKRAHAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami berserta tandatangan, saya/kami mengizinkan RHBAM MY memproses maklumat peribadi saya/kami untuk mana-mana pendedahan yang diperlukan dan pemindahan maklumat peribadi saya/kami ke luar negara kepada pihak ketiga yang berkaitan, jika berkenaan.
- Saya/Kami bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya/kami kepada pihak ketiga yang berkaitan akibat daripada apa-apa penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima menggunakan maklumat peribadi saya/kami untuk Tujuan tersebut sahaja.
- Saya/Kami juga menyatakan dan menjamin bahawa saya/kami telah cukup memperoleh persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan kecemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY membuat pemrosesan yang sama berhubung dengan Tujuan, jika berkenaan.

[Perenggan ini hanya terpakai kepada ibu bapa/penjaga undang-undang/waris/wakil bagi pemegang-pemegang Akaun Junior, jika ada]

- Jika saya/kami memberikan persetujuan sebagai ibu bapa/penjaga undang-undang/waris/wakil bagi pemohon kanak-kanak, saya/kami faham bahawa maklumat peribadinya akan diproses oleh RHBAM MY untuk Tujuan yang dinyatakan di atas.

FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") AND COMMON REPORTING STANDARD ("CRS")

- **"Foreign Account Tax Compliance Act (FATCA)"** which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.
- RHBAM MY and its related companies and affiliates are subject to and required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM MY is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.
- **"Common Reporting Standard (CRS)"** means the Standard for Automatic Exchange of Financial Account Information ("AEOFI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- RHBAM MY and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement") In view of this RHBAM MY is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.
- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- RHBAM MY are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).
- "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.
- "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.
- "Tax Resident" refers to the definition of tax residence by each participating jurisdiction as provided on [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).
- For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- "TIN" (including "functional equivalent") means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>]. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.
- "US Person" refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

DECLARATION & SIGNATURES (INDIVIDUAL APPLICANT)

I/We acknowledge that I/We have read, acknowledged and fully understood the contents of this Declarations, Acknowledgement and Authorisations ("DAA") and the T&C (which also incorporated FATCA, CRS, UT Loan Financing Risk Disclosure Statement) as set out in this document, the relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, of this account application and I/We undertake to be bound by them for all my/our transactions with RHB AM MY.

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

Individual Applicant Name : NRIC/Passport No: Date :	Joint Individual Applicant Name : NRIC/Passport No: Date :	<p>For joint application, please tick (✓) account operating mode for future transactions.</p> <div style="display: flex; flex-direction: column; gap: 5px;"><div><input type="checkbox"/> For Individual Applicant Only</div><div><input type="checkbox"/> For Joint Individual Applicant Only</div><div><input type="checkbox"/> Either Applicant to sign</div><div><input type="checkbox"/> Both Applicants to sign</div><div><input type="checkbox"/> Either Two Applicant to sign*</div><div><input type="checkbox"/> Three Applicants to sign*</div></div> <p>*For More than One Joint Holder</p>
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Note: Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics.

FOR OFFICE USE ONLY

Account No. _____	
FOR UTSC/DISTRIBUTOR USE ONLY	
RHBAM MY / Distributor / Branch Code / Stamp _____	Name of Staff / UTSC / Distributor _____
Staff / UTSC Code / EP Code _____	Signature of Staff / UTSC / Distributor _____
FIMM Code _____	_____

APPENDIX**List of Source of Wealth**

W01	Accumulated Savings
W03	Inheritance
W05	Retirement Income
W07	Disposal of Assets/ Shares
W09	Return on Investment
W11	Income from own business
W13	Foreign investment proceeds
W15	Property (rental proceeds)
W17	Gratuity

W02	Employment Income
W04	Trust Fund
W06	EPF / Retirement Funds
W08	Insurance/Takaful Maturity/Surrender
W10	Legal Settlement
W12	Local Investment proceeds
W14	Crypto currency investment proceeds
W16	Winning lottery money
W18	Sale of Business

List of Source of Fund

F01	Income/Salary
F03	EPF/SOCSSO/Pension/Gratuity
F05	Trust Funds
F07	Sale of Inves/Shares/Prop/Land
F09	Rental Proceeds
F11	Directors Fee/Salary
F13	Return on Investment
F15	Insurance /Takaful Maturity/Surrender
F17	Credit Facility Approve by FI
F19	Spouse/Parents/Children
F21	Part-time Income
F23	Gift/Donation
F25	Regular Periodic Income

F02	Own Bank Transfer (within RHB)
F04	Savings/Investment
F06	Divorce Sett/Compensation
F08	Dividends/Profits
F10	Commission
F12	Welfare Allowance
F14	FD/Term Deposit Placement Roll Over/Renewal
F16	Legal Settlement
F18	Trf frm Own Acct with Oth FI
F20	Financial Aid/Subsidies
F22	Inheritance
F24	Winning-legal Gambling/Contest
F26	Crypto Currency/Digital Asset Investment Proceeds

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto.
- I/We am/are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/Passport is/are enclosed (applicable to individual).
- I/We declare and represent that as at the date hereof, I/We am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us. (applicable to individual).
- I/We declare that I/We am/are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable.
- I/We acknowledge that I/We shall keep RHBAM MY informed of any changes of the information stated in this account application.
- I/We undertake to provide such information and documents that RHBAM MY may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLA/TFPUAA 2001") (including any amendments, variations, and/or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT"). I/We agree that I/We shall not hold RHBAM MY liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBAM MY in good faith, nor for any delay and/or refusal by RHBAM MY in carrying out my / our instructions in the event deemed necessary by RHBAM MY. I/We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and/or statutory bodies from time to time and further undertake to give the evidence and/or documentation required by RHBAM MY, the respective regulators, authorities and/or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
- In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us (for joint application only).
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM MY, its Personnel, and Unit Trust Scheme Consultants against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM MY as a result of any inaccuracy of the declarations herein.
- I, being the Main Applicant agree to apply the risk tolerance profile maintained with RHBAM MY for my subscription and/or switching/transfer. If there is any changes to my risk tolerance profile, I will notify and furnish RHBAM MY with the updated Investor Suitability Assessment Form (ISAF).
- For Joint Account(s) investment, I/We agreed that the Main Applicant's risk tolerance profile will be applied.
- For any investment that I/We made through EPF i-Invest for EPF-Member Investment Scheme, I/We understand that I/We am/are fully responsible, at my/our own risk in determining the suitability of the unit trust fund(s), will make all my/our present and future investment decisions based on my/our own judgement and independent advice as I/We consider appropriate. I/We have understood the features, nature, associated risks and T&C of the relevant unit trust fund(s). All information disclosed/provided by me/us is true, complete and accurate. The unit trust consultant that I/We have chosen is purely for post sales services.
- I/We agree to notify RHBAM MY if there is any changes that affect my tax residency/FATCA/CRS status and will furnish RHBAM MY with the relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30 days of such change.
- I/We acknowledge that this application is subject to the approval of RHBAM MY and RHBAM MY has the absolute discretion to approve or reject this application without assigning any reasons thereto.
- I/We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBAM MY's branches and that I/We have not withheld any material facts or information from RHBAM MY. RHBAM MY is entitled to fully rely on such information for all purposes, unless RHBAM MY receives notice in writing from me informing otherwise. I/We further undertake to furnish to RHBAM MY with such additional particulars as RHBAM MY may require from time to time.
- I/We undertake to notify RHBAM MY in writing of any changes in the information provided herein by me/us. I/We agree that any such changes shall be effective three (3) business days after RHBAM MY's receipt of my/our notice.

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA") (Continued)

- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence of or arising from the said private arrangement or agreement.
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by facsimile or electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me/us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post, facsimile or electronic mail are entirely my/our risk for which RHBAM MY shall not be liable for.
- I am/I/We are aware that signatures on facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY facsimile or electronic mail instructions assuming such risks. RHBAM MY shall not held liable for any losses, damages, expenses, claims or liabilities suffered by me/us as a result of RHBAM MY acting upon facsimile or electronic mail instructions so long as the signature(s) appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen
- I/We authorise RHBAM MY to conduct independent verification and/or inquiries in respect of any information declared herein or furnished to RHBAM MY with the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I/We undertake to furnish any additional information that RHBAM MY may require for its assessment of the application and from time to time after the application had been approved. That I/We further consent and authorise the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my information to RHBAM MY.
- I/We hereby undertake to fully, unconditionally and irrevocably indemnify RHBAM MY and keep RHBAM MY indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which RHBAM MY may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHBAM MY in collecting any debts due to RHBAM MY or in connection with the closure of the Account, or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) on my part in this T&C howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with RHBAM MY. Neither RHBAM MY or its subsidiary, associated, or related companies of RHBAM MY's holding company nor any of its agents shall be liable for any direct, indirect, special or consequential damages which may be suffered by me/us such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort, arising directly or indirectly with or arising out of this DAA, and/or the T&C herein. I/We further undertake to indemnify RHBAM MY and or its subsidiary, associated, or related companies of RHBAM MY's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me/us pursuant to the terms of the T&C and/or the DAA stated herein.
- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular in relation to my/our securities and/or depository accounts (for example account particulars, balances, and/or transactions) maintained with the relevant authorities (whether locally or abroad), agents and/or service providers. This consent is irrevocable and I/We shall not hold RHBAM MY liable for any losses arising thereof except for losses or liabilities I/We may directly suffer as a result of any fraudulent act done / committed by RHBAM MY.
- I/We consent to and authorize the RHB Banking Group (which shall include its holding company, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including :
 - (i) any companies within the RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation:
 - a) cross-selling, marketing and promotions of products and/or services of the RHB Banking Group;
 - b) conducting conflict checks on any conflict of interest situations whether actual or potential, pursuant to the appointment of RHBAM MY, if applicable; and
 - c) having access to the Company's/ the Customer's information and/or documents in relation to its securities and/or depository accounts maintained with RHBIB and/or the relevant central and/or authorized depositories, if applicable;
 - (ii) any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
 - (iii) any party(ies) providing security for purposes of facility(ies) granted to me/us;
 - (iv) agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers in connection with any products and/or services being provided by the RHB Banking Group;
 - (v) auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facility or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
 - (vi) credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
 - (vii) any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We agree that RHBAM MY shall not be responsible or liable to me in the event the agents or entities appointed by RHBAM MY to perform any obligations, goes into liquidation or insolvency and further agrees that RHBAM MY shall not be liable in respect of the acts or omission of any entity providing any services including repurchase/settlement facilities and/or custodian services.
- I/We undertake to further indemnify RHBAM MY for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBAM MY on behalf of me/us having to act on my/our instructions or at my/our request, (ii) breach by me of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBAM MY selling-off, or collecting any debts due to RHBAM MY or in connection with the closure of the Account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me/us. This obligation to indemnify RHBAM MY survives the termination of these T&C.
- I/We agree to pay all taxes including but not limited to Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the service fee and/or any such other fees in relation to my/our account.
- I/We agree and acknowledge that all communication between RHBAM MY and me/us conducted via Electronic Services - for the purposes of issuing instructions in respect of my/our account may increase the risk of error, security, fraud and privacy issues. I/We acknowledge I/We am/are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Services. I/We further agree to the following:-
 - a. I/We fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I/We must make sure, by all appropriate means, that they are not used by persons other than me/us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.
 - b. I/We agree that RHBAM MY may use my/our mobile number(s) and/or e-mail address(es) to validate/authenticate the registration and/or access for online services and/or other services. Should there be any changes to my/our e-mail address(es) and/or mobile number(s), I/We will advise RHBAM MY and provide the Updating of Client's Particular Form.
 - c. RHBAM MY may rely upon or act in accordance with the instructions given under the Electronic Services but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Services which may from time to time be, or purported to be, or believed by RHBAM MY to be given by me without inquiry on RHBAM MY's part as to the authority or identity of the person making or purporting to make such communication via the Electronic Services.
 - d. RHBAM MY shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by me/us via the nominated Electronic Services. Such instructions shall be deemed irrevocable and binding upon me upon RHBAM MY's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.
 - e. RHBAM MY shall have no liability to me/us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Services which may affect my communication.
 - f. RHBAM MY shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Services. I/We agree to indemnify RHBAM MY from and against all losses, liabilities, judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Services by using my/our designated password whether or not I/We authorised such use.
 - g. I/We agree to use applicable software to protect my/our computer from viruses, malware, spyware, phishing, and other forms of attack on my/our computer. I/We am/are responsible for selecting all systems, hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
 - a. Withhold any applicable payments in the account(s);
 - b. Report/discard/exchange any information/documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
 - c. Terminate (with prior notice of 7 business days) my/our contractual relationship(s) with RHBAM MY.
- I/We declare that I am/I/We are not a U.S. person and in the event of a change in my/our status that I/We become a U.S. Person, I/We shall notify RHBAM MY of the change.
- The Customer shall indemnify and hold harmless RHBAM MY, its directors/shareholders/employees and its Unit Trust Scheme consultants against all actions, cost (including any legal cost incurred), suits, proceedings, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) RHBAM MY having acted on the instructions/Order given in this application, save and except for the gross negligence and wilful default on the part of RHBAM MY.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/We further confirm that I/We are/is a sophisticated investor as defined in the Information Memorandum and thus, I/We are/is qualified to invest in the Wholesale Fund (Applicable for Wholesale Client only).
- For investing into unit trust fund(s) under the nominee system through IUTA, I/We have read and understood that the rights to have my/our particulars recorded in the register of unit holders of the unit trust fund(s) and the right to call, attend and vote in any unit holders' meeting is not accorded to me/us as the IUTA is recognized as a registered unit holder of the unit trust fund(s) under the nominee system.

TERMS AND CONDITIONS ("T&C")

You are advised to read and understand the relevant Information Memorandum, Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) and deed(s) which shall be made available upon request before investing in the fund(s).

1.0 RHBAM MY shall be entitled to vary, revise or amend the provisions of the T&C herein at any time. The Customer is deemed to have been notified of such variation, upon such variation being made available on the website(s) of IUTA as well as RHBAM MY (if any) and the Customer is deemed to have accepted such variation, revision, amendment and/or modification in the event the Customer continues to invest with RHBAM MY as well as access to RHBAM MY Website. The relevant provisions of this T&C shall thereafter be deemed to have been varied, revised, amended and/or modified accordingly and shall be read and construed as if such variations, revisions, amendments and/or modification had been incorporated in and formed part of the T&C.

2.0 Customer Care

- If you require further information or clarification, please contact our Customer Service at +603-9205 8000 for assistance.

3.0 Rights of RHBAM MY as the Manager

- a. RHBAM MY reserves the right to accept or reject any account opening application and/or transactions in whole or in part thereof with or without assigning any reasons thereto, without compensation to the customer and the duly completed Transaction form/instruction received by RHBAM MY are deemed irrevocable by the Customer.
- b. Notwithstanding anything contained herein, RHBAM MY shall be at liberty to disregard or refuse to process any of the instructions given via the Transaction form if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose RHBAM MY to any liability.

4.0 Electronic Services

- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in writing.

a. RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :

- (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
- (ii) transmitting Orders to RHBAM MY for execution;
- (iii) access to, including but not limited to key market indicators and real-time quotes;

And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing

b. RHBAM MY shall be entitled to:

- (i) modify, suspend or terminate the operation of the Electronic Services; or
- (ii) suspend or terminate the Customer's access to or use of the Electronic Services at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM MY or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

5.0 Notices

All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.

6.0 Investment

a. All monies due and payable by the Customer to RHBAM MY shall be made with clear funds and any cheques issued by the customer must be honoured when presented.

b. No physical cash shall be accepted as payment for investment

c. Without prejudice to the generality of the foregoing, all employees and Unit Trust Scheme Consultants ("Consultants") of RHBAM MY are prohibited from receiving from any parties monies for unit trust investment (whether by way of cash or cheque or any other instruments) made out in favour of the employees and/or Consultants) for their onward transmission to RHBAM MY and in the event that you do hand over such monies to our employees and/or Consultants, such employees and/or Consultants shall for the purposes of such transmission of monies to RHBAM MY, be your agent and not ours and RHBAM MY shall not be liable for any loss whatsoever occasioned to you or any other person. RHBAM MY is under no obligation to accept payments for unit trust investments via employees and/or Consultant of RHBAM MY or any third party and may at our sole discretion reject such payments.

d. If any application made by the Customer is rejected for whatsoever reason, whether in part or whole, any monies paid or remaining balance thereof will be returned (without interest or return) and any costs or expenses incurred thereof shall be borne solely by the customer

e. Any investment, repurchase or switching requests received after the respective fund's cut-off time or on the fund's non-business day will be treated as the next business day's transaction.

f. Pre-signed purchase/switching and/or repurchase/cooling-off forms is/are strictly prohibited as provided under FIMM's Code of Ethics.

6.1 Account Opening

a. Minimum Investment

• Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).

b. Individual Applicant (Main Applicant)

• 18 years old and above; with full capacity and authority to accept and agree to this T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Order thereon and to enter into any Transactions contemplated herein.

• Is not an undischarged bankrupt nor has any current or pending litigation, arbitration or administrative proceeding against the Customer that threatens to restrain the Customer's entry into or performance of the Customer's obligations herein.

• Is neither engaged in any unlawful activity nor monies obtained from any illegal source or related to any illegal activity.

c. Designated Account Holder

• A minor (children below age of 18 years) being a joint applicant shall be registered as a Designated Account Holder.

• The designated Account Holder will not enjoy the rights of a Unit Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s) and only Main Applicant is authorised to give Order in relation thereto.

d. Joint Individual Applicant

• Only one person shall be registered as Main Applicant, while the others as joint applicant(s). Authority to operate the Account may be indicated as the "Power to Sign" in the Account Opening Form. If no indication or explicit instruction is given, then by default all joint Applicants shall sign.

• All applicants must be 18 years old and above; with full capacity and authority to accept and agree to these T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Orders thereon and to enter into any Transactions contemplated herein

• In the case of death of one unit holder, the surviving applicant(s) will be the person recognised by the Manager and the Trustee as having any title to or interest in the units held (except where the units have been pledged as collateral to a licensed financial institution).

• The Main Applicant is held liable should there be any discrepancy in the instruction and/or information given by the Joint Individual Applicant to RHBAM MY

TERMS AND CONDITIONS ("T&C") (CONTINUE)

6.2 Purchase/Switching

- a. Switching application
 - If allowed, minimum switch amount is to be adhered to.
 - A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched.
 - For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
 - In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM MY reserves the right to fully switch all the units held by the Customer.
 - For full switching, all units in the account shall be switched.
 - For EPF Members who are above age 55 years old (Akaun 55 and Akaun Emas) are allowed to perform withdrawal from EPF accounts for investment in the Unit Trust Funds. This shall be treated as type of withdrawal scheme from EPF. Upon successful withdrawal for purchase of Unit Trust Funds, the units created shall subsequently be deemed as cash investments, where subsequent transactions of switching and repurchase shall be treated similar to cash investments.
 - For EPF Simpanan Syariah Akaun, Customer can only purchase or switch-in to Shariah-compliant unit trust funds.

6.3 Repurchase (Redemption)

- Customer must maintain minimum holding as prescribed in the fund's account for partial repurchase, as required by the relevant Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- For partial repurchase, the customer must leave a minimum balance of units required to maintain the fund's account as required by the relevant Fund's Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any). In the event any request for partial repurchase results in the Customer holding less than the required minimum balance of units required, RHBAM MY reserves the right to full repurchase all the units held by the Customer.
- Payment of repurchase proceeds to a third party is strictly prohibited.
- If repurchase order of units received from Customer is above Customer's total available unit, RHBAM MY has the right to proceed with the repurchase order as full repurchase based on the available units.
- RHBAM MY will not be held responsible for any delay or loss incurred due to incorrect bank account number provided by the Customer.
- In the case of a repurchase of units in a Fund acquired using the EPF Plan, the repurchase proceeds will be credited to the Customer's EPF account directly. For the avoidance of doubt, repurchase proceeds of Customers using the EPF plan and who have attained the age of 55, will be paid or credited to the Customer in accordance with these T&C or the Customer's instructions. The repurchase proceeds will be net of any fees, charges or expenses incurred in connection with the repurchase. RHBAM MY shall not be under any duty to ascertain or have any responsibility for the adequacy of the consideration received.
- All payments from the Customer to RHBAM MY or from RHBAM MY to the Customer shall be settled in the relevant Currency of the Fund ("Fund Currency") whose units are being subscribed for or repurchased unless otherwise agreed between RHBAM MY and the Customer. Where RHBAM MY and the Customer have agreed that the payments shall be settled in a currency other than the Fund Currency, such payments shall be settled at a rate of exchange as shall be determined by RHBAM MY in its sole and absolute discretion. If for any reason RHBAM MY cannot effect payment or repayment to the Customer in the Fund Currency or in the agreed currency between RHBAM MY and the Customer, RHBAM MY may effect payment or repayment in the equivalent of any other currency selected by RHBAM MY based on the applicable rate of exchange at the time the payment or repayment is due.

6.4 Cooling-Off

- Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.
- Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).

6.5 Income Distribution / Unclaimed Moneys

a) Income Distribution

- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- Income Distribution for investment via the EPF Member's Investment Scheme, will be automatically reinvested into the Fund. Distribution will continue to be reinvested upon conversion to Cash Plan after EPF released control, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.
- Income Distribution for investment via the EPF Member's Investment Scheme under Akaun 55 and Akaun Emas will be automatically reinvested into the Fund, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.

b) Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

6.6 Bank Account Details

- Bank account details as stated in the account application will be captured under RHBAM MY's system for the payment purposes of income distribution, repurchase and cooling off. If the bank account details provided under the repurchase/cooling-off instruction differs from that of the account application, payment will be processed as per the bank account details maintained under the RHBAM MY's system. If there is any changes to the bank account details, kindly provide the latest details by completing the Updating of Client's Particular Form.
- In the event that no such bank account number provided in the account application, RHBAM MY will maintain the bank account details as provided in the repurchase/cooling-off instruction.

6.7 Regular Savings Plan (RSP)

- If the Customer at any time apply for and are accepted by RHBAM MY to use the services that enable the Customer to make regular savings, the Customer will be subject to the T&C.
- The Customer on application for RSP will need to have a minimum initial investment amount in the nominated unit trust funds and to subsequently nominate number of years of investment. The source of monies is through direct debit authorisation.
- The Customer acknowledges that RHBAM MY reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM MY in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM MY has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

7.0 Change of Particulars

- RHBAM MY shall at all times be entitled to rely on the records in the Application Form last submitted by the Customer unless any change in the particulars therein have been notified to RHBAM MY or updated online by the Customer. RHBAM MY is not obliged to verify any particulars furnished or updated online by the Customer and RHBAM MY shall not be liable or responsible for any losses suffered or incurred by the Customer or any other Person by reason of any error or omission in the completion of the Application Form/Update Particular Form or in the furnishing or online updating of the particulars by the Customer.
- The Customer agrees and undertakes to notify RHBAM MY immediately of any change in the particulars of the Customer, or any information relating to any Account or to these T&C, supplied to RHBAM MY to update the changes online or completing the Updating of Client's Particular Form and submit to:

RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 E-mail: rhbam@rhbgroup.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8107 E-mail: rhbi@rhbi.com

TERMS AND CONDITIONS ("T&C") (END)

- 8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)
- The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").
 - RHBAM MY as IUTA requires on services of a nominee ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
 - Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
 - The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
 - The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
 - The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, upon release control from EPF (when a member reaches age of 55 or made full withdrawal due to Leaving the Country, Incapacitation, Pensionable Employees or Death Withdrawals and any other reasons defined by EPF from time to time), Customer hereby agrees and authorise RHBAM MY as the IUTA and the UTMC to automatically re-register/transfer the Customer's holdings under EPF plan to be held by in the name of Nominee.

9.0 TERMINATION

- RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
 - i. an Account without holdings and/or activity for the past two (2) years since the opening of account;
 - ii. an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
 - iii. the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;
 - iv. any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
 - v. the Customer breaches any of the terms herein;
 - vi. any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;
- vii. RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;
- viii. if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);
- ix. if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).
- x. RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.

10.0 CONSEQUENCES OF TERMINATION

- In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY. Any balance monies shall be credited into the Customer's EPF account, or credited into the Customer's bank account as stipulated during account opening application after EPF release control upon the Customer reaching 55 years of age;
- In the event of any income distribution after the termination of Account, RHBAM MY will sell-off the residual units and the monies will be credited in either the Customer's EPF or bank account as mentioned in the above Item 6.5 Income Distribution clause. RHBAM MY shall send e-mail notification to the Customer in relation to the residual units sell-off.

11.0 UT LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

- a. The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
- b. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- c. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
- d. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
- e. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

- "Account" means the account which the Customer opens and maintains with RHBAM MY to have access to the financial products and services provided by RHBAM MY.
- "Business Day" as defined in respective fund's relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) and Product Highlights Sheet.
- "Cash Plan" means a plan where Customer's investment monies in a Fund is other than EPF Plan and RSP.
- "Content" means information, material, report and records including but not limited to text messages, images, banners, videos, animation and forms as appearing or displayed on this Website and/or the Mobile Application.
- "Customer", "You", "Your", "Yourself" refer to a customer/applicant of RHBAM MY, i.e. any person(s) who hold(s) and operate(s) an Account with RHBAM MY and includes the successors in title or legal representatives, whichever is applicable, of the Customer.
- "EPF" means the Employees Provident Fund.
- "EPF Plan" means a plan which allows a Customer (subject to the conditions as imposed by EPF) to invest in a Fund which is managed by a Manager approved by the EPF, by way of transfer of funds from the Customer's EPF account.
- "EPF i-Invest" refers to EPF online facility which allows you to transfer eligible fund from your EPF Saving to make investment into unit trust.
- "EPF Akaun 55" refers to Customer's EPF account where EPF members' contribution is received up to the age of 55 years old.
- "EPF Akaun Emas" refers to Customer's EPF account where EPF members' (who continue to work after the age of 55) contribution is received up to the age of 60 years old. Any outstanding balance from Akaun 55 will be consolidated under Akaun Emas.
- "FIMM" means Federation of Investment Managers Malaysia.
- "Fund(s)" means any unit trust, wholesale fund, investment fund, mutual fund or any other collective investment scheme authorised or recognised by the SC (or deemed to be authorised or recognised under law) and distributed by or made available through RHBAM MY from time to time.
- "Information" means information, text, personal data, data, statements, materials, message or any other information posted and/or provided in the Website.
- "IUTA" means Institutional Unit Trust Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
- "Password" means User ID for authentication purposes to access primarily the i-Akaun and other available internet services known only to the user.
- "PDPA" means Personal Data Protection Act 2010.
- "Personnel" means the directors, officers, employees, servants, agents and employees of RHBAM MY and/or its nominee.
- "Registered User" means a customer who has registered for RHBAM MY.
- "RHB Banking Group" means RHB Bank Berhad and its group of companies.
- "RSP Plan" means Regular Savings Plan.
- "SC" means the Securities Commission Malaysia.
- "Services" means all online services, made available from time to time in the Website.
- "Sophisticated Investor" means a Customer who has successfully declared themselves as a sophisticated investor, which term is as defined in the "Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework" issued by the Securities Commission Malaysia or the glossary section of the information memorandum of the relevant fund. Only sophisticated investor may invest in a Wholesale Fund.
- "Statement" means any statements of account, confirmations or notifications in respect of any Order.
- "Trustees" mean the Trustee of the Fund as stated in the Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) & Information Memorandum(s) and its Supplementary(ies) (if any).
- "User ID" means Identification characters used by the user for the purpose of login to the Website.
- "Unit" means a share or unit in a Fund.
- "Visitor" means a non-customer of RHBAM MY.
- "Website" means RHBAM MY's website at <https://www.rhbgroup.com/malaysia/products-and-services/unit-trust/asset-management/rhb-asset-management-sdn-bhd>
- "Wholesale Fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.

ACCOUNT APPLICATION FORM Non-Individual

☐ RHB ASSET MANAGEMENT SDN BHD

☐ RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD

RHB Asset Management Sdn Bhd (RHBAM) and its subsidiary, RHB Islamic International Asset Management Berhad (RHBIIAM), either individually or collectively (where applicable), shall be referred to as RHBAM MY in this document.

In compliance with the Capital Markets and Services Act 2007, this account application form should not be circulated unless accompanied by the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) if any before completing this account application form.

I/we read and understand the below to buy Wholesale Fund ☐ Yes ☐ No

This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Please complete in BLOCK LETTERS & using BLACK INK PEN only, and tick(✓) where applicable. For 1st time Investor(s), this form is required to be completed.

BUSINESS INFORMATION

Registered Business Name
(hereinafter referred to as "the Company")

Former Business Name

Doing Business As Name

Business Registration No SSM Registration No (if any)

Date of Incorporation (DD/MM/YYYY) - - Country of Incorporation

Country of Head Quarters (if different from country of incorporation)

Registered Address

Post Code Town / City

State Country

Primary Business Operation Address / Correspondence/ Mailing Address
(Indicate "Same as above" if same as above Registered address)

Post Code Town / City

State Country

Tel No. Country Code Area Code Office ext Fax No.

Email Address

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Top 5 Country of Business Operations / Activities

Country 1. Country 2.

Country 3. Country 4.

Country 5.

Nature Of Business Specify MSIC Code

Company Status ☐ Resident ☐ Non Resident ☐ Resident Controlled (tick the following) ☐ Non-Resident Controlled

If Resident Controlled, please state the following:-

☐ Bumi Controlled ☐ Non-Bumi Controlled

Type of Entity E (Refer Appendix to fill in this part for Type of Entity Code)

Paid Up Capital (RM)

Total Company Assets

☐ Less than RM500,000 (or equivalent) ☐ RM500,001 to RM3,000,000 (or equivalent) ☐ RM3,000,001 to RM5,000,000 (or equivalent)
☐ RM5,000,001 to RM10,000,000 (or equivalent) ☐ RM10,000,001 to RM25,000,000 (or equivalent) ☐ RM25,000,001 to RM50,000,000 (or equivalent)
☐ RM50,000,001 to RM75,000,000 (or equivalent) ☐ RM75,000,001 to RM100,000,000 (or equivalent) ☐ More than RM100,000,000 (or equivalent)

Source of Wealth

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 (Refer Appendix to fill in this part for Source of Wealth Code)

Expected deposit/investment with RHBAM MY in the next 12 months

☐ Less than RM50,000 (or equivalent) ☐ RM50,001 to RM100,000 (or equivalent) ☐ RM100,001 to RM500,000 (or equivalent)
☐ RM500,001 to RM1,000,000 (or equivalent) ☐ RM1,000,001 to RM5,000,000 (or equivalent)
☐ RM5,000,001 and above

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds) (Refer Appendix to fill in this part for Source of Fund Code)

Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1 F	Country	Exposure percentage
2 F	Country	Exposure percentage
3 F	Country	Exposure percentage
4 F	Country	Exposure percentage
5 F	Country	Exposure percentage

Company Source of Income ☐ Disposal of non-core business/asset/investments ☐ Fund raising exercise such as right issue ☐ Cash in hand/surplus funds/working capital

CONTACT DETAILS

Contact Person (1)

Designation Department Tel No. ext Fax No. Office Email Address

Contact Person (2)

Designation Department Tel No. ext Fax No. Office Email Address

PARTICULARS OF ALL DIRECTOR(S)/SHAREHOLDER(S)/ULTIMATE BENEFICIAL OWNER(S)/PARTNER(S)/SOLE PROPRIETOR/AUTHORISED SIGNATORY(IES)

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other:

Full Name As Per NRIC / Passport: Gender: ☐ Male ☐ Female

Entity Name:

Former Name:

Alias / Doing Business As Name:

NRIC / Passport No. / Co. Reg. No: ID / Passport Expiry Date: DD / MM / YYYY

Country of Birth: Date of Birth / Incorporation: DD / MM / YYYY

Nationality / Place of Incorporation: Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: ID / Passport No: Expiry Date: DD / MM / YYYY

2. Country: ID / Passport No: Expiry Date: DD / MM / YYYY

Occupation: Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: Percentage of Shareholdings:

Residential / Permanent Address: Mailing Address:

Tel No: H/p No: Email Address:

PARTICULARS OF ALL DIRECTOR(S)/SHAREHOLDER(S)/ULTIMATE BENEFICIAL OWNER(S)/PARTNER(S)/SOLE PROPRIETOR/AUTHORISED SIGNATORY(IES)

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
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Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date:

D	D
/	
M	M
/	
Y	Y
Y	Y

Country of Birth: _____ Date of Birth / Incorporation:

D	D
/	
M	M
/	
Y	Y
Y	Y

Nationality / Place of Incorporation: _____ Type of Entity:

E		
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 (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____	ID / Passport No: _____	Expiry Date: <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>D</td><td>D</td></tr> <tr><td>/</td><td></td></tr> <tr><td>M</td><td>M</td></tr> <tr><td>/</td><td></td></tr> <tr><td>Y</td><td>Y</td></tr> <tr><td>Y</td><td>Y</td></tr> </table>	D	D	/		M	M	/		Y	Y	Y	Y
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2. Country: _____	ID / Passport No: _____	Expiry Date: <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>D</td><td>D</td></tr> <tr><td>/</td><td></td></tr> <tr><td>M</td><td>M</td></tr> <tr><td>/</td><td></td></tr> <tr><td>Y</td><td>Y</td></tr> <tr><td>Y</td><td>Y</td></tr> </table>	D	D	/		M	M	/		Y	Y	Y	Y
D	D													
/														
M	M													
/														
Y	Y													
Y	Y													

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
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Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date:

D	D
/	
M	M
/	
Y	Y
Y	Y

Country of Birth: _____ Date of Birth / Incorporation:

D	D
/	
M	M
/	
Y	Y
Y	Y

Nationality / Place of Incorporation: _____ Type of Entity:

E		
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 (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____	ID / Passport No: _____	Expiry Date: <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>D</td><td>D</td></tr> <tr><td>/</td><td></td></tr> <tr><td>M</td><td>M</td></tr> <tr><td>/</td><td></td></tr> <tr><td>Y</td><td>Y</td></tr> <tr><td>Y</td><td>Y</td></tr> </table>	D	D	/		M	M	/		Y	Y	Y	Y
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2. Country: _____	ID / Passport No: _____	Expiry Date: <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>D</td><td>D</td></tr> <tr><td>/</td><td></td></tr> <tr><td>M</td><td>M</td></tr> <tr><td>/</td><td></td></tr> <tr><td>Y</td><td>Y</td></tr> <tr><td>Y</td><td>Y</td></tr> </table>	D	D	/		M	M	/		Y	Y	Y	Y
D	D													
/														
M	M													
/														
Y	Y													
Y	Y													

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
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Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date:

D	D
/	
M	M
/	
Y	Y
Y	Y

Country of Birth: _____ Date of Birth / Incorporation:

D	D
/	
M	M
/	
Y	Y
Y	Y

Nationality / Place of Incorporation: _____ Type of Entity:

E		
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 (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

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D	D													
/														
M	M													
/														
Y	Y													
Y	Y													

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____	Mailing Address: _____
_____	_____
_____	_____
_____	_____

Tel No: _____ H/p No: _____ Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
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Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date:

D	D
/	
M	M
/	
Y	Y
Y	Y

Country of Birth: _____ Date of Birth / Incorporation:

D	D
/	
M	M
/	
Y	Y
Y	Y

Nationality / Place of Incorporation: _____ Type of Entity:

E		
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 (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____	ID / Passport No: _____	Expiry Date: <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>D</td><td>D</td></tr> <tr><td>/</td><td></td></tr> <tr><td>M</td><td>M</td></tr> <tr><td>/</td><td></td></tr> <tr><td>Y</td><td>Y</td></tr> <tr><td>Y</td><td>Y</td></tr> </table>	D	D	/		M	M	/		Y	Y	Y	Y
D	D													
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Y	Y													
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D	D													
/														
M	M													
/														
Y	Y													
Y	Y													

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____	Mailing Address: _____
_____	_____
_____	_____
_____	_____

Tel No: _____ H/p No: _____ Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
-----------------------------------	--------------------------------------	---	--	---------------------------------------

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date:

D	D
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 /

M	M
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Y	Y	Y	Y
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Country of Birth: _____ Date of Birth / Incorporation:

D	D
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 /

M	M
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 /

Y	Y	Y	Y
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Nationality / Place of Incorporation: _____ Type of Entity:

E		
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 (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____	ID / Passport No: _____	Expiry Date: <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>D</td><td>D</td></tr> </table> / <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>M</td><td>M</td></tr> </table> / <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D									
M	M									
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D	D									
M	M									
Y	Y	Y	Y							

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
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Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date:

D	D
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Y	Y	Y	Y
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Country of Birth: _____ Date of Birth / Incorporation:

D	D
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Y	Y	Y	Y
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Nationality / Place of Incorporation: _____ Type of Entity:

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 (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____	ID / Passport No: _____	Expiry Date: <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>D</td><td>D</td></tr> </table> / <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>M</td><td>M</td></tr> </table> / <table border="1" style="display: inline-table; text-align: center; font-size: 0.8em;"> <tr><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D									
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D	D									
M	M									
Y	Y	Y	Y							

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
Full Name As Per NRIC / Passport: _____				Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Entity Name: _____				
Former Name: _____				
Alias / Doing Business As Name: _____				
NRIC / Passport No. / Co. Reg. No: _____		ID / Passport Expiry Date: <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table>		
Country of Birth: _____		Date of Birth / Incorporation: <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table>		
Nationality / Place of Incorporation: _____		Type of Entity: <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>E</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div> </div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div> </div></table> <small>(Refer Appendix to fill in this part for Type of Entity Code)</small>		
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1. Country: _____	ID / Passport No: _____	Expiry Date: <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table>		
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Occupation: _____		Employment Type: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed		
Name of Employer / Nature of Self-Employment / Business: _____				Percentage of Shareholdings: _____
Residential / Permanent Address: _____ _____ _____		Mailing Address: _____ _____ _____		
Tel No: _____		H/p No: _____		Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
Full Name As Per NRIC / Passport: _____				Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Entity Name: _____				
Former Name: _____				
Alias / Doing Business As Name: _____				
NRIC / Passport No. / Co. Reg. No: _____		ID / Passport Expiry Date: <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table>		
Country of Birth: _____		Date of Birth / Incorporation: <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table>		
Nationality / Place of Incorporation: _____		Type of Entity: <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>E</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div> </div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div> </div></table> <small>(Refer Appendix to fill in this part for Type of Entity Code)</small>		
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Occupation: _____		Employment Type: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed		
Name of Employer / Nature of Self-Employment / Business: _____				Percentage of Shareholdings: _____
Residential / Permanent Address: _____ _____ _____		Mailing Address: _____ _____ _____		
Tel No: _____		H/p No: _____		Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
Full Name As Per NRIC / Passport: _____				Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Entity Name: _____				
Former Name: _____				
Alias / Doing Business As Name: _____				
NRIC / Passport No. / Co. Reg. No: _____		ID / Passport Expiry Date: <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>D</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>M</div></table> / <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table> <table border="1" style="display: inline-table; text-align: center; width: 15px; height: 15px;"><div>Y</div></table>		
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Name of Employer / Nature of Self-Employment / Business: _____				Percentage of Shareholdings: _____
Residential / Permanent Address: _____ _____ _____		Mailing Address: _____ _____ _____		
Tel No: _____		H/p No: _____		Email Address: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
Full Name As Per NRIC / Passport: _____				Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
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Name of Employer / Nature of Self-Employment / Business: _____				Percentage of Shareholdings: _____
Residential / Permanent Address: _____ _____ _____		Mailing Address: _____ _____ _____		
Tel No: _____		H/p No: _____		Email Address: _____

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Note: Please attach details in separate sheet if the space provided is insufficient.

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN REGISTERED ORGANISATION(S)
☐ I/We declare that I am/ we are Malaysian resident(s)/ Malaysian organisation

☐ I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of

(Country) _____

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)**Investment Objective**☐ Capital Growth☐ Regular Income☐ Capital Protection☐ Education☐ Wealth Accumulation☐ Retirement**Investment Experience**☐ Unit Trust _____ year(s)☐ Trading on Bursa Malaysia _____ year(s)☐ Futures / Options _____ year(s)☐ Others _____ year(s)☐ No experience**Investment Time Frame**☐ Long Term (> 5 years)☐ Medium (3-5 years)☐ Short Term (< 3 years)**BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - MYR Class Fund Only**

Bank Name

Account Holder Name

Bank Account No.

Account Type

☐ Savings Account☐ Current account

Note : 1. Only one MYR currency bank account will be maintained in RHBAM MY's record at any one time

2. Payment to third party is strictly not allowed

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - Foreign Currency Class Fund Only

Bank Name

Account Holder Name

Bank Account No.

Account Type

☐ Savings Account☐ Current account

Currency

☐ AUD☐ EUR☐ GBP☐ JPY☐ RMB☐ SGD☐ USD☐ Other, please specify _____

Note 1. At any given moment, only one foreign currency bank account for each currency will be maintained in RHBAM MY's records.

2. Payment to third party is strictly not allowed

RHB PRIVACY NOTICE

I/We understand that RHBAM MY will use, collect, record, store, share and/or process my/our personal information, including, without limitation, my/our contact details, background information, financial data, tax residency and other information relevant to my/our application for the product and / or service which

- (a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:
- (i) providing this product and/or service and notifying me/us about important changes or developments to the features;
 - (ii) updating and managing the accuracy of RHB Banking Group's records;
 - (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
 - (iv) assessment and analysis including credit / lending / financing / insurance/takaful risks / behaviour scoring / market and product analysis and market research;
 - (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
 - (vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;
 - (vii) maintaining my/our credit history for present and future reference;
 - (viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
 - (ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
 - (x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or
 - (xi) protecting RHB Banking Group's interests and other ancillary or related purposes.

I/We understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM MY will not be able to provide the product/service that I/we have requested from RHBAM MY and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM MY with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance/takaful products/services), I/we hereby provide RHBAM MY with my/our express consent to process the same in the manner described in this Privacy Notice. I/we may exercise my/our options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by contacting our Customer Service at 03 - 9205 8000 for RHBAM MY.

I/We understand that RHBAM MY may disclose my/our personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBAM MY. I/We further understand that I/we may request for correction (if my/our personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I/we no longer have any existing products/services with RHB Banking Group) of my/our personal information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

Customer Service

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rham@rhbgroup.com / rbiham.enquiry@rhbgroup.com

I/We acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

- By providing my/our personal information and signature, I/we consent to RHBAM MY processing my/our personal information for any necessary disclosures and overseas transfers of my/our personal information to relevant third parties, for the Purpose, if applicable.
- I/We agree to the disclosure and/or transfer of my/our personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my/our personal information for the Purpose, if applicable.
- I/We also represent and warrant that I/we have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I/we have disclosed to RHBAM MY to allow RHBAM MY to process the same in relation to the Purpose, if applicable.

[This paragraph is only applicable to the authorized signatory(ies)/contact person(s) of RHBAM MY's corporate customer(s), if any]

- As the authorized signatory(s)/contact person(s) of RHBAM MY's corporate customer, I/we understand that personal information of the directors, individual shareholders, employees, other authorised signatories, individual guarantors, individual security providers, suppliers/vendors and/or related parties etc, may be collected and processed by RHBAM MY for the purpose of the commercial transactions between the corporate customer and RHBAM MY. I/We represent and warrant that I/we am/are entitled to provide the said personal information to RHBAM MY and/or the appropriate consent have been obtained to allow RHBAM MY to process the said personal information for the purpose.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHBAM MY akan menggunakan, mengumpul, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

- telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang terhasil daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau
- diperolehi daripada analisis pembayaran saya/kami dan urusi/niaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau organisasi-organisasi lain, untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:
 - menyediakan produk dan/atau perkhidmatan ini dan maklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
 - mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
 - pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
 - penilaian dan analisis termasuk pemerhatian kredit / pinjaman / pembiayaan / risiko insurans/takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;
 - perhubungan dan memastikan kepuasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan perancangan secara umumnya;
 - menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;
 - mengealkan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, pertayaan atau sub penyerahhakan;
 - melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
 - penjualan silang, pemasaran dan promosi produk dan/atau perkhidmatan Kumpulan Perbankan RHB dan rakan-rakan kongsi strategik; atau
 - bagi acara-acara korporat RHBAM MY (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan untuk penerbitan RHBAM MY.

Saya/Kami faham dan mengakui bahawa RHBAM MY perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebut, tanpanya RHBAM MY tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM MY dan untuk maklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM MY maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans/takaful / perkhidmatan), saya/kami dengan ini memberikan RHBAM MY persetujuan nyata saya/kami untuk memproses mengikut cara yang dinyatakan dalam Notis Privasi ini. Saya/Kami boleh menjalankan pilihan saya/kami berkenaan dengan menerima bahan-bahan pemasaran (termasuk penjualan silang, pemasaran dan promosi seperti yang dinyatakan di atas) pada bila-bila masa dengan menghubungi Khidmat Pelanggan pada nombor 03-9205 8000.

Saya/Kami faham bahawa RHBAM MY mungkin akan mendedahkan maklumat peribadi saya/kami (atau maklumat peribadi sensitif, jika berkenaan) kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi pelaporan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang mereka, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut, jika berkenaan, tertakluk pada setiap masa kepada mana-mana undang-undang (termasuk peraturan-peraturan, piawaian, garis panduan dan / atau obligasi) yang terpakai kepada RHBAM MY.

Saya/Kami juga faham bahawa saya/kami boleh meminta untuk membuat pembetulan (jika maklumat peribadi saya/kami adalah tidak tepat, ketinggalan zaman, tidak lengkap, dan lain-lain), akses kepada (fi yang ditetapkan mungkin dikenakan), atau untuk menghapuskan (jika saya/kami tidak lagi mempunyai apa-apa produk/perkhidmatan yang sedia ada dengan Kumpulan Perbankan RHB) ke atas maklumat peribadi saya/kami atau mengehadakan pemrosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut.

Khidmat Pelanggan

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Nombor Telefon: 03-9205 8000 Nombor Faks: 03-9205 8100 Email: rham@rhbgroup.com / rbiham.enquiry@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsai atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbgroup.com dan anda boleh menyalurkan sebarang aduan atau pertanyaan yang saya/kami mungkin ada dengan cara yang ditunjukkan di atas.

PENGIKTIRAFAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami berserta tandatangan, saya/kami mengizinkan RHBAM MY memproses maklumat peribadi saya/kami untuk mana-mana pendedahan yang diperlukan dan pemindahan maklumat peribadi saya/kami ke luar negara kepada pihak ketiga yang berkaitan, jika berkenaan.
- Saya/Kami bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya/kami kepada pihak ketiga yang berkaitan akibat daripada apa-apa penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima menggunakan maklumat peribadi saya/kami untuk Tujuan tersebut sahaja.
- Saya/Kami juga menyatakan dan menjamin bahawa saya/kami telah cukup memperoleh persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan kecamasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY membuat pemrosesan yang sama berhubung dengan Tujuan, jika berkenaan.

[Perenggan ini hanya terpakai kepada penandatangan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan-pelanggan korporat RHBAM MY, jika ada]

- Sebagai penandatangan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan korporat RHBAM MY, saya/kami memahami bahawa maklumat peribadi pengarah-pengarah, pemegang-pemegang saham individu, pekerja-pekerja, penandatangan lain yang diberi kuasa, penjamin individu, penyedia keselamatan individu, pembekal-pembekal dan/atau pihak-pihak berkaitan dan lain-lain, boleh dikumpul dan diproses oleh RHBAM MY untuk tujuan transaksi komersial antara pelanggan korporat dengan RHBAM MY. Saya/Kami menyatakan dan menjamin bahawa saya/kami berhak untuk memberikan maklumat peribadi tersebut kepada RHBAM MY dan / atau persetujuan yang sesuai telah diperolehi untuk membolehkan RHBAM MY memproses maklumat peribadi untuk tujuan tersebut.

FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") AND COMMON REPORTING STANDARD ("CRS")

"Foreign Account Tax Compliance Act (FATCA)" which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.

- RHBAM MY and its related companies and affiliates are subject to and required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM MY is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.
- "Common Reporting Standard (CRS)" means the Standard for Automatic Exchange of Financial Account Information ("AEOI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- RHBAM MY and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement") In view of this RHBAM MY is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.
- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- RHBAM MY are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).
- "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.
- "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.
- "Tax Resident" refers to the definition of tax residence by each participating jurisdiction as provided on <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).
- For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- "TIN" (including "functional equivalent") means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.
- "US Person" refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

I/We acknowledge that I/We have read, acknowledged and fully understood the contents of this Declarations, Acknowledgement and Authorisations ("DAA") and the T&C (which also incorporated FATCA, CRS, UTI and Loan Financing Risk Disclosure Statement) as set out in this document, the relevant Information Memorandum, Master Prospectus(es) and/or Prospectus(es), Disclosure Document and its Supplemental(ies) (if any), Information Memorandum(s) and its Supplemental(ies) (if any) for the Fund(s) to be invested in, of this account application and I/We undertake to be bound by them for all my/our transactions with RHBAM MY.

Authorised Signatory (ies) Name : NRIC/Passport No: Date :	Authorised Signatory (ies) Name : NRIC/Passport No: Date :	Authorised Signatory (ies) Name : NRIC/Passport No: Date :	<div>Company Stamp / Common Seal</div>

NOTE: Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics.

Account No.

RHBAM MY/ Distributor / Branch Code / Stamp	Name of Staff / UTSC / Distributor
Staff / UTSC Code / EP Code	Signature of Staff / UTSC / Distributor
FIMM Code	

List of Type of Entity

E01 Association	E02 Commercial Bank	E19 Professional Body	E20 Private Limited Company
E03 Islamic Bank	E04 Investment Bank	E21 Religious Body	E22 Statutory Body
E05 International Islamic Bank	E06 Other Non-Bank Financial Institution	E23 Societies / Clubs	E24 State Government
E07 Central Bank	E08 Cooperative	E25 Schools	E26 Sole Proprietor
E09 Federal Government	E10 Finance	E27 Stock Broking Firm	E28 Trustee
E11 Government-Linked	E12 International Organisation	E29 Trade Union	
E13 Local Government	E14 Limited Liability Partner		
E15 Insurance	E16 Public Limited Company		
E17 Public Fund	E18 Partnership		

List of Source of Wealth

W01	Accumulated Savings	W02	Inheritance
W03	Trust Fund	W04	Disposal of Assets/ Shares
W05	Insurance/takaful Maturity/Surrender	W06	Return on Investment
W07	Legal Settlement	W08	Income from own business
W09	Local Investment proceeds	W10	Foreign investment proceeds
W11	Crypto currency investment proceeds	W12	Property (rental proceeds)
W13	Sale of Business		

List of Source of Fund

F01 Own Bank Transfer (within RHB)	F02 Savings/Investment
F03 Trust Funds	F04 Sale of Inves/Shares/Prop/Land
F05 Dividends/Profits	F06 Rental Proceeds
F07 Return on Investment	F08 FD/Term Deposit Placement Roll Over/Renewal
F09 Insurance/Takaful Maturity/Surrender	F10 Legal Settlement
F11 Credit Facility Approve by FI	F12 Trf Frm Parent/Holding/Subs
F13 Trf frm Own Acct with Oth FI	F14 Financial Aid/Subsidies
F15 Inheritance	F16 Gift/Donation
F17 Business Sales/Proceeds	F18 Working Capital
F19 Crypto Currency/Digital Asset Investment Proceeds	

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto. □
- I/We declare that I/We am/are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We, as director(s) of the Corporate do hereby declare that the Corporate is a legally incorporated Corporate. Copy of my/our Certificate of Incorporation is enclosed (applicable to corporate only).
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We acknowledge that I/We shall keep RHBAM MY informed of any changes of the information stated in this account application.
- I/We undertake to provide such information and documents that RHBAM MY may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA 2001") (including any amendments, variations, and/or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT"). I/We agree that I/We shall not hold RHBAM MY liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBAM MY in good faith, nor for any delay and/or refusal by RHBAM MY in carrying out my / our instructions in the event deemed necessary by RHBAM MY. I/We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and/or statutory bodies from time to time and further undertake to give the evidence and/or documentation required by RHBAM MY, the respective regulators, authorities and/or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM MY, its Personnel, and Unit Trust Scheme Consultants against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM MY as a result of any inaccuracy of the declarations herein.
- I/We, the undersigned and representatives for the Corporate, do declare and represent that as at the date hereof, the Corporate is not wound up, no petition for winding-up has been filed against the Corporate nor any receiver has been appointed over any of its assets (applicable to corporate).
- I/We agree to notify RHBAM MY if there is any changes that affect my tax residency/FATCA/CRS status and will furnish RHBAM MY with the relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30days of such change.
- I/We acknowledge that this application is subject to the approval of RHBAM MY and RHBAM MY has the absolute discretion to approve or reject this application without assigning any reasons thereto.
- I/We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBAM MY's branches and that I/We have not withheld any material facts or information from RHBAM MY. RHBAM MY is entitled to fully rely on such information for all purposes, unless RHBAM MY receives notice in writing from me informing otherwise. I/We further undertake to furnish to RHBAM MY with such additional particulars as RHBAM MY may require from time to time.
- I/We undertake to notify RHBAM MY in writing of any changes in the information provided herein by me/us. I/We agree that any such changes shall be effective three (3) business days after RHBAM MY's receipt of my/our notice.

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA") (Continued)

- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence of or arising from the said private arrangement or agreement.
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by facsimile or electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me/us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post, facsimile or electronic mail are entirely my/our risk for which RHBAM MY shall not be liable for.
- I am/I/We are aware that signatures on facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY facsimile or electronic mail instructions assuming such risks. RHBAM MY shall not held liable for any losses, damages, expenses, claims or liabilities suffered by me/us as a result of RHBAM MY acting upon facsimile or electronic mail instructions so long as the signature(s) appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen signature(s).
- I/We authorise RHBAM MY to conduct independent verification and/or inquiries in respect of any information declared herein or furnished to RHBAM MY with the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I/We undertake to furnish any additional information that RHBAM MY may require for its assessment of the application and from time to time after the application had been approved. That I/We further consent and authorise the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my information to RHBAM MY.
- I/We hereby undertake to fully, unconditionally and irrevocably indemnify RHBAM MY and keep RHBAM MY indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which RHBAM MY may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHBAM MY in collecting any debts due to RHBAM MY or in connection with the closure of the Account, or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) on my part in this T&C howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with RHBAM MY. Neither RHBAM MY or its subsidiary, associated, or related companies of RHBAM MY's holding company nor any of its agents shall be liable for any direct, indirect, special or consequential damages which may be suffered by me/us such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort, arising directly or indirectly with or arising out of this DAA, and/or the T&C herein. I/We further undertake to indemnify RHBAM MY and or its subsidiary, associated, or related companies of RHBAM MY's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me/us pursuant to the terms of the T&C and/or the DAA stated herein.
- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular in relation to my/our securities and/or depository accounts (for example account particulars, balances, and/or transactions) maintained with the relevant authorities (whether locally or abroad), agents and/or service providers. This consent is irrevocable and I/We shall not hold RHBAM MY liable for any losses arising thereof except for losses or liabilities I/We may directly suffer as a result of any fraudulent act done / committed by RHBAM MY
- I/We consent to and authorize the RHB Banking Group (which shall include its holding company, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including :
 - (i) any companies within the RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation:
 - a) cross-selling, marketing and promotions of products and/or services of the RHB Banking Group;
 - b) conducting conflict checks on any conflict of interest situations whether actual or potential, pursuant to the appointment of RHBAM MY, if applicable; and
 - c) having access to the Company's/ the Customer's information and/or documents in relation to its securities and/or depository accounts maintained with RHBIB and/or the relevant central and/or authorized depositories, if applicable;
 - (ii) any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
 - (iii) any party(ies) providing security for purposes of facility(ies) granted to me/us;
 - (iv) agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers in connection with any products and/or services being provided by the RHB Banking Group;
 - (v) auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facility or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
 - (vi) credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
 - (vii) any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We agree that RHBAM MY shall not be responsible or liable to me in the event the agents or entities appointed by RHBAM MY to perform any obligations, goes into liquidation or insolvency and further agrees that RHBAM MY shall not be liable in respect of the acts or omission of any entity providing any services including repurchase/settlement facilities and/or custodian services.
- I/We undertake to further indemnify RHBAM MY for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBAM MY on behalf of me/us having to act on my/our instructions or at my/our request, (ii) breach by me of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBAM MY selling-off, or collecting any debts due to RHBAM MY or in connection with the closure of the Account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me/us. This obligation to indemnify RHBAM MY survives the termination of these T&C.
- I/We agree to pay all taxes including but not limited to Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the service fee and/or any such other fees in relation to my/our account.
- I/We agree and acknowledge that all communication between RHBAM MY and me/us conducted via Electronic Services - for the purposes of issuing instructions in respect of my/our account may increase the risk of error, security, fraud and privacy issues. I/We acknowledge I/We am/are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Services. I/We further agree to the following:-
 - a. I/We fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I/We must make sure, by all appropriate means, that they are not used by persons other than me/us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.
 - b. I/We agree that RHBAM MY may use my/our mobile number(s) and/or e-mail address(es) to validate/authenticate the registration and/or access for online services and/or other services. Should there be any changes to my/our e-mail address(es) and/or mobile number(s), I/We will advise RHBAM MY and provide the Updating of Client's Particular Form.
 - c. RHBAM MY may rely upon or act in accordance with the instructions given under the Electronic Services but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Services which may from time to time be, or purported to be, or believed by RHBAM MY to be given by me without inquiry on RHBAM MY's part as to the authority or identity of the person making or purporting to make such communication via the Electronic Services.
 - d. RHBAM MY shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by me/us via the nominated Electronic Services. Such instructions shall be deemed irrevocable and binding upon me upon RHBAM MY's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.
 - e. RHBAM MY shall have no liability to me/us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Services which may affect my communication.
 - f. RHBAM MY shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Services. I/We agree to indemnify RHBAM MY from and against all losses, liabilities, judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Services by using my/our designated password whether or not I/We authorised such use.
 - g. I/We agree to use applicable software to protect my/our computer from viruses, malware, spyware, phishing, and other forms of attack on my/our computer. I/We am/are responsible for selecting all systems, hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
 - a. Withhold any applicable payments in the account(s);
 - b. Report/discard/exchange any information/documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
 - c. Terminate (with prior notice of 7 business days) my/our contractual relationship(s) with RHBAM MY.
- I/We declare that I am/I/We are not a U.S. person and in the event of a change in my/our status that I/We become a U.S. Person, I/We shall notify RHBAM MY of the change.
- The Customer shall indemnify and hold harmless RHBAM MY, its directors/shareholders/employees and its Unit Trust Scheme consultants against all actions, cost (including any legal cost incurred), suits, proceedings, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) RHBAM MY having acted on the instructions/Order given in this application, save and except for the gross negligence and wilful default on the part of RHBAM MY.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/We further confirm that the Company is a sophisticated investor as defined in the Information Memorandum and thus the Company is qualified to invest in the Wholesale Fund (Applicable for Wholesale Client only)
- For investing into unit trust fund(s) under the nominee system through IUTA, I/We have read and understood that the rights to have my/our particulars recorded in the register of unit holders of the unit trust fund(s) and the right to call, attend and vote in any unit holders' meeting is not accorded to me/us as the IUTA is recognized as a registered unit holder of the unit trust fund(s) under the nominee system.

TERMS AND CONDITIONS ("T&C")

You are advised to read and understand the relevant Information Memorandum, Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) and deed(s) which shall be made available upon request before investing in the fund(s).

1.0 RHBAM MY shall be entitled to vary, revise or amend the provisions of the T&C herein at any time. The Customer is deemed to have been notified of such variation, upon such variation being made available on the website(s) of IUTA as well as RHBAM MY (if any) and the Customer is deemed to have accepted such variation, revision, amendment and/or modification in the event the Customer continues to invest with RHBAM MY as well as access to RHBAM MY Website. The relevant provisions of this T&C shall thereafter be deemed to have been varied, revised, amended and/or modified accordingly and shall be read and construed as if such variations, revisions, amendments and/or modification had been incorporated in and formed part of the T&C.

2.0 Customer Care

- If you require further information or clarification, please contact our Customer Service at +603-9205 8000 for assistance.

3.0 Rights of RHBAM MY as the Manager

- a. RHBAM MY reserves the right to accept or reject any account opening application and/or transactions in whole or in part thereof with or without assigning any reasons thereto, without compensation to the customer and the duly completed Transaction form/instruction received by RHBAM MY are deemed irrevocable by the Customer.
- b. Notwithstanding anything contained herein, RHBAM MY shall be at liberty to disregard or refuse to process any of the instructions given via the Transaction form if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose RHBAM MY to any liability.

4.0 Electronic Services

- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in writing.
- a. RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :
 - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM MY for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing
- b. RHBAM MY shall be entitled to:
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Services.at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM MY or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

5.0 Notices

All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.

6.0 Investment

- a. All monies due and payable by the Customer to RHBAM MY shall be made with clear funds and any cheques issued by the customer must be honoured when presented.
- b. No physical cash shall be accepted as payment for investment
- c. Without prejudice to the generality of the foregoing, all employees and Unit Trust Scheme Consultants ("Consultants") of RHBAM MY are prohibited from receiving from any parties monies for unit trust investment (whether by way of cash or cheque or any other instruments) made out in favour of the employees and/or Consultants) for their onward transmission to RHBAM MY and in the event that you do hand over such monies to our employees and/or Consultants, such employees and/or Consultants shall for the purposes of such transmission of monies to RHBAM MY, be your agent and not ours and RHBAM MY shall not be liable for any loss whatsoever occasioned to you or any other person. RHBAM MY is under no obligation to accept payments for unit trust investments via employees and/or Consultant of RHBAM MY or any third party and may at our sole discretion reject such payments.
- d. If any application made by the Customer is rejected for whatsoever reason, whether in part or whole, any monies paid or remaining balance thereof will be returned (without interest or return) and any costs or expenses incurred thereof shall be borne solely by the customer.
- e. Any investment, repurchase or switching requests received after the respective fund's cut-off time or on the fund's non-business day will be treated as the next business day's transaction.
- f. Pre-signed purchase/switching and/or repurchase/cooling-off forms is/are strictly prohibited as provided under FIMM's Code of Ethics.

6.1 Account Opening

a. Minimum Investment Corporate Applicant

- Corporate Applicant to enclose a copy of the Memorandum and Article of Association or its equivalent, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.
- For a Corporate, the Common seal or the Company stamp will have to be affixed. If the Company stamp is used, an Authorised Officer must sign and state his/her representative capacity.
- Certified True Copy (by company secretary, if applicable) of the Board Resolution, Form11, Form9, Form13 (if applicable), Form24, Form44, Form49, Section 14, Section 68, Section 58 or its equivalent and the latest Annual Return/latest Audited Financial Statement.

TERMS AND CONDITIONS ("T&C") (CONTINUE)

- 6.2 Purchase/Switching
- a. Switching application
- If allowed, minimum switch amount is to be adhered to.
 - A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched.
 - For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
 - In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM MY reserves the right to fully switch all the units held by the Customer.
 - For full switching, all units in the account shall be switched.
- 6.3 Repurchase (Redemption)
- Customer must maintain minimum holding as prescribed in the fund's account for partial repurchase, as required by the relevant Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
 - For partial repurchase, the customer must leave a minimum balance of units required to maintain the fund's account as required by the relevant Fund's Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any). In the event any request for partial repurchase results in the Customer holding less than the required minimum balance of units required, RHBAM MY reserves the right to full repurchase all the units held by the Customer.
 - Payment of repurchase proceeds to a third party is strictly prohibited.
 - If repurchase order of units received from Customer is above Customer's total available unit, RHBAM MY has the right to proceed with the repurchase order as full repurchase based on the available units.
 - RHBAM MY will not be held responsible for any delay or loss incurred due to incorrect bank account number provided by the Customer.
 - All payments from the Customer to RHBAM MY or from RHBAM MY to the Customer shall be settled in the relevant Currency of the Fund ("Fund Currency") whose units are being subscribed for or repurchased unless otherwise agreed between RHBAM MY and the Customer. Where RHBAM MY and the Customer have agreed that the payments shall be settled in a currency other than the Fund Currency, such payments shall be settled at a rate of exchange as shall be determined by RHBAM MY in its sole and absolute discretion. If for any reason RHBAM MY cannot effect payment or repayment to the Customer in the Fund Currency or in the agreed currency between RHBAM MY and the Customer, RHBAM MY may effect payment or repayment in the equivalent of any other currency selected by RHBAM MY based on the applicable rate of exchange at the time the payment or repayment is due.
- 6.4 Cooling-Off
- Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.
 - Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).
- 6.5 Income Distribution / Unclaimed Moneys
- a) Income Distribution
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- b) Unclaimed Moneys
- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
 - In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- 6.6 Bank Account Details
- Bank account details as stated in the account application will be captured under RHBAM MY's system for the payment purposes of income distribution, repurchase and cooling off. If the bank account details provided under the repurchase/cooling-off instruction differs from that of the account application, payment will be processed as per the bank account details maintained under the RHBAM MY's system. If there is any changes to the bank account details, kindly provide the latest details by completing the Updating of Client's Particular Form.
 - In the event that no such bank account number provided in the account application, RHBAM MY will maintain the bank account details as provided in the repurchase/cooling-off instruction.
- 6.7 Regular Savings Plan (RSP)
- If the Customer at any time apply for and are accepted by RHBAM MY to use the services that enable the Customer to make regular savings, the Customer will be subject to the T&C.
 - The Customer on application for RSP will need to have a minimum initial investment amount in the nominated unit trust funds and to subsequently nominate number of years of investment. The source of monies is through direct debit authorisation.
 - The Customer acknowledges that RHBAM MY reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
 - The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM MY in executing the failed transactions.
 - The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
 - RHBAM MY has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively. □
- 7.0 Change of Particulars
- RHBAM MY shall at all times be entitled to rely on the records in the Application Form last submitted by the Customer unless any change in the particulars therein have been notified to RHBAM MY or updated online by the Customer. RHBAM MY is not obliged to verify any particulars furnished or updated online by the Customer and RHBAM MY shall not be liable or responsible for any losses suffered or incurred by the Customer or any other Person by reason of any error or omission in the completion of the Application Form/Update Particular Form or in the furnishing or online updating of the particulars by the Customer.
 - The Customer agrees and undertakes to notify RHBAM MY immediately of any change in the particulars of the Customer, or any information relating to any Account or to these T&C, supplied to RHBAM MY to update the changes online or completing the Updating of Client's Particular Form and submit to:
- RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 E-mail: rham@rhamgroup.com
- RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8107 E-mail: rbi@iam.rhamgroup.com

TERMS AND CONDITIONS ("T&C") (END)

- 8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)
- The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").
 - RHBAM MY as IUTA requires on services of a nominees ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
 - Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
 - The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
 - The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
 - The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
- 9.0 TERMINATION
- RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
 - i. an Account without holdings and/or activity for the past two (2) years since the opening of account;
 - ii. an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
 - iii. the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;
 - iv. any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
 - v. the Customer breaches any of the terms herein;
 - vi. any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;
 - vii. RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;
 - viii. if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);
 - ix. if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).
 - x. RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.
- 10.0 CONSEQUENCES OF TERMINATION
- In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY. □
- 11.0 UT LOAN FINANCING RISK DISCLOSURE STATEMENT
- Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-
- a. The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
 - b. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
 - c. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
 - d. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
 - e. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

- "Account" means the account which the Customer opens and maintains with RHBAM MY to have access to the financial products and services provided by RHBAM MY.
- "Business Day" as defined in respective fund's relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) and Product Highlights Sheet.
- "Cash Plan" means a plan where Customer's investment monies in a Fund is other than EPF Plan and RSP.
- "Content" means information, material, report and records including but not limited to text messages, images, banners, videos, animation and forms as appearing or displayed on this Website and/or the Mobile Application.
- "Customer", "You", "Your", "Yourself" refer to a customer/applicant of RHBAM MY, i.e. any person(s) who hold(s) and operate(s) an Account with RHBAM MY and includes the successors in title or legal representatives, whichever is applicable, of the Customer.
- "EPF" means the Employees Provident Fund.
- "EPF Plan" means a plan which allows a Customer (subject to the conditions as imposed by EPF) to invest in a Fund which is managed by a Manager approved by the EPF, by way of transfer of funds from the Customer's EPF account.
- "EPF i-Invest" refers to EPF online facility which allows you to transfer eligible fund from your EPF Saving to make investment into unit trust.
- "EPF Akaun 55" refers to Customer's EPF account where EPF members' contribution is received up to the age of 55 years old.
- "EPF Akaun Emas" refers to Customer's EPF account where EPF members' (who continue to work after the age of 55) contribution is received up to the age of 60 years old. Any outstanding balance from Akaun 55 will be consolidated under Akaun Emas.
- "FIMM" means Federation of Investment Managers Malaysia.
- "Fund(s)" means any unit trust, wholesale fund, investment fund, mutual fund or any other collective investment scheme authorised or recognised by the SC (or deemed to be authorised or recognised under law) and distributed by or made available through RHBAM MY from time to time.
- "Information" means information, text, personal data, data, statements, materials, message or any other information posted and/or provided in the Website.
- "IUTA" means Institutional Unit Trust Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
- "Order" means any authorisation, request, instruction or order transmitted to RHBAM MY by the Customer or which RHBAM MY or a Personnel reasonably believes to be the authorisation, request, instruction or order of the Customer, and includes any authorisation, request, instruction or order to revoke, ignore or vary any previous authorisation, request, instruction or order.
- "Password" means User ID for authentication purposes to access primarily the i-Akaun and other available internet services known only to the user.
- "PDPA" means Personal Data Protection Act 2010.
- "Personnel" means the directors, officers, employees, servants, agents and employees of RHBAM MY and/or its nominee.
- "Registered User" means a customer who has registered for RHBAM.
- "RHB Banking Group" means RHB Bank Berhad and its group of companies.
- "RSP Plan" means Regular Savings Plan.
- "SC" means the Securities Commission Malaysia.
- "Services" means all online services, made available from time to time in the Website.
- "Sophisticated Investor" means a Customer who has successfully declared themselves as a sophisticated investor, which term is as defined in the "Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework" issued by the Securities Commission Malaysia or the glossary section of the information memorandum of the relevant fund. Only sophisticated investor may invest in a Wholesale
- "Statement" means any statements of account, confirmations or notifications in respect of any Order.
- "Trustees" mean the Trustee of the Fund as stated in the Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) & Information Memorandum(s) and its Supplementary(ies) (if any).
- "User ID" means Identification characters used by the user for the purpose of login to the Website.
- "Unit" means a share or unit in a Fund.
- "Visitor" means a non-customer of RHBAM MY.
- "Website" means RHBAM MY's website at <https://www.rhbgroup.com/malaysia/products-and-services/unit-trust/asset-management/rhb-asset-management-sdn-bhd>
- "Wholesale Fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.

DETAILS OF SWITCHING APPLICATION

- Note:**
- If allowed, minimum switch amount is to be adhered to.
 - A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched
 - For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
 - In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM reserves the right to fully switch all the units held by the Customer.
 - For switching, if full, all units in the account shall be switched.

SWITCH FROM		
Fund Name	*Currency	Units
1		
2		
3		

SWITCH TO		
Fund Name	*Currency	**Distribution Instruction
1		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
2		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
3		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account

* specify the currency acronym eg. RM etc

**Bank Account details for income distribution to be credited will be as per existing details maintained with RHBAM. If there is any changes to the Bank Account details, kindly provide the latest details by filling up the Updating of Client's Particulars Form.

LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

- (i) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
- (ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- (iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
- (iv) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
- (v) This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you have doubts in respect of any aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

I / We acknowledge that I / We have read and understood the contents of the investment Loan Financing Risk Disclosure Statement. I / We do declare and represent that as at the date hereof, I / We am / are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us. With the completion of this purchase/switch form, it constitutes that I / we have read, understood and agreed to be bound by the notes, terms and conditions stated in this purchase/switch form. I / We also accept and acknowledge that RHB Asset Management Sdn Bhd has absolute discretion to rely on facsimile confirmation from me and undertake to indemnify and hold harmless RHB Asset Management Sdn Bhd, its employees and UTSC at all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.

DECLARATIONS AND SIGNATURES

- I / We acknowledge that I / We have received, read and understood the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, the Terms and Conditions of this purchase/switch form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to apply the risk tolerance profile maintained with RHBAM for my subscription and/or switching/transfer. And if there are any changes to my/our risk tolerance profile, I/we will notify and furnish RHBAM with the updated Investor Suitability Assessment Form.
- I/We agree and undertakes to notify RHBAM immediately of any change in my particulars and bank account.
- With the completion and execution of this purchase/switch form, I/We, the abovenamed unitholder(s)/member(s), agree that all facsimile and/or electronic mails ("emails") confirmation(s) are conclusive and irrevocable as to its terms and contents. I/We further acknowledge and accept that RHBAM:
 - (A) is hereby authorised and has absolute discretion to rely on facsimile and/or emails confirmation(s) from me/us;
 - (B) shall not be responsible or incur any liability(ies) to me/us arising out of or in connection with RHBAM acting in accordance with the facsimile and/or emails confirmation(s), notwithstanding any error, misunderstanding, fraud or lack of clarity in the terms of such instruction(s), and whether or not such facsimile and/or emails confirmation(s) was made or given with or without the authorisation of the abovenamed unitholder(s)/member(s); and
 - (C) I/We further undertake to indemnify and hold harmless RHBAM, its employees and its Unit Trust Scheme Consultants against all actions, costs (including any legal cost incurred), suits, proceeding, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) any inaccuracy of the declarations and inaccurate information provided herein.

TERMS AND CONDITIONS

Regular Savings Plan (RSP)

- The Customer acknowledges that RHBAM reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

Electronic Services

- RHBAM may from time to time provide to the applicant its electronic services such as website, computer, telephone, mobile telephone services or systems (including but not limited to services or information accessible through RHBAM's proprietary software or mobile technology) ("Electronic Services"). The applicant will be automatically enrolled to receive fund's reports and notices in electronic form. If the applicant wishes to receive the reports and notices in printed copies, the applicant may opt out from the Electronic Services by informing RHBAM in writing.
- RHBAM may engage in any services include as part of such Electronic Services from time to time for the purpose of :
 - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;And if the applicant does not wish to utilise the Electronic Services, the applicant may choose to opt out by informing RHBAM in writing.
- RHBAM shall be entitled to
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Services at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

ALL APPLICANTS MUST SIGN THIS PURCHASE/SWITCH FORM

<div>Individual Applicant/Authorised Signatory (ies)</div> <div>Name:</div> <div>Date:</div>	<div>Joint Individual Applicant/Authorised Signatory (ies)</div> <div>Name:</div> <div>Date:</div>	<div>Company Stamp / Common Seal</div>
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Note: Pre-signed purchase/switch form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct.