

eUnittrust - Quick Start Guide

www.eUnittrust.com.my

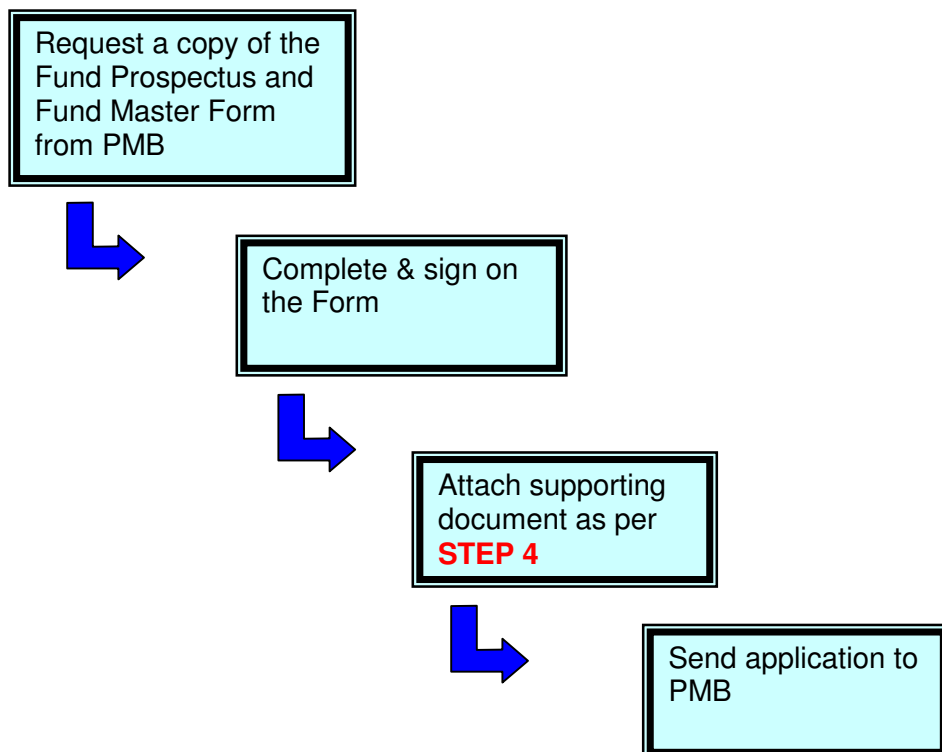
How to Open Account?

You are required to open a unit trust investment account with Phillip Mutual Bhd (PMB) before you can transact. There are 2 ways to open the unit trust investment account. *The procedures are similar for Phillip Mutual Bhd's house funds and 3rd party funds distributed by Phillip Mutual Bhd.*

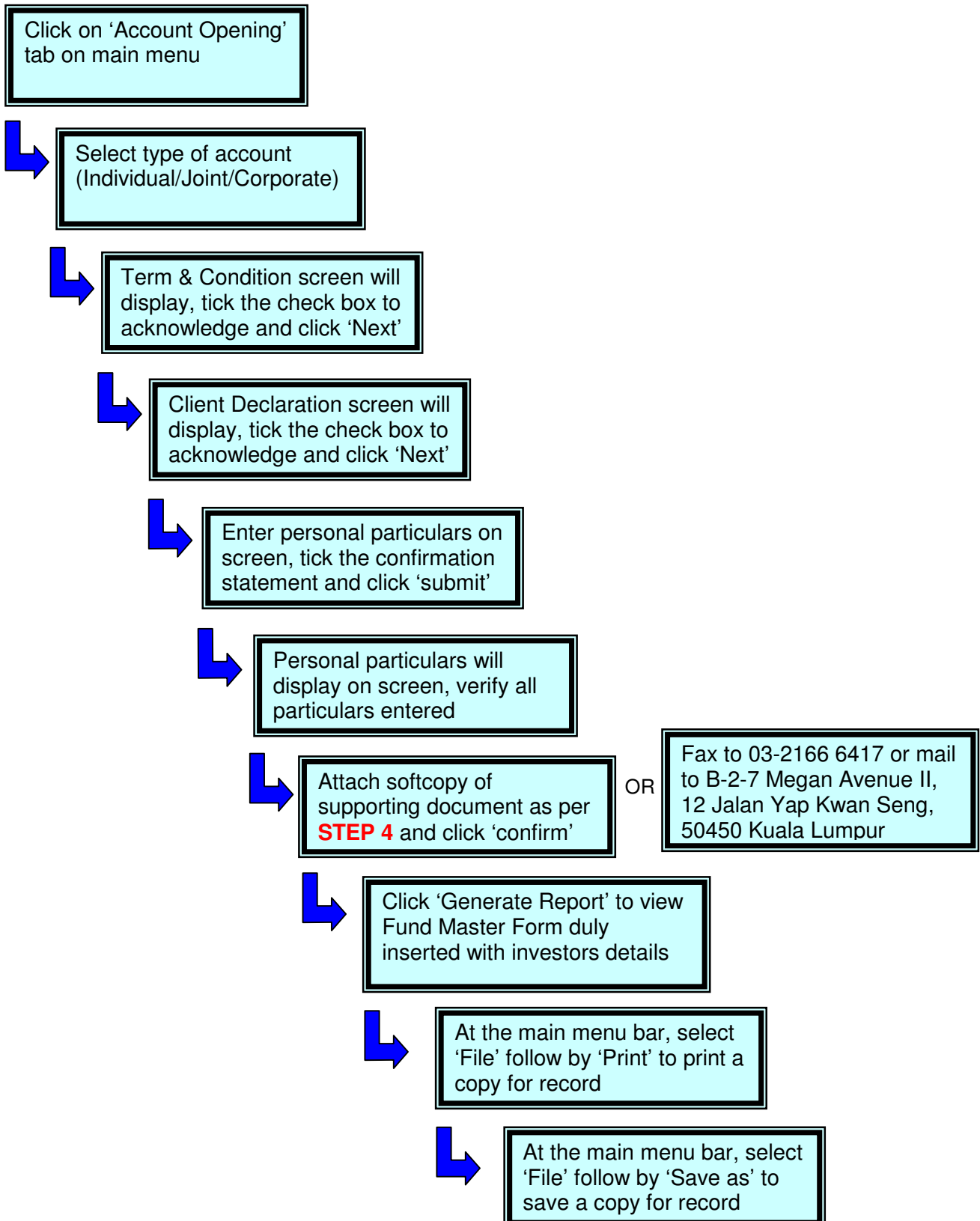
STEP 1 DECIDE METHOD TO OPEN ACCOUNT

- Conventional application (hardcopy) ⇒ Proceed to **STEP 2**
- Online application ⇒ Proceed to **STEP 3**

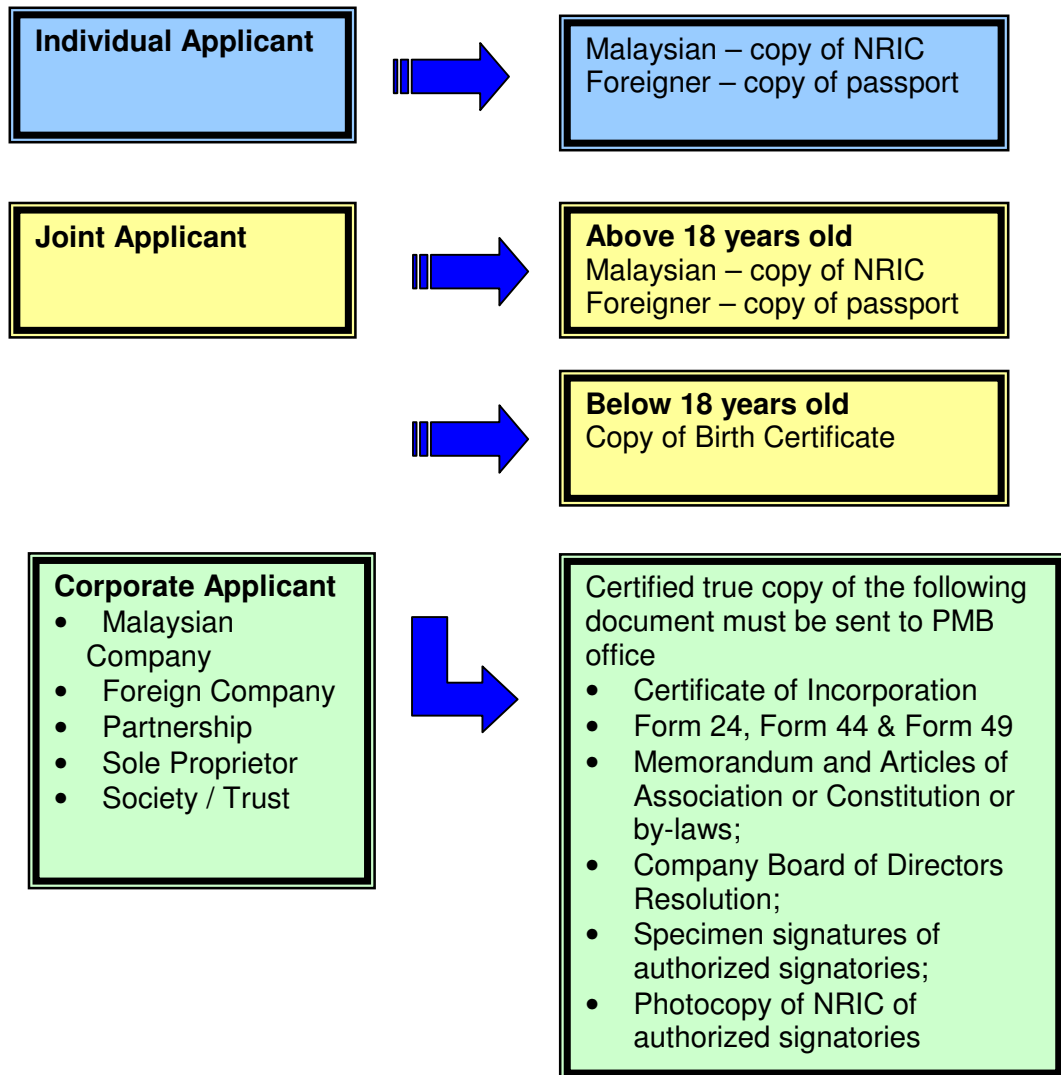
STEP 2 CONVENTIONAL APPLICATION



STEP 3 ONLINE APPLICATION



STEP 4 DOCUMENT REQUIRED FOR OPENING OF ACCOUNT



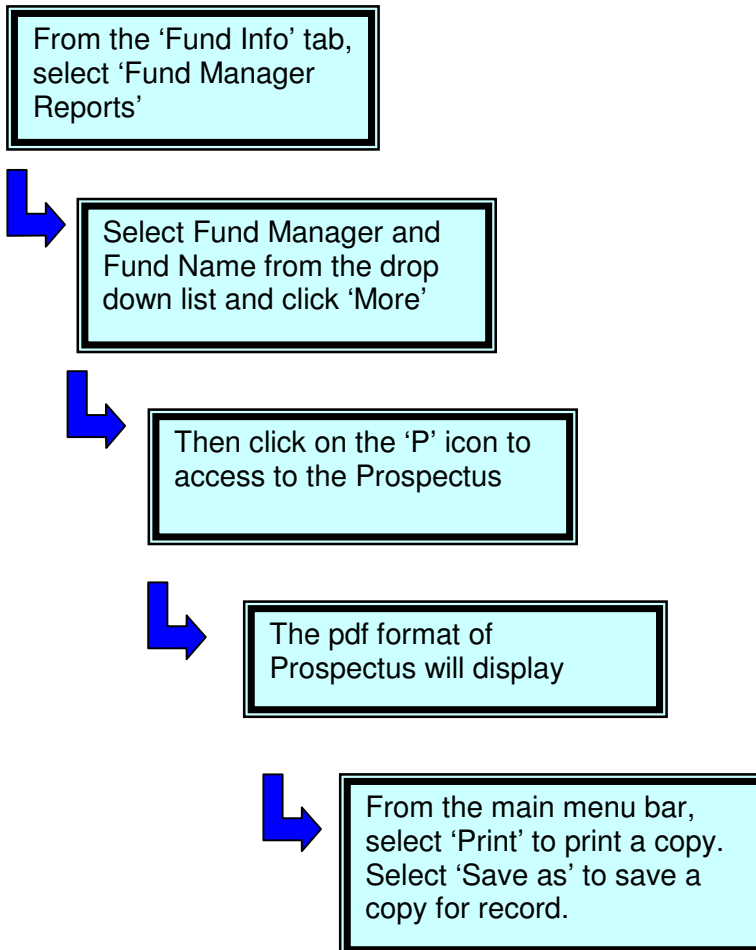
STEP 5 USER ID AND PASSWORD

Our Client Services staff will call you to verify your information. Thereafter, we will generate user ID and password in a separate Pin Mailer and mail to your registered address.

STEP 6 USER ID AND PASSWORD

You may login to www.eunitrust.com.my and start to conduct online transactions.

How to download Fund's Prospectus?



How to BUY a Fund?

You must open a unit trust investment account with Phillip Mutual Bhd before you can buy online.

Click on “**TRANSACTION**” tab and select “**UNIT TRUST - BUY**”

Step 1 – Fund Selection

Select Fund Manager and Fund Name from drop down list, click ‘Next’.

Prospectus of the Fund will display. Tick the check box to confirm and click ‘Next’.

Terms & Conditions page will display. Tick the check box to confirm and click ‘Next’.

Client Declaration page will display. Tick the check box to confirm and click ‘Next’.

Step 2 – Payment Amount

Key in “payment amount” to buy & click “Next”

Step 3 – Transaction Verification

Verify transaction details and click ‘Next’

Step 4 – Transaction Confirmation

Signify your acceptance to the transaction and key in password to confirm

“**Transaction Confirmation Receipt**” page will display.

Click ‘OK’ to proceed, or click ‘Print’ to print a copy and click ‘Save’ to save a copy

Units will be purchased at the Net Asset Value per unit of the Fund calculated at the end of the Business Day on which the request is received by Phillip Mutual Berhad (before Cut-Off time of the respective Funds). At the same time, the client's proof of payment must reach PMB before 4.30pm. PMB will process the investment upon receipt of payment. A confirmation statement indicating the number of units bought and the unit price will be sent to client within 5 Business Day.

What is the Dealing Cut-off Time?

Fund	Mode of Payment	Cut Off Time	Price (NAV)
Phillip Master Equity Growth Fund	<ul style="list-style-type: none"> • Direct bank-in • Telegraphic Transfer • Cheque 	4.00pm on a Business Day	Based on the cut-off time on a Business Day which Phillip Mutual Bhd receive the proof of payment.
Phillip Master First Ethical Fund	<ul style="list-style-type: none"> • Direct bank-in • Telegraphic Transfer • Cheque 	4.00pm on a Business Day	Based on the cut-off time on a Business Day which Phillip Mutual Bhd receive the proof of payment.
Phillip Master Money Market Fund	<ul style="list-style-type: none"> • Direct bank-in • Telegraphic Transfer • Cheque 	10.30am for investment 9.45am for redemption on a Business Day	Based on the cut-off time on a Business Day the payment is cleared in Phillip Mutual Bhd's account.
3rd party funds distributed by Phillip Mutual Bhd	<ul style="list-style-type: none"> • Direct bank-in • Telegraphic Transfer • Cheque 	In general, PMB's dealing cut-off time to accept 3rd party fund is 3pm.	Based on the cut-off time on a Business Day which Phillip Mutual Bhd receives the proof of payment / clearance of funds depending on the nature of the respective Fund. Please refer to the Fund's prospectus for details.

How to make Payment?

For Lump Sum investment, currently there are 3 methods available. You may directly bank in your payment into PMB bank account, send us a cheque or to perform a telegraphic transfer. Proof of payment must reach us before the cut-off time of the respective unit trust funds.

Currently, EPF Investment Scheme is not available via eUnittust. You must use conventional way of application which is via hardcopy submission.

Direct bank in/Cheque

- Payment can be deposited directly into our bank account as stated below at any Malayan Banking Bhd branches. A copy of the Deposit Slip (or any form of proof of payment) must be faxed or email to us.
- Payment for postal application should be made by cheque only.
- Cheques must be drawn in Ringgit Malaysia (RM), crossed and made payable to "Phillip Mutual Berhad". Post-dated cheques will not be accepted.
- Payment by outstation cheques should include bank commission charges.
- Please note that the instruction to purchase Units will be executed on the date on which the payment (or proof of payment) are received or are deemed to have been received by us.

Telegraphic Transfer

- Telegraphic transfer should be in favour of Phillip Mutual Bhd as per the following bank details.
- Please note that any bank charges and/or other fees levied by the remitting bank for undertaking a telegraphic transfer will have to be borne by the investor.
- A copy of the TT Slip must be faxed or email to us.
- Please note that the instruction to purchase Units will be executed on the date on which the payment (or proof of payment) are received or are deemed to have been received by us.

Internet Banking

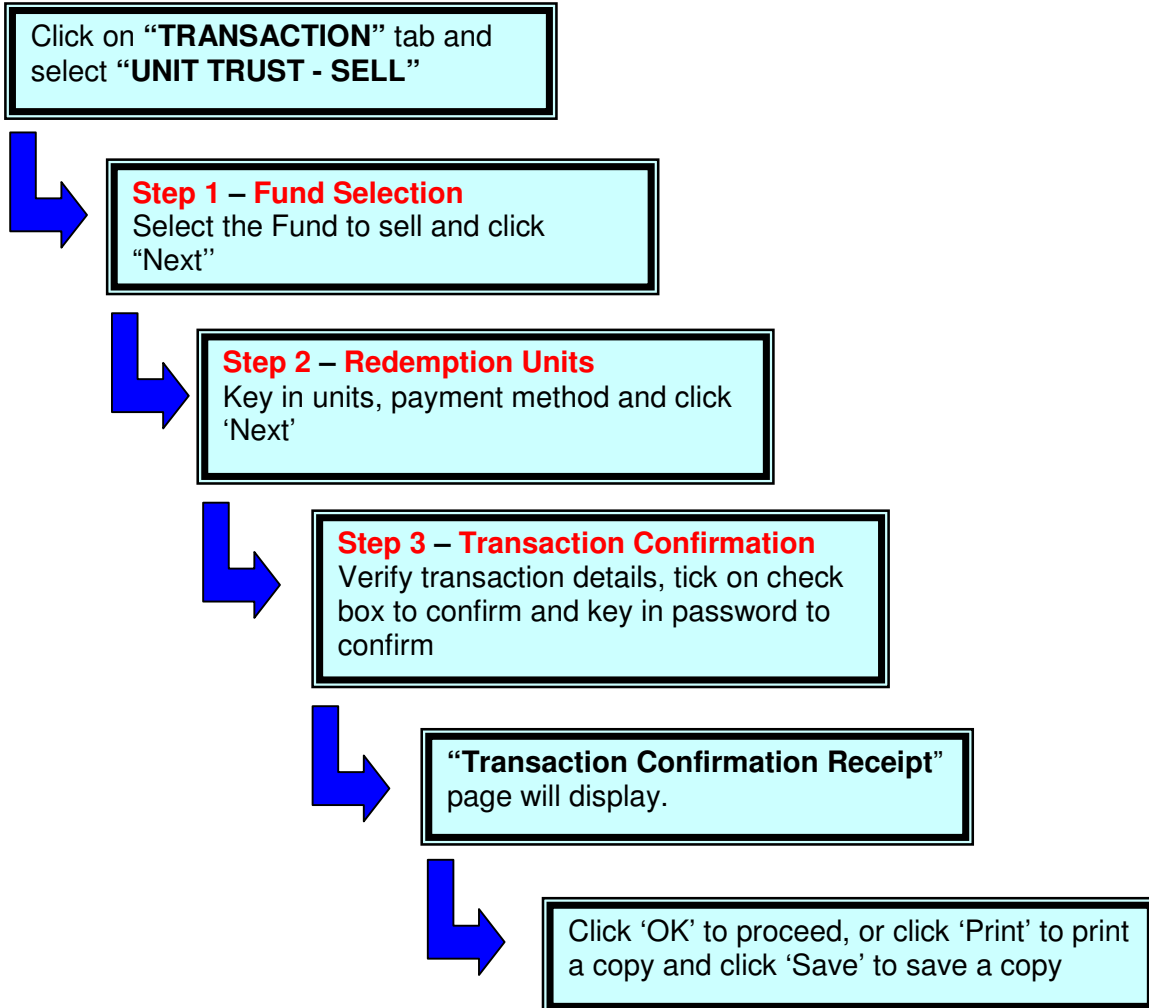
- Internet banking is currently unavailable.

Our Collection Account Number

All payment for investment in Phillip Mutual Bhd's house funds and 3rd party funds distributed by Phillip Mutual Bhd must be deposited to the following account number :

Account Name	PHILLIP MUTUAL BHD
Account Number	514011-379755
Bank Name	Malayan Banking Bhd

How to SELL a Fund?



Units will be redeemed at the Net Asset Value per unit of the Fund calculated at the end of the Business Day of the respective funds on which the request is received by Phillip Mutual Berhad. We will process the redemption within 5 Business Days. You will receive payment cheque via mail or you may instruct us to bank in the cheque into their bank account by providing the account details to us.

There is no redemption charge for Phillip Mutual Bhd's house funds. For 3rd party funds distributed by Phillip Mutual Bhd, kindly refer to the respective Prospectus of the Funds for further details on redemption charges.

How to SWITCH to another Fund?

Click on “TRANSACTION” tab and select “UNIT TRUST - SWITCH”

Step 1 – Fund Selection
Select the Fund to switch out and click “confirm”

Step 2 – Switch Out Fund
Select Fund to switch in from drop down list

Prospectus of the Fund will display. Tick the check box to confirm and click ‘Next’.

Terms & Conditions page will display. Tick the check box to confirm and click ‘Next’.

Client Declaration page will display. Tick the check box to confirm and click ‘Next’.

Step 3 – Payment Amount
Key in “units to switch & click “Next”

Step 4 – Transaction Verification
Signify your acceptance to the transaction and key in password to confirm

“Transaction Confirmation Receipt” page will display.

Click ‘OK’ to proceed, or click ‘Print’ to print a copy and click ‘Save’ to save a copy

SWITCHING FEES

For Phillip Mutual Bhd's house funds, the details on switching fee are as follows :

Original Fund	Target Fund	Pricing		Switching Fee
		Switch out at	Switch in at	
Money Market Fund	First Ethical & Equity Growth	NAV	NAV + a fee equal to the difference between the sales charge originally imposed and the sales charge of the target Fund.	The different in sales charge The switching fee is only applicable for the 1 st transaction. Subsequent transaction will be switched at NAV (within the same account).
First Ethical & Equity Growth	Money Market Fund	NAV	NAV	Free
First Ethical & Equity Growth	Equity Growth & First Ethical	NAV	NAV	Free

There is no limit to the frequency of switching. If the original funds are Phillip Master Equity Growth Fund and the Phillip Master First Ethical Fund, no switching fees will be charged. Where the original fund is the Phillip Master Money Market Fund, units switched shall be subject to an additional fee equal to the difference between the sales charge originally imposed and the sales charge of the new fund.

For 3rd party funds distributed by Phillip Mutual Bhd, please refer to the respective Fund's prospectus for details on Switching Fees.

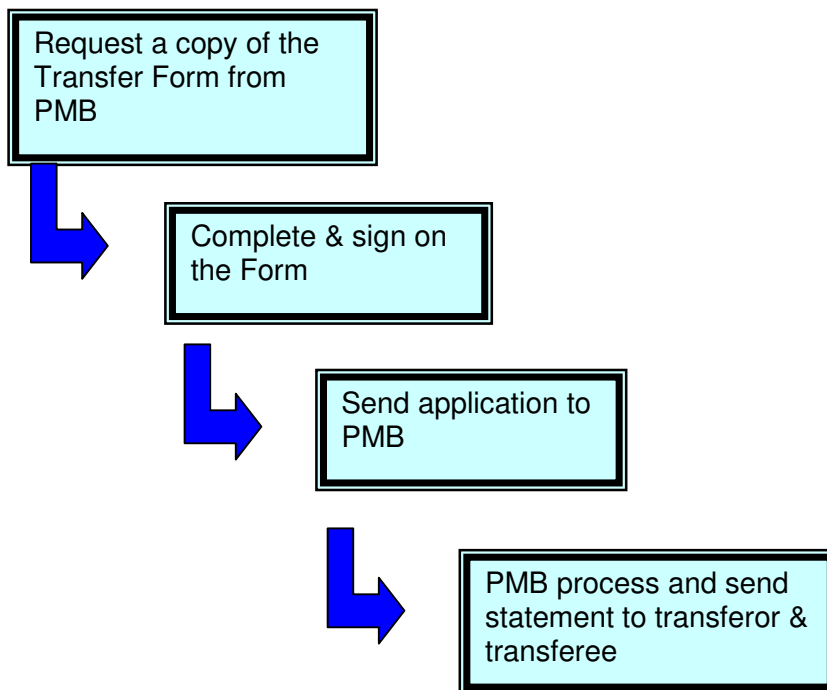
How to Transfer Unitholdings to 3rd party?

Transfer of units mean transfer of unitholdings ownership to a 3rd party. For example, You want to transfer your unitholdings to your spouse or children.

There is no Transfer facility available online at the moment. However, the Transfer facility is available offline and you may request a copy of the Transfer Form from us to request for the Transfer via physical Transfer Form. The original signed Transfer Form must reach us before we process the transfer request.

You may transfer fully or partially their units to 3rd party but the transfer will be effected only if the minimum units requirement of the particular Fund is met. A Transfer Fee of RM20.00 will be charged for any request to transfer units.

The transferee should be an existing investor with us. If not, the said investor is required to open a Unit Trust Investment Account with us.



How to Cool Off a Buy Transaction?

The Cooling-Off right refers to the your right to obtain a refund if you change your mind about an investment you have made in any of the Funds. The requests must be made within the cooling-off period i.e. within six (6) Business Days of the date of your Buy application.

A Cooling-Off right is only given to an investor, other than those listed below, who is investing in any of the unit trust funds for the first time :

- A corporation or institution.
- A staff of Phillip Mutual Bhd.
- Persons registered to deal in unit trusts of Phillip Mutual Bhd.

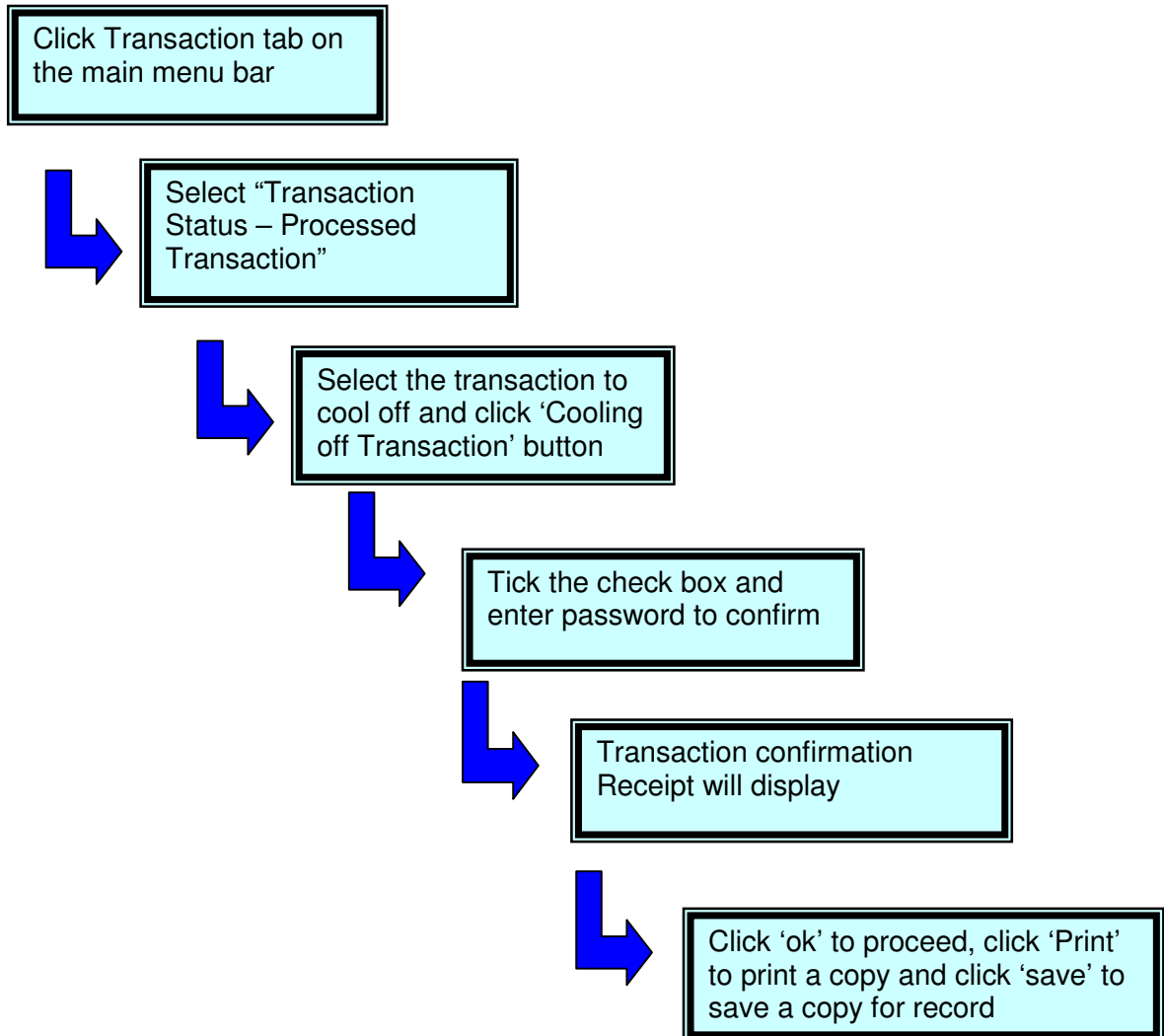
For instance, if Client A has an account with us and has bought 5 unit trust funds, he can only execute his cooling-off right one time only for each Unit Trust Management Company.

We will process the Cooling-Off request within 5 Business Days. You will receive payment cheque via mail or you may instruct us to bank in the cheque into your bank account by providing account details to us.

The refunds for every Unit held would be based on:

- (a) the NAV per Unit on the day the unit were first purchase; and
- (b) the Sales Charge per Unit originally imposed on the day the Units were purchased.

Procedure to exercise your cooling off right :



How do I monitor my Portfolio?

You may monitor and track your transaction and investment portfolio via eunittrust. After login to eUnittrust, you may have access to the following items under My Portfolio:

- i) Settled Position
 - display all transactions which payment has been settled
- ii) Outstanding Payment
 - display all transactions which payment has yet to be settled
- iii) Transaction History
 - display all historical transactions
- iv) Holdings
 - display unit holdings of all funds with the market value and the profit & loss of the investments
- v) Account Management
 - Allow you to change password
 - Change of client personal particulars

What Reports would I receive?

We will send the following reports to you :

(a) Statement of Account

We will send a Statement of Account to you within 5 business days after you perform a transaction. In addition, we will also send you a half-yearly Statement of Account within 14 days after the expiration of the period of six months from the date of your first subscription of units in a Fund and of every subsequent six-month period. The transactions of unit trust of various Funds will be consolidated within one statement;

(b) Reports from Unit Trust Management Companies (UTMCs)

We will ensure that the reports, statements or other documents issued by the management companies (UTMCs) to investors and received by PMB, are sent to you in a timely and efficient manner.

(c) Interim & Annual Report

Upon receipt of the annual & interim report from UTMCs, we will send the report to you immediately. Should the report is sent via softcopy, PMB will include a Hardcopy Request Form for client who wish to have a hardcopy of the report.

(d) Other Notices

For any transaction related communication with client, if the communication is posted on the eUnittrust site, PMB will also send a physical notice to investors' registered address.

Suspension of Funds & Supplementary Prospectus

Suspension of Fund

Where there is a prescribed period for specific Funds or where the transactions of units in the Funds are suspended pursuant to the UTF Guidelines or any other relevant guidelines, we will inform you of the suspension. If you have made payment for the investment, we will issue a cheque payable to your name and send to your registered address.

Supplementary Prospectus

In the event a Supplementary Prospectus is issued before we process your application, you are allowed to withdraw the application for units provided that you have duly informed us in writing. Nevertheless, you are not allowed to withdraw the application for units if a Supplementary Prospectus has been registered after the issuance of units to you has been made.

We will post a notice in the Site if there is a situation of a suspension on the transactions of unit trust fund arise due to units have been fully subscribed or due to any request by the relevant authorities or Trustee.