

## RHB i-GLOBAL SUSTAINABLE DISRUPTORS FUND

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Islamic International Asset Management Berhad (“RHBIAM”) 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 i-Global Sustainable Disruptors Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the RHB i-Global Sustainable Disruptors Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB i-Global Sustainable Disruptors 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 RHBIAM, the management company responsible for the RHB i-Global Sustainable Disruptors 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.

RHB i-Global Sustainable Disruptors Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund i.e. RHB Islamic Bank Berhad.

### ADDITIONAL STATEMENT

The 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 i-Global Sustainable Disruptors Fund. Investors are advised to request, read and understand the Fund’s prevailing prospectus and its supplementary(ies) (if any) before deciding to invest.**

<b>Name of Fund</b>	RHB i-Global Sustainable Disruptors Fund (“Fund”).	<b>Fund Category</b>	Equity (Shariah-compliant).
<b>Manager</b>	RHB Islamic International Asset Management Berhad.	<b>Launch Date</b>	06 January 2021
<b>Trustee</b>	HSBC (Malaysia) Trustee Berhad.	<b>Financial Year End</b>	31 January
<b>Shariah Adviser</b>	RHB Islamic Bank Berhad.	<b>Base Currency of the Fund</b>	USD.
<b>Investment Adviser</b>	J.P Morgan Asset Management (Singapore) Limited.		

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	06 January 2021	21 days (06 January 2021 – 26 January 2021)	USD 1.0000 per unit
<b>RM Class</b>	RM	TBC	21 days (TBC)	RM 1.0000 per unit
<b>RM – Hedged Class</b>	RM	06 January 2021	21 days (06 January 2021 – 26 January 2021)	RM 1.0000 per unit
<b>SGD – Hedged Class</b>	SGD	TBC	21 days (TBC)	SGD 1.0000 per unit
<b>AUD- Hedged Class</b>	AUD	TBC	21 days (TBC)	AUD 1.0000 per unit
<b>GBP – Hedged Class</b>	GBP	TBC	21 days (TBC)	GBP 1.0000 per unit
<b>EUR – Hedged Class</b>	EUR	TBC	21 days (TBC)	EUR 1.0000 per unit
<b>RMB – Hedged Class</b>	RMB	TBC	21 days (TBC)	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 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 fund size raised is not viable for an effective portfolio management of the Fund or 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).

### PRODUCT SUITABILITY

This Fund is suitable for investors:

- (i) with high risk profile; and
- (ii) who are seeking capital appreciation over the medium to long-term through investments in sustainable equities that are acceptable under the principles of Shariah.

## KEY PRODUCT FEATURES

### INVESTMENT OBJECTIVE

The Fund aims to provide capital appreciation over the medium to long term<sup>^</sup> by investing in a portfolio of Shariah-compliant equities.  
Note: <sup>^</sup> "medium to long term" in this context refers to a period between 3 – 7 years.

### INVESTMENT STRATEGY

The Fund seeks to adopt an investment approach that integrates both Shariah principles as well as principles of sustainable investing. The portfolio is constructed based on a bottom-up approach, focusing on innovation from a diverse number of securities within the Dow Jones Islamic Markets World Index. The Fund may also invest in listed depositary receipts including American Depositary Receipts, Global Depositary Receipts, European Depositary Receipts or other depositaries representing the constituent securities indicated in the Dow Jones Islamic Market World Index. The investment philosophy centres on the belief of long term earnings growth and the likelihood of the earnings growth being delivered by investing in good quality and sustainable companies that can potentially offer attractive and sustainable long term growth.

The portfolio will consist of Shariah-compliant securities of both growth and quality companies that contain the following elements:

- Opportunity  
To seek opportunity in large addressable market, complacent incumbents and secular trends in the market.
- Innovation  
New technology enabling, better efficiency, choice and price for end users.
- Acceleration  
Potential for rapid adoption and scalability.

The Fund will invest up to 95% of its net asset value ("NAV") in Shariah-compliant global equities. The balance of the Fund's NAV shall be invested in Islamic liquid assets including Islamic money market instruments, placements of cash in any Islamic deposits that are not embedded with or linked to Islamic financial derivative ("Placements of Cash") and Islamic collective investment schemes investing in Islamic money market instruments and Placements of Cash. The Fund will invest in markets where the regulatory authorities are ordinary or associate members of the International Organization of Securities Commissions ("IOSCO").

As the Fund is a qualified Sustainable and Responsible Investment (SRI) fund, the investments of the Fund will be subject to the integration of Environmental, Social and Governance (ESG) methodology. This includes the screening, selection, monitoring and realization of the Fund's investments. The Manager, based on the advice of the investment adviser of the Fund ("Investment Adviser"), will adopt the following strategy to ensure that the companies which the Fund invests in are in line with the sustainable principles adopted and the overall impact of such investments of the Fund is not inconsistent with any other sustainable principles:

1.	Research	<ul style="list-style-type: none"><li>• Investment Adviser's proprietary views on ESG issues are based on ESG ratings provided by global rating agencies, Investment Adviser's own research and company engagements.</li><li>• Investment Adviser attributes a forward looking view on ESG trends at the company level: improving, stable or deteriorating</li><li>• This view can impact expectations of future earnings and valuation of the company and therefore the expected return of the company.</li></ul>
2.	Engagement	<ul style="list-style-type: none"><li>• The proprietary ESG assessment helps drive the agenda for active engagement with the company executives and board members.</li><li>• While the discussions with the company management teams focus on drivers of franchise and financial strength, the Investment Adviser also seeks to influence corporate conduct around ESG issues.</li></ul>
3.	Portfolio Construction	<ul style="list-style-type: none"><li>• ESG considerations are embedded in the overall assessment of quality at the securities level.</li></ul>

If the companies that the Fund invests in show persistent decline in their ESG factors and/or sustainable scores, the Manager, in consultation with the Investment Adviser, will seek to dispose of the Fund's investments in such companies within an appropriate timeframe.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's investments in terms of its exposure to various industries, sectors, countries and asset classes and/or type of investments (i.e. Shariah-compliant equities and Islamic money market instruments).

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

When appropriate for all classes (except USD Class), the Manager may participate in Islamic financial derivatives, which include but is not limited to Islamic forwards and Islamic swaps, for the purpose of hedging the currency risk exposure (if any) of the various currency classes and efficient portfolio management of the Fund. 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.

### BENCHMARK

Dow Jones Islamic Markets World Index.

### DISTRIBUTION

**DISTRIBUTION POLICY** – Incidental. Distribution, if any, is declared at the end of financial year, or for any other period. Distribution, if any, will be at the discretion of the Manager.

**DISTRIBUTION MODE** - Distributions, if any, after deduction of taxation and expenses (i.e. net distributions) 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 after 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 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 licensed 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

### General Risks of Investing in the Fund

**MANAGEMENT RISK-** Inadequate expertise of a management company in dealing with the day-to-day management of the Fund will jeopardise the investment of unit holders through the risk of reduced returns and in some cases the unit holders may also lose the capital invested in the Fund.

**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 source financing on a temporary basis as permitted by the relevant laws. The Fund may seek an Islamic financing facility 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.

**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.

**RISK OF NON-COMPLIANCE** - The risk arises should the Manager not follow the provisions set out in the deed of the Fund 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.

**RETURNS ARE NOT GUARANTEED** - There is no guarantee on the investment returns to unit holders.

**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 Malaysia's revocation of its authorisation of the Fund. In the unlikely event of termination, unit holders may not get back all of their original investment amount.

**INFLATION RISK** - The purchasing power of 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.

**ISLAMIC DERIVATIVES RISK-** If the Fund participates in Islamic financial derivative (and the Fund only participates in Islamic financial derivative for hedging or efficient portfolio management purposes), it will be subject to risks associated with such instruments. As hedging activities are meant to protect the Fund from currency volatility, hence the benefit of any upside of currency movement is limited. The structure of the Islamic financial derivative as well as the underlying financial instruments must comply with the Shariah requirements. Participation in Islamic financial derivative may require the deposit of initial margin in Shariah-compliant manner and additional deposit of margin on short notice if the market moves against the investment positions. If no provision is made for the required margin within the prescribed time, the Fund's participation may be liquidated at a loss. Therefore, it is essential that such participation in Islamic financial derivative is monitored closely. If and when the Manager participates in Islamic financial derivative, the Manager will monitor the Islamic financial derivative positions for the Fund. In addition, participation in Islamic financial derivative is also subject to the possibility that the counterparty to the Islamic financial derivative may fail or default in its obligations under the Islamic financial derivative contract. Such failure or default by the counterparty in the payment of profit or any gain from the Islamic financial derivative's transaction may ultimately lead to a reduction in the value of the Fund.

**SHARIAH-COMPLIANT EQUITY RELATED SECURITIES RISK-** The Fund may also invest in Shariah-compliant equity related securities such as Shariah-compliant warrants provided that the underlying securities comply with Shariah requirements. As Shariah-compliant warrants are linked to the particular Shariah-compliant equity securities from which they are derived, the Shariah-compliant warrants inherit the risks linked to that underlying equity securities such as market risk, currency risk, country risk, industry risk\* and liquidity risk. For investments in Shariah-compliant warrants, a movement in the prices of the underlying securities of the Shariah-compliant warrants will generally result in a larger movement in the prices of the Shariah-compliant warrants, that is, higher volatility. In the event of a decline in the market, Shariah-compliant warrants can lose a substantial amount of their values, far more than the underlying securities and vice versa. Shariah-compliant warrants also have a limited life and if they are not exercised at the maturity, they will expire and become worthless causing the value of the Fund's investments to fall. Like any other investments, the fall in the value of the Fund's investments will ultimately lower the NAV of the Fund.

*\*Industry risk refers to the risk that a particular company faces by virtue of the industry it is in and not from problems with that company per se. When problems plague one industry, they affect the individual businesses involved as well as the securities issued by those businesses.*

**MARKET RISK-** Market risk is a risk that arises when the prices of investments in the marketplace are affected by circumstances such as political or economic events. These circumstances may be a local or global event that can affect the markets where the Fund is invested in and subsequently, the value of the Fund's investments.

**COUNTERPARTY AND ISSUER RISK-** This risk refers to the possibility that the issuer of an Islamic money market instrument or the Islamic deposits with Islamic financial institutions will not be able to make timely payments of profit and/or principal repayment when it becomes due. This may lead to a default in the payment of principal and/or profit and ultimately a reduction in the value of the Fund.

### Specific Risks of Investing in the Fund

**CURRENCY RISK** - As the Fund may invest up to 95% of its NAV in Islamic global equities denominated in any currency, the Fund is therefore subject to currency risk. Fluctuation in foreign exchange rates will affect the value of the Fund's foreign investments when converted into the base currency of the Fund (i.e. USD) ("Base Currency") 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 Islamic currency hedging instruments to mitigate the currency risk, whenever necessary.

**PROFIT RATE RISK-** Generally, Islamic money market instruments' prices move in the opposite direction of profit rates; a rise in profit rates will generally cause a fall in Islamic money market instruments' prices and vice versa.

**COUNTRY RISK** - In addition to currency risk, the Fund is also subject to country risk, for example the value of the assets of the Fund may be affected by the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund may invest in. Further, when investing in foreign markets, there are countries which may require prior approvals before investments can take place. For example, if and when the Fund invests in countries that require the application of an investment licence or registration of an investor code before any investment can be made in these countries. As such, if investments in such countries are undertaken, there may be a risk that such registration or licence may be revoked or not renewed by the relevant authority and the Fund's investment in these countries may be affected. The effect on the Fund's investments will depend on the regulatory requirements of the respective countries. For example, if a foreign market requires the Fund to obtain an investment licence which is subject to renewal and if such investment licence is not renewed in a timely manner, this may result in the Fund's investment account in that country to be frozen by the regulator resulting in investment activities for the Fund in that country to be suspended. To mitigate this risk, the Manager will monitor closely the adherence of investment regulatory requirements in such countries.

**RECLASSIFICATION OF SHARIAH STATUS RISK** - This risk refers to the risk that the currently held Shariah-compliant equities invested by the Fund may be reclassified as Shariah non-compliant by the relevant authority. In the event the Shariah non-compliant equities and Islamic money market instruments held by the Fund are reclassified as Shariah non-compliant by the relevant authority or the Shariah adviser of the

Fund ("Shariah Adviser"), the instruments will be disposed in accordance with rules and decision by the Shariah Adviser.

**LIQUIDITY RISK** - This risk refers to the ease with which the Fund's investment can be sold at a favourable price. Should the Fund's investment become illiquid, it may be sold at an unfavourable price which may then lower the value of the Fund's investments and subsequently the value of unit holders' investments.

**SHARIAH-COMPLIANT EQUITY RISK** - The performance of the Shariah-compliant equities held by the Fund is also dependent on company specific factors like the company's business situation. If the company-specific factors deteriorate, the price of the specific Shariah-compliant equity may drop significantly and permanently. Such event could possibly occur even in a positive Shariah-compliant equity market trend. The risk will be managed via portfolio diversification of the Fund's investments in terms of its exposure to equity from various industries, sectors and countries. In addition, where necessary, exposure to a particular Shariah-compliant equity will also be reduced in the event of an anticipated weakness in that particular Shariah-compliant equity.

**REGULATORY RISK** - Any changes in national policies and regulations may have an effect on the capital markets in which the Fund is investing. If this occurs there is a possibility that the value of unit holders' investments may be adversely affected.

**MARKET RISK IN EMERGING AND LESS DEVELOPED MARKETS** - The economic and political conditions in emerging and less developed markets differ from those in developed markets and offer less social, political and economic stability as compared to developed markets. Other risks in developing and emerging markets that can adversely impact the Fund may include:

- investment and repatriation restrictions
- the potential for unusual volatility in emerging and less developed markets is higher as compared to more industrialised nations
- limited information to the investors and less stringent disclosure requirements
- shallow and substantially smaller liquid securities markets than in more industrialised nations resulting in illiquid securities markets
- certain local tax law considerations that may negatively impact the Fund's investment
- limited regulation of the securities markets
- the possibility of limited legal recourse for the Fund and the custodial and/or the settlement systems may not be fully developed

These risks are likely to exist to a greater or lesser degree in some of the markets that the Fund may invest in.

## FUND PERFORMANCE

### AVERAGE TOTAL RETURNS OF THE FUND

Average total returns for the following periods ended 31 January 2022

USD Class	Since Launch (26/01/2021* - 31/01/2022)
RHB i-Global Sustainable Disruptors Fund (%)	-7.34
Benchmark^ (%)	6.01
RM – Hedged Class	Since Launch (26/01/2021* - 31/01/2022)
RHB i-Global Sustainable Disruptors Fund (%)	-4.27
Benchmark^ (%)	9.55

### ANNUAL TOTAL RETURNS OF THE FUND

Annual total returns for the following financial year ended 31 January

USD Class	Since Launch (26/01/2021* - 31/01/2022)
RHB i-Global Sustainable Disruptors Fund (%)	-6.41
Benchmark^ (%)	10.14

For the latest financial year, the Fund recorded a return of -6.41% whilst its benchmark recorded a return of 10.14%.

Source: Lipper IM, 08 February 2022. \* The last day of the Fund's initial offer period. ^The benchmark of the Fund is the Dow Jones Islamic Markets World Index. Investors may refer to the Manager for this benchmark indicator. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.

RM – Hedged Class	Since Launch (26/01/2021* - 31/01/2022)
RHB i-Global Sustainable Disruptors Fund (%)	-3.27
Benchmark^ (%)	14.03

For the latest financial year, the Fund recorded a return of -3.27% whilst its benchmark recorded a return of 14.03%.

Source: Lipper IM, 08 February 2022. \* The last day of the Fund's initial offer period. ^The benchmark of the Fund is the Dow Jones Islamic Markets World Index. Investors may refer to the Manager for this benchmark indicator. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.

### PORTFOLIO TURNOVER RATIO ("PTR")

PTR (times)	Financial Year Ended 31 January
	2022
	1.84

There is no comparative figure as this is the Fund's first set of annual financial statements since the date of commencement.

### DISTRIBUTION RECORD

	Financial Year Ended 31 January
	2022
Gross distribution per unit (sen)	2.5000
Net distribution per unit (sen)	2.5000

For the latest financial year, the Fund has declared a total net distribution of 2.5000 sen per unit.

**FEES & CHARGES**

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

	USD Class	RM Class	RM-Hedged Class	SGD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	RMB-Hedged Class
<b>Charges</b>								
Sales charge <sup>1</sup>	<b>Up to 5.00% of investment amount.</b> 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.							
Repurchase charge	None.							
Dilution fee or transaction cost factor	None.							
<b>Other charges payable directly by the investors</b>								
Switching fee <sup>1</sup>	<b>USD 10.00</b> per switch or the difference in sales charge.	<b>RM 25.00</b> per switch or the difference in sales charge.	<b>RM 25.00</b> per switch or the difference in sales charge.	<b>SGD 10.00</b> per switch or the difference in sales charge.	<b>AUD 10.00</b> per switch or the difference in sales charge.	<b>GBP 10.00</b> per switch or the difference in sales charge.	<b>EUR 10.00</b> per switch or the difference in sales charge.	<b>RMB 50.00</b> per switch or the difference in sales charge.
Transfer fee <sup>1</sup>	<b>USD 5.00</b> per transfer.	<b>RM 5.00</b> per transfer.	<b>RM 5.00</b> per transfer.	<b>SGD 5.00</b> per transfer.	<b>AUD 5.00</b> per transfer.	<b>GBP 5.00</b> per transfer.	<b>EUR 5.00</b> per transfer.	<b>RMB 10.00</b> per transfer.

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

**Fees and Expenses**

Annual management fee <sup>1</sup>	Up to 1.80% per annum of the NAV of the respective classes of units calculated on a daily basis, before deducting the Manager's and Trustee's fees for that particular day.
Annual trustee fee <sup>1</sup>	Up to 0.05% per annum of the NAV of the Fund, calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day (includes local custodian fees but excludes foreign custodian fees and charges).
Expenses directly related to the Fund	Auditors' fees, other relevant professional fees, foreign custodial charges, cost of distribution of interim and annual reports, distribution of cheques (where applicable) and other notices to unit holders, commissions or fees paid to brokers, other transaction costs and taxes will be charged to the Fund.
Other fees payable indirectly by an investor (if any)	None.

<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 1:** 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 of a class) or specifically (for any particular unit holder of a class) and for any period or periods of time at its absolute discretion.

**TRANSACTION INFORMATION**

Minimum initial investment	USD 1,000.00	RM 1,000.00	RM 1,000.00	SGD 1,000.00	AUD 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	RM 1,000.00	SGD 1,000.00	AUD 1,000.00	GBP 1,000.00	EUR 1,000.00	RMB 1,000.00
Minimum investment balance	100.00 units or such other quantity as the Manager may from time to time decide.							
Minimum redemption of units	Any number of units.							
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 allow for switching. Minimum amount for a switch is 500 Units or such other quantity as the Manager may from time to time decide.							
Transfer facility	Available. 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 Institutional Unit Trust Advisers ("IUTAs") and any other authorized distributors before their respective cut-off times. 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 one hundred (100) units or such other quantity as the Manager may from time to time decide. 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, lower minimum redemption of Units or lower minimum amount for a switch which the Manager may accept at its absolute discretion from time to time.

Restriction on frequency of redemption	No restrictions.
Subscription settlement	Payment must be made in the currency of the class subscribed on the subscription date.
Redemption period	Units can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorized 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. The redemption monies will be paid within ten (10) days after receipt by the Manager of the request to repurchase.
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. <i>#These are the working days when the Manager is open for business.</i>
Business Day	A day (other than a Saturday or a Sunday or a public holiday) in which either Bursa Malaysia Securities Berhad is open for trading or banks in Kuala Lumpur are open for business.
Dealing hours	The Manager's dealing hours are from 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.
Other Information	<ul style="list-style-type: none"> <li>• If no application for units is received by the Manager during the initial offer period, the Selling Price for an application for Units received on a Business Day immediately after the initial offer period shall be the initial offer price.</li> <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.</li> <li>• 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 (i.e. USD) will be borne by the respective classes.</li> <li>• 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.</li> <li>• 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 30 days.</li> </ul>

**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, except during the Fund's initial offer period. As certain foreign markets in which the Fund may invest in have different time zones from that of Malaysia, the valuation of the Fund for a 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. Accordingly, the price of the Fund for a particular business day will not be published online by the major newspapers 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 major newspapers.

Investors may obtain the most current computed price by contacting the Manager directly or visiting the Manager's website, [www.rhbgroup.com](http://www.rhbgroup.com).

### EXITING FROM THIS INVESTMENT

The repurchase 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 repurchase of units is received by the Manager ("forward pricing"). The Manager will not impose any repurchase charge on the redemption amount.

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. 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. 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. Units can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorized distributors before their respective cut-off times on any business day.

Redemption moneys will be paid within 10 days# after receipt by the Manager of the request to repurchase units of the Fund.

*# These are the working days when the Manager is open for business.*

### CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 03-9205 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 [rhbiim.enquiry@rhbgroup.com](mailto:rhbiim.enquiry@rhbgroup.com).

#### HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:

❖ **via phone to:** 03-9205 8000      ❖ **via fax to:** 03-9205 8107      ❖ **via email to:** [rhbiim.enquiry@rhbgroup.com](mailto:rhbiim.enquiry@rhbgroup.com)

❖ **via letter to:** RHB Islamic International Asset Management Berhad, 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 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

3. 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.
4. 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.