Date: 1 September 2026

RHB GOLD EQUITY FUND
(formerly known as RHB Gold and General Fund)

RESPONSIBILITY STATEMENT

This Product Highlights Sheet 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 the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of RHB Gold Equity Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the RHB Gold Equity Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Gold Equity Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

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

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of RHB Gold Equity Fund. Investors are advised to request, read and understand the Fund's prevailing prospectus and its supplementary(ies) (if any) before deciding to invest.

Name of Fund	RHB Gold Equity Fund ("Fund").	**Fund Category**	Feeder fund.
		Fund Type	Growth.
Manager	RHB Asset Management Sdn Bhd.	**Launch Date of the Fund**	21 July 2009.
Trustee	HSBC (Malaysia) Trustee Berhad.	**Financial Year End**	30 June.
Target Fund	Schroder International Selection Fund Global Gold.	**Base Currency of the Fund**	USD ("Base Currency").
Target Fund's Management Company	Schroder Investment Management (Europe) S.A. ("Management Company").	**Target Fund's Investment Manager**	Schroder Investment Management Limited ("Investment Manager").

Classes under the Fund	Currency denomination of the Class	Launch Date of the Class	Initial Offer Period	Initial Offer Price
RM Class	RM	21 July 2009	The initial offer period for this class has ended. The initial offer price is no longer applicable as the price of units for this class will be based on the net asset value ("NAV") per unit.	
USD Class	USD	4 May 2026	1 day (4 May 2026)	USD 1.0000 per unit
RM-Hedged Class	RM			RM 1.0000 per unit
SGD Class	SGD	To be determined	To be determined	SGD 1.0000 per unit
AUD Class	AUD			AUD 1.0000 per unit
EUR Class	EUR			EUR 1.0000 per unit
GBP Class	GBP			GBP 1.0000 per unit
RMB Class	RMB			RMB 1.0000 per unit
The hedged class seeks to reduce the effect of currency fluctuations between the currency of the class and the Base Currency.				

PRODUCT SUITABILITY

This Fund is suitable for investors:

(i) with a high risk profile; and

(ii) who are seeking capital growth through exposure in a portfolio of equity and equity related securities of companies in the gold industry.

KEY PRODUCT FEATURES

INVESTMENT OBJECTIVE

The Fund aims to achieve capital growth by investing in one (1) collective investment scheme.

Any material change to the investment objective of the Fund would require the approval from the unit holders of the Fund ("Unit Holder(s)").

INVESTMENT STRATEGY

The Fund will invest principally in the USD denominated share class of the Target Fund. The Target Fund invests at least two-thirds (2/3) of its assets in equity and equity related securities of companies worldwide involved in the gold industry.

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.

When appropriate for all classes (except the USD 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

KEY PRODUCT FEATURES

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 the A (Accumulation) USD share class 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.

UNIT HOLDERS ARE ADVISED TO READ AND UNDERSTAND THE TARGET FUND'S INVESTMENT OBJECTIVE AND STRATEGY DISCLOSED IN THE FUND'S PREVAILING PROSPECTUS AND ITS SUPPLEMENTARY(IES) (IF ANY).

ASSET ALLOCATION

- At least 85% of its NAV in the USD denominated share class of the Target Fund.
- The balance of the Fund's NAV 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 twelve (12) months and short term deposits, and in financial derivatives for hedging purposes.

BENCHMARK

FTSE Gold Mines UCITS capped index.

DISTRIBUTION

DISTRIBUTION POLICY – Consistent with the Fund's objective to achieve capital growth, distributions will therefore be of secondary importance. Distributions, if any, will be reinvested after deduction of taxation and expenses.

DISTRIBUTION MODE – Distributions, if any, after deduction of taxation and expenses, (i.e. net distributions) will be reinvested to purchase additional units of the class based on the NAV 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. No sales charge will be imposed for any reinvestment of distributions into the Fund. In the event that the Manager decides to impose any sales charge for any reinvestment, Unit Holder shall be notified prior to the effective date of the said charge.

KEY RISKS

KEY RISKS OF THE FUND

FUND MANAGEMENT RISK - As the Fund invests at least 85% of its NAV 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.

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.

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.

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 NAV to fall. To mitigate this risk, the Manager will monitor closely the adherence of investment regulatory requirements in such country.

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 of the Fund or upon downgrade of the credit ratings of the financial institutions.

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.

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.

SUSPENSION OF REDEMPTION RISK - The Manager may suspend Unit Holders' redemption requests if the Target Fund is suspended in the circumstances set out in "Suspensions or Deferrals of the Target Fund" under Section 1.4.7 of the Fund's prevailing prospectus. 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.

Note: If your investments are made through an institutional unit trust scheme adviser ("IUTA") which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the deed of the Fund 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 of the Fund.*

KEY RISKS

KEY RISKS OF THE TARGET FUND

Investments in the Target Fund are associated to the following risks:

- General risk
- Investment objective risk
- Regulatory risk
- Operational risk
- Business, legal and tax risks
- Risk factors relating to industry sectors / geographic areas
- Risk of suspension of share dealings
- Liquidity risk
- Inflation/deflation risk
- Derivatives risk
- Warrants risk
- Futures, options and forward transactions risk
- Equity linked note risk
- Total return swaps risk
- General risk associated with over-the counter ("OTC") transactions
- Counterparty risk
- Specific risk relating to collateral management
- OTC derivative clearing risk
- Custody risk
- Smaller and micro-cap companies risk
- Initial public offerings risk
- Emerging and less developed markets securities risk
- Specific risks linked to securities lending and repurchase transactions
- Potential conflicts of interest risk
- Investment funds risk
- Equity securities risk
- Commodities risk
- Tax efficiency for shareholders risk
- Hedging risk
- Risks relating to investments in the China market
- China – risks regarding Qualified Foreign Investor status
- China – repatriation and liquidity risks
- Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risk
- Taxes associated with investing in mainland China risk
- The benchmark regulation risk
- IBOR reform risk
- Sustainability risks
- Risks linked to special purpose acquisition vehicles
- Global minimum tax risk

These risks of the Target Fund are elaborated in the Fund's prevailing prospectus and its supplementary(ies) (if any).

FUND PERFORMANCE

The Fund's benchmark has been replaced from a composite benchmark comprising 70% FTSE Gold Mines Index (RM) and 30% MSCI ACWI Metals & Mining Index to FTSE Gold Mines UCITS capped index with effect from 4 May 2026, which is used in all performance reporting.

AVERAGE TOTAL RETURNS

Average total returns for the following periods ended 30 June 2026

RM Class	**1 Year**	**3 Years**	**5 Years**	**10 Years**
RHB Gold Equity Fund (%)	46.84	27.26	17.21	12.33
Benchmark^ (%)	42.86	25.28	14.24	11.00
RM-Hedged Class	**Since Launch (04/05/2026*- 30/06/2026)**			
RHB Gold Equity Fund (%)	-73.52			
Benchmark^ (%)	-49.14			
USD Class	**Since Launch (04/05/2026*- 30/06/2026)**			
RHB Gold Equity Fund (%)	-65.63			
Benchmark^ (%)	-58.30			

*The last day of the Class's initial offer period.

ANNUAL TOTAL RETURNS

Annual total returns for the following Financial Years Ended 30 June

RM Class	**2026**	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**	**2019**	**2018**	**2017**
RHB Gold Equity Fund (%)	46.84	27.69	9.99	17.61	-8.74	-0.49	34.40	12.83	4.24	-8.11
Benchmark^ (%)	42.86	24.49	10.63	12.64	-13.01	-1.68	35.11	17.71	-1.48	-5.22

For the latest financial year, the RM Class recorded a return of 46.84% outperformed its benchmark return of 42.86%.

Source: Lipper IM, 26 July 2026. ^The benchmark of the Fund is a composite benchmark comprising 70% FTSE Gold Mines Index (RM) and 30% Euromoney Global Mining Index (RM) from 15 March 2023 to 27 April 2023; a composite benchmark comprising 70% FTSE Gold Mines Index (RM) and 30% MSCI ACWI Metals & Mining Index from 28 April 2023 to 3 May 2026 and FTSE Gold Mines UCITS capped index from 4 May 2026 onwards. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.

RM-Hedged Class	**Since Launch (04/05/2026*- 30/06/2026)**
RHB Gold Equity Fund (%)	-18.74
Benchmark^ (%)	-10.02

For the latest financial year, the RM-Hedged Class recorded a return of -18.74% whilst its benchmark recorded a return of -10.02%.

*Source: Lipper IM, 26 July 2026. *The last day of the Class's initial offer period. ^The benchmark of the Fund is FTSE Gold Mines UCITS capped index. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.*

USD Class	**Since Launch (04/05/2026*- 30/06/2026)**
RHB Gold Equity Fund (%)	-15.36
Benchmark^ (%)	-12.77

For the latest financial year, the USD Class recorded a return of -15.36% whilst its benchmark recorded a return of -12.77%.

*Source: Lipper IM, 26 July 2026. *The last day of the Class's initial offer period. ^The benchmark of the Fund is FTSE Gold Mines UCITS capped index. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.*

FUND PERFORMANCE

PORTFOLIO TURNOVER RATIO ("PTR")

Financial Year Ended 30 June

	2026	2025	2024
PTR (times)	1.81	0.50	0.43

The PTR for the latest financial year was higher compared with the previous financial year due to more investment activities during the latest financial year.

DISTRIBUTION RECORD

Financial Year Ended 30 June

	2026	2025	2024
Gross distribution per unit (sen)	-	-	-
Net distribution per unit (sen)	-	-	-

During the latest financial year, no distribution has been proposed for the Fund.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

FEES & CHARGES

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

	RM Class	USD Class	RM-Hedged Class	SGD Class	AUD Class	EUR Class	GBP Class	RMB Class
Charges								
Sales charge[1]	Up to 5.50% of investment amount or any other rate at the Manager's sole discretion. An investor can expect differing sales charge to be levied when buying units of the Fund 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. **Please note that the Fund's investments in the Target Fund will be at the NAV per share of the Target Fund. The sales charge for investing in the Target Fund will be waived by the Management Company.** *Note: If the Fund is an Employees Provident Fund ("EPF") - Members' Investment Scheme ("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.*							
Redemption charge	None.							
Dilution fee or transaction cost factor	None.							
Other charges payable directly by the investors								
Switching fee[1] (per switch or the difference in sales charge between switching funds, where applicable)	RM 25.00	USD 10.00	RM 25.00	SGD 10.00	AUD 10.00	EUR 10.00	GBP 10.00	RMB 50.00
	The Manager reserves the right to vary this switching fee or to vary the terms of the switching facility.							
Transfer fee[1] (per transfer)	RM 5.00	USD 5.00	RM 5.00	SGD 5.00	AUD 5.00	EUR 5.00	GBP 5.00	RMB 10.00

This table* describes *the fees that you may indirectly incur when you invest in the Fund:

Fees and Expenses	
Annual management fee[1]	Up to 1.80% per annum of the NAV of the respective class calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day. As the 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.
Annual Trustee's fee[1]	Up to 0.08% per annum of the NAV of the Fund, calculated on a daily basis, but subject to a minimum of RM18,000 per annum (excluding foreign custodian fees and charges) before deducting the management fee and Trustee's fee for that particular day.
Expenses directly related to the Fund	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 statements, commissions or fees paid to brokers or dealers, fees for the valuation of any investment of the Fund, fees in relation to fund accounting services, annual fee, if any, as may be imposed by the Securities Commission Malaysia in relation to the Fund, other transaction costs, tax and other duties charged on the Fund by the government and other authorities and any other expenses allowed under the deed of the Fund.
Other fees payable indirectly by an investor (if any)	None levied by the Manager. However, as the Fund will invest in shares of the Target Fund, there are other fees indirectly incurred by the Fund that is the operating and administrative expenses which are incurred at the Target Fund level. As such, Unit Holders are indirectly bearing these fees which are charged at the Target Fund level.

[1] 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.

Note 1: The Manager reserves the right to enter into a separate fee waiver or fee reduction arrangement with the Unit Holders. Any waiver or reduction in fees or charges as may be agreed between the Manager and the Unit Holders will be calculated and waived by the Manager or reimbursed to the Unit Holders accordingly.

Note 2: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

TRANSACTION INFORMATION								
	RM Class	**USD Class**	**RM-Hedged Class**	**SGD Class**	**AUD Class**	**EUR Class**	**GBP Class**	**RMB Class**
Minimum initial investment	RM 100.00	USD 100.00	RM 100.00	SGD 100.00	AUD 100.00	EUR 100.00	GBP 100.00	RMB 500.00
Minimum additional investment	RM 100.00	USD 100.00	RM 100.00	SGD 100.00	AUD 100.00	EUR 100.00	GBP 100.00	RMB 500.00
Minimum investment balance	100 units or such other quantity as the Manager may from time to time decide.							
Minimum redemption of units	Any number of units.							
Frequency of redemption of units	No restriction.							
Switching facility and frequency of switching	Available (except during the initial offer period of the respective class). Unit Holders may switch between classes denominated in the same currency or 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. 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.							
Transfer facility	Available. Unit Holders may transfer their holdings of units of the Fund 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. 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.							
An investor may request for a lower minimum initial investment, lower minimum additional investment, lower minimum investment balance or lower minimum amount for a switch which the Manager may accept at its absolute discretion from time to time. *Note 1: There could be different minimum initial investment and/or minimum additional investment than the above for investments made via the digital platforms available online, subject to the respective digital platforms' terms and conditions for investments.* *Note 2: 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).*								
Subscription settlement	Payment must be made in the currency of the class subscribed on the subscription date.							
Redemption settlement	Units of the Fund 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. *Note: If you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.*							
Cooling-off period	Unit Holders have the right to request for a refund of their investment within six (6) Business Days which shall be effective from the date of receipt of the application by the Manager, subject to eligibility. *Note: If you have invested via the EPF-MIS, the cooling-off period shall be subject to EPF's terms and conditions.*							
Business Day	A day (other than a Saturday or a Sunday or a public holiday) on which the stock exchange managed or operated by Bursa Malaysia Securities Berhad is open for trading and/or banks in Kuala Lumpur are open for business, and is a dealing day of the Target Fund as determined by the Management Company.							
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 e-mail or notification published on the Manager's website.							
Other information	• 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. • 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 of the Fund. • A separate NAV 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 NAV 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. • Pursuant to the deed of the Fund, 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 and subject to prior consultation with the Trustee, prejudice the rights of the Unit Holder of the current available classes. • 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 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.							

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

VALUATIONS AND EXITING FROM INVESTMENT

VALUATION OF ASSETS

The Fund must be valued at least once every Business Day. 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 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, **www.rhbgroup.com/myinvest**.

EXITING FROM THIS INVESTMENT

During the initial offer period of the respective class, the redemption price is fixed at the initial offer price of the respective class. After the initial offer period of the respective class, the redemption price shall be the NAV 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 redemption charge for the Fund.

Units of the Fund 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 due to the circumstances as provided in Section 1.4.7 of the Fund's prevailing prospectus, the redemption monies of the Target Fund will be received by the Fund as and when redemption is made by the Management Company. The Manager will mirror the redemption process of the Target Fund. The Management Company will take up to four (4) 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 eight (8) Business Days for USD Class and nine (9) 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.

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. 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.

CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 03-2330 8000 at any time during office hours: Mondays through Fridays from 9:00 a.m. – 5:00 p.m. or e-mail your enquiries to **rhbam@rhbgroup.com**.

HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:
   - ❖ **via Unit Holders Services Toll-Free Hotline at:** 1-800-88-3175
   - ❖ **via phone to:** 03-2330 8000
   - ❖ **via e-mail to:** rhbam@rhbgroup.com
   - ❖ **via letter to:** RHB Asset Management Sdn Bhd, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.
2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):
   - ❖ **via phone to:** 03-2272 2811
   - ❖ **via FMOS Dispute Form available at:** www.fmos.org.my
   - ❖ **via letter to:** Financial Markets Ombudsman Service, Level 14 Main Block Menara Takaful Malaysia, No.4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
3. You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the Securities Commission Malaysia's Consumer & Investor Office:
   - ❖ **via phone to the Aduan Hotline at:** 03-6204 8999
   - ❖ **via fax to:** 03-6204 8991
   - ❖ **via online complaint form available at:** www.sc.com.my
   - ❖ **via e-mail to:** aduan@seccom.com.my
   - ❖ **via letter to:** Consumer & Investor Office, Securities Commission Malaysia, No. 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur.
4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
   - ❖ **via phone to:** 03-7890 4242
   - ❖ **via online complaint form available at:** www.fimm.com.my
   - ❖ **via e-mail to:** complaints@fimm.com.my
   - ❖ **via letter to:** Legal & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6th Floor, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.