

## RHB GLOBAL IMPACT 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 relevant information and document in relation to the RHB Global Impact Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the RHB Global Impact Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Global Impact 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 Global Impact 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.

### ADDITIONAL STATEMENT

The RHB Global Impact Fund is a qualified Sustainable and Responsible Investment Fund ("SRI fund") under the Guidelines on Sustainable and Responsible Investment Funds.

## PRODUCT HIGHLIGHTS SHEET

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

<b>Name of Fund</b>	RHB Global Impact Fund ("Fund").	<b>Fund Category</b>	Feeder Fund.
		<b>Fund Type</b>	Growth & Income.
<b>Manager</b>	RHB Asset Management Sdn Bhd.	<b>Launch Date of the Fund</b>	22 February 2021.
<b>Trustee</b>	TMF Trustees Malaysia Berhad.	<b>Financial Year End</b>	30 April.
<b>Target Fund</b>	BlackRock Funds I ICAV – BlackRock Global Impact Fund ("Target Fund").	<b>Base Currency of the Fund</b>	USD.
<b>Target Fund's Management Company</b>	BlackRock Asset Management Ireland Limited ("Management Company").	<b>Target Fund's Investment Manager</b>	BlackRock Investment Management (UK) Limited ("Investment Manager").
<b>Commencement Date of the Fund</b>	Within 7 Business Days from the expiry of the initial offer period.		

Classes under the Fund	Currency denomination of the Class	Launch Date of the Class	Initial Offer Period <sup>^</sup>	Initial Offer Price
<b>USD Class</b>	USD	22 February 2021.	21 days (22 February 2021 – 14 March 2021)	USD 1.0000 per unit
<b>RM-Hedged Class</b>	RM	22 February 2021.	21 days (22 February 2021 – 14 March 2021)	RM 1.0000 per unit
<b>SGD-Hedged Class</b>	SGD	22 February 2021.	21 days (22 February 2021 – 14 March 2021)	SGD 1.0000 per unit
<b>AUD-Hedged Class</b>	AUD	22 February 2021.	21 days (22 February 2021 – 14 March 2021)	AUD 1.0000 per unit
<b>RM Class</b>	RM	TBC	21 days (To be determined)	RM 1.0000 per unit
<b>GBP-Hedged Class</b>	GBP	TBC	21 days (To be determined)	GBP 1.0000 per unit
<b>EUR-Hedged Class</b>	EUR	TBC	21 days (To be determined)	EUR 1.0000 per unit
<b>RMB-Hedged Class</b>	RMB	TBC	21 days (To be determined)	RMB 1.0000 per unit

Each hedged class seeks to reduce the effect of currency fluctuations between the currency of the class and the base currency of the Fund.

<sup>^</sup> The Manager reserves the right not to proceed with the Fund at any time before or on the commencement date of the Fund if the fund size raised is not viable for an effective portfolio management of the Fund or the Manager and the Trustee jointly deem 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).

### PRODUCT SUITABILITY

Subscription of units of the Fund is ONLY open to the following sophisticated investors:

1. An individual whose total net personal assets, or total net joint assets with his or her spouse, exceeds RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence; or
2. An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or
3. An individual who, jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or
4. A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts; or
5. A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies; or
6. A unit trust scheme or a prescribed investment scheme; or
7. A private retirement scheme as defined in the Capital Markets and Services Act 2007; or
8. A closed-end fund approved by the Securities Commission Malaysia; or
9. A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies; or
10. A corporation that is a public company under the Companies Act 2016 which is approved by the Securities Commission Malaysia to be a trustee under the Capital Markets and Services Act 2007 and has assets under management exceeding RM10 million or its equivalent in foreign currencies;

## PRODUCT SUITABILITY

or

11. A statutory body established by an Act of Parliament or an enactment of any State; or
12. A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967; or
13. Central Bank of Malaysia established under the Central Bank of Malaysia Act 2009; or
14. A holder of a capital markets services licence or an executive director or a chief executive officer of a holder of a capital markets services licence; or
15. A licensed bank as defined in the Financial Services Act 2013 or a licensed Islamic bank as defined in the Islamic Financial Services Act 2013; or
16. A Labuan bank as defined in the Labuan Financial Services and Securities Act 2010; or
17. A licensed insurer as defined in the Financial Services Act 2013; or
18. An insurance licensee as defined in the Labuan Financial Services and Securities Act 2010; or
19. A takaful licensee as defined in the Labuan Islamic Financial Services and Securities Act 2010; or
20. A licensed takaful operator as defined in the Islamic Financial Services Act 2013; or
21. Any other investor as may be defined by the Securities Commission Malaysia from time to time.

## KEY PRODUCT FEATURES

### INVESTMENT OBJECTIVE

The Fund aims to achieve long-term\* capital growth and income by investing in one (1) collective investment scheme.

Note: \*"long term" in this context refers to a period of more than 5 years.

### INVESTMENT STRATEGY

The Fund will invest principally in the USD denominated share class of the Target Fund.

The Target Fund seeks to achieve its objective by investing at least 80% of its total assets in equity securities and equity-related securities (namely American Depositary Receipts (ADRs) and Global Depositary Receipts (GDRs) of companies globally whose goods and services seek to address the world's social and environmental problems, as identified in the United Nations Sustainable Development Goals ("UN SDGs"). ADRs and GDRs are investments issued by financial institutions which give exposure to underlying equity securities.

The Fund is a qualified SRI fund, investing in the Target Fund which adopts the "Impact Investing" strategy. This includes the screening, selection, monitoring and realization of the Target Fund's investments by the Investment Manager. The Target Fund will adopt the following strategy to ensure that the companies which the Target Fund invests in are in line with the sustainable principles adopted and the overall impact of such investments of the Target Fund is not inconsistent with any other sustainable principles.

Investment decisions of the Target Fund will be based on company-specific research (such as relative valuation, strength of earnings, quality of balance sheet and cash flow trends) to identify and select the equity and equity-related securities described above that, in the opinion of the Investment Manager, have the potential to produce attractive long-term returns across "Impact Themes" which are mapped to the UN SDGs. The UN SDGs are a series of goals published by the United Nations ("UN") who recognise that ending poverty and other deprivations must go hand-in-hand with improvements in health, education, and economic growth, reduction in inequalities, all whilst tackling climate change and working to preserve the planet's oceans and forests, as set out in more detail on the UN website: <https://www.un.org/sustainabledevelopment/sustainable-development-goals>. The Target Fund will aim to diversify its investments across companies that have an impact on people and the planet (the "Impact Categories") across themes including, but not limited to, affordable housing, education and skilling, financial and digital inclusion, public health, safety and security, efficiency, electrification and digitalisation, green energy, pollution remediation and prevention, sustainable food, water and waste.

The Target Fund's investment strategy adopts the "Impact Investing" strategy as stated above. If the Target Fund's investments become inconsistent with its investment strategies, the Management Company shall dispose of the investment(s) within an appropriate timeframe.

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 risk management strategies and techniques employed will be at the Target Fund level.

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 USD Class), the Manager may participate in financial derivative instruments, 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 close 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. In the event there is a change of the Target Fund, the replacement of the Target Fund must comply with the Guidelines on Sustainable and Responsible Investment Funds.

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

### ASSET ALLOCATION

The Fund will invest at least 95% of its net asset value ("NAV") in the USD denominated share class of the Target Fund.

The balance of its NAV shall be invested in liquid assets including money market instruments, placements of cash in any deposits or investment accounts with any financial institution that are not embedded with or linked to financial derivative instruments ("Deposits") and collective investment schemes investing in money market instruments and Deposits.

KEY PRODUCT FEATURES	
BENCHMARK	
MSCI All Countries World Index.	
DISTRIBUTION	
<b>DISTRIBUTION POLICY</b> – Incidental. Distribution, if any, is declared at the end of each financial year, or for any other period as determined by the Manager.	
<b>DISTRIBUTION MODE</b> – Distributions, 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 NAV per unit of the class as at the first Business Day when units of that class are quoted ex-entitlement. Allotment of such units 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 NAV per unit of that class as at the first Business Day when 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 NAV per unit of the class subscribed on a Business Day determined at the discretion of the Manager.	

KEY RISKS	
KEY RISKS OF THE FUND	
<b>MANAGEMENT RISK</b> - As the Fund invests at least 95% 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.	
<b>LIQUIDITY RISK</b> - The Fund is also 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. The Fund will also reflect all the liquidity risk management tools that are imposed by the Target Fund.	
<b>CURRENCY RISK</b> - Fluctuation in the exchange rate between the base currency of the Fund (i.e. USD) 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 of the Fund (i.e. USD) and the differing currency of the non-USD classes may result in depreciation of the investor's holdings as expressed in the base currency of the Fund. The Fund may participate in currency hedging instruments to mitigate the currency risk, whenever necessary.	
<b>COUNTRY RISK</b> - In addition to currency risk, the Fund is also subject to 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 Fund invests in, i.e., Ireland. 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.	
<b>INTEREST RATE RISK</b> - 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.	
<i>Note: If your investments are made through an institutional unit trust scheme adviser ("Distributor") which adopts the nominee system of ownership, you would not be deemed to be a unit holder under the deed and as a result, your rights as an investor may be limited. Accordingly, we will only recognize the Distributor as a unit holder of the Fund and the Distributor shall be entitled to all the rights conferred to it under the deed.</i>	

KEY RISKS OF THE TARGET FUND	
Investments in the Target Fund are associated to the following risks:	
<ul style="list-style-type: none"> <li>• General Risks</li> <li>• Financial Markets, Counterparties and Service Providers Risk</li> <li>• Tax Considerations Risk</li> <li>• Derivatives: General Risks</li> <li>• Currency Risk – Base Currency</li> <li>• Currency Risk – Investor's Own Currency</li> <li>• Securities Lending Risk</li> <li>• Counterparty Risk</li> <li>• Counterparty Risk to the Depository</li> <li>• Fund Liability Risk</li> <li>• Market Leverage Risk</li> </ul>	<ul style="list-style-type: none"> <li>• Transfer of Collateral Risk</li> <li>• Liquidity Risk</li> <li>• Cybersecurity Risk</li> <li>• Unconstrained Investment Risk</li> <li>• Portfolio Concentration Risk</li> <li>• Smaller Capitalisation Companies Risk</li> <li>• Equity Risk</li> <li>• Derivatives and Other Complex Instrument Techniques Risk</li> <li>• Other Investment Risks</li> <li>• Risks related to Investment in the PRC via Stock Connect</li> <li>• Other risks applicable to the Target Fund</li> </ul>
<b>These risks of the Target Fund are elaborated in the Fund's prevailing information memorandum and its supplementary(ies) (if any).</b>	

FEES & CHARGES								
	USD Class	RM-Hedged Class	SGD-Hedged Class	AUD-Hedged Class	RM Class	GBP-Hedged Class	EUR-Hedged Class	RMB-Hedged Class
Subscription fee <sup>1</sup> / Sales charge <sup>1</sup>	Up to 5.00% of investment amount or any other rate as may be imposed by the Manager at the Manager's sole discretion.							
	An investor can expect differing sales charge to be levied when buying units from various distribution channels and within each distribution channel (i.e. directly from the Manager or from any of its authorised sales agents or participating institutional unit trust scheme advisers or corporate unit trust scheme adviser, 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.							
	<b>Please note that the Fund's investments in the shares of the Target Fund will be at the net asset value per share of the Target Fund. The sales charge for investing in the Target Fund will be waived by the Management Company.</b>							
Redemption Charge	None.							

## FEES & CHARGES

Switching Fee <sup>1</sup> (per switch or the difference in sales charge between switching funds, where applicable)	USD 10.00	RM 25.00	SGD 10.00	AUD 10.00	RM 25.00	GBP 10.00	EUR 10.00	RMB 50.00
The Manager reserves the right to vary this fee or to vary the terms of the switching facility.								
Transfer Fee <sup>1</sup> (per transfer)	USD 5.00	RM 5.00	SGD 5.00	AUD 5.00	RM 5.00	GBP 5.00	EUR 5.00	RMB 10.00
Annual Management Fee <sup>1</sup>	Up to 1.80% per annum of the NAV of the respective class calculated on a daily basis before deducting the Manager's 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, <b>THERE IS NO DOUBLE CHARGING OF MANAGEMENT FEE.</b>  This means that unit holders will incur only one management fee and only at the Fund's level.							
Annual Trustee Fee <sup>1</sup>	Up to 0.04% per annum of the NAV of the Fund before deducting the Manager's fee and Trustee's fee for that particular day (includes local custodian fees but excludes foreign custodian fees and charges).							
Expenses directly related to the Fund	Auditors' fees, brokers' fees, other relevant professional fees, foreign custodial charges, cost of distribution of quarterly and annual reports and other notices to unit holders, tax certificates, reinvestment statements, cost incurred for holding unit holders' meeting, cost associated with distribution, cost incurred for any proceedings or arbitration in relation to the Fund, other transaction costs and taxes will be charged to the Fund.							
Other expenses indirectly paid by an investor when investing in the Fund	None levied by the Manager. However, as the Fund invests in the Target Fund, there are fees indirectly incurred by the Fund i.e. administration and depository fees which are incurred at the Target Fund level.							
<sup>1</sup> 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 government from time to time. Note: Any bank charges imposed by the relevant financial institutions will be borne by the unit holders.								

## TRANSACTION INFORMATION

	USD Class	RM-Hedged Class	SGD-Hedged Class	AUD-Hedged Class	RM Class	GBP-Hedged Class	EUR-Hedged Class	RMB-Hedged Class
Minimum Initial Investment	USD 1,000.00	RM 1,000.00	SGD 1,000.00	AUD 1,000.00	RM 1,000.00	GBP 1,000.00	EUR 1,000.00	RMB 1,000.00
Minimum Additional Investment	USD 1,000.00	RM 1,000.00	SGD 1,000.00	AUD 1,000.00	RM 1,000.00	GBP 1,000.00	EUR 1,000.00	RMB 1,000.00
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 restrictions.							
Switching Facility and Frequency of Switching	Available (except during the initial offer period of the class). Units of the Fund can only be switched to other funds under the management of the Manager that are of the same currency units and that allow switching. The minimum amount for a switch is five hundred (500) units or such other quantity as the Manager may from time to time decide.							
Transfer Facility	Transfer of units is only allowed between sophisticated investors. 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 one hundred (100) units or such other quantity as the Manager may from time to time decide.							
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.								
Subscription Settlement	Payment must be made in the currency of the class subscribed on the subscription date.							
Redemption Settlement	Redemption monies are to be paid within ten (10) business days <sup>#</sup> after receipt by the Manager of the request to redeem and are payable to the unit holders' bank account. Redemption monies will be paid in the currency of the class subscribed.  However, the time taken to pay the redemption proceeds to investors may be extended or delayed if the Target Fund is suspended and/or the redemption from the Target Fund is deferred. Should this occur, the Manager will pay the redemption proceeds to investors within ten (10) business days <sup>#</sup> after receipt by the Manager of the redemption proceeds from the Management Company.  <sup>#</sup> These are the working days when the Manager is open for business.							
Cooling-off Period	Unit holders have the right to request for a refund of their investment within six (6) business days <sup>#</sup> which shall be effective from the date of receipt of the application by the Manager, subject to eligibility.  <sup>#</sup> These are the working days when the Manager is open for business.							
Business Day	A day (other than a Saturday or a Sunday or a public holiday) on which either Bursa Malaysia is open for trading or banks in Kuala Lumpur are open for business.							
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 the 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.							
Other Information	<ul style="list-style-type: none"> <li>The assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each class.</li> <li>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.</li> <li>A separate NAV per unit will be calculated for each class. Any gain / losses or expenses from hedging each of the non-USD class against the base currency of the Fund (i.e. USD) will be borne by the respective classes.</li> </ul>							

## TRANSACTION INFORMATION

- 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 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.

**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 THIS INVESTMENT

### VALUATION OF ASSETS

The Fund must be valued at least once every Business Day except during the Fund's initial offer period. However, 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 before 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 by the media on the next day but will instead be published the next following day (i.e. price will be two (2) days old). This will be specifically indicated in the media. Investors may however obtain the most current computed price by contacting the Manager directly or visiting the Manager's website, <http://www.rhbgroup.com>.

### EXITING FROM THIS INVESTMENT

During the initial offer period of each class, the redemption price for all classes are fixed at 1.0000 per unit in the currency of the class subscribed. After the initial offer period of each class, the redemption price shall be the NAV per unit of the respective classes as at the next valuation point of the relevant Business Day ("forward pricing") after the redemption request is received by the Manager.

There is no restriction on the 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 one hundred (100) units or such other quantity as the Manager may from time to time decide. Units can be redeemed by forwarding the completed form of request to redeem to the Manager's principal office or any of its branches, or to any of its authorized sales agents or participating institutional unit trust scheme advisers or corporate unit trust scheme advisers on any day other than Saturdays, Sundays and public holidays before their respective cut-off times. Redemption monies are to be paid within ten (10) business days<sup>¶</sup> after receipt by the Manager of the request to redeem and are payable to the unit holders' bank account. Redemption monies will be paid in the currency of the class subscribed. However, the time taken to pay the redemption proceeds to investors may be extended or delayed if the Target Fund is suspended<sup>¶¶</sup> and/or the redemption from the Target Fund is deferred<sup>¶¶</sup>. Should this occur, the Manager will pay the redemption proceeds to investors within ten (10) business days<sup>¶</sup> after receipt by the Manager of the redemption proceeds from the Management Company.

<sup>¶</sup> These are the working days when the Manager is open for business.

<sup>¶¶</sup> Information concerning suspension or deferral of redemption by the Target Fund is disclosed in the Fund's prevailing information memorandum and its supplementary(ies) (if any).

## CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 1-800-88-3175 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](mailto:rhbam@rhbgroup.com).

### HOW DO YOU LODGE A COMPLAINT?

- For internal dispute resolution, you may contact:
  - ✦ **via Unit Holders Services Toll-Free Hotline at:** 1-800-88-3175
  - ✦ **via phone to:** 03-9205 8000 ✦ **via fax to:** 03-9205 8100 ✦ **via email to:** [rhbam@rhbgroup.com](mailto:rhbam@rhbgroup.com)
  - ✦ **via letter to:** RHB Asset Management Sdn Bhd, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.
- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):
  - ✦ **via phone to:** 03-2282 2280 ✦ **via fax to:** 03-2282 3855 ✦ **via email to:** [info@sidrec.com.my](mailto:info@sidrec.com.my) ✦ **via letter to:** Securities Industry Dispute Resolution Center (SIDREC), Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar, No. 5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
- You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
  - ✦ **via phone to the Aduan Hotline at:** 03-6204 8999 ✦ **via fax to:** 03-6204 8991 ✦ **via email to:** [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
  - ✦ **via online complaint form available at:** [www.sc.com.my](http://www.sc.com.my) ✦ **via letter to:** Consumer & Investor Office, Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur.
- Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
  - ✦ **via phone to:** 03-2092 3800 ✦ **via fax to:** 03-2093 2700 ✦ **via email to:** [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - ✦ **via online complaint form available at:** [www.fimm.com.my](http://www.fimm.com.my) ✦ **via letter to:** Legal, Secretarial & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6<sup>th</sup> Floor, Wisma Tune, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.