

RHB ISLAMIC ASEAN MEGATREND FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Islamic International Asset Management Berhad 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 Islamic ASEAN Megatrend Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the RHB Islamic ASEAN Megatrend Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Islamic ASEAN Megatrend 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 Islamic International Asset Management Berhad, the management company responsible for the RHB Islamic ASEAN Megatrend 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 Islamic ASEAN Megatrend Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund i.e. RHB Islamic Bank Berhad.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of RHB Islamic ASEAN Megatrend 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 Islamic ASEAN Megatrend Fund ("Fund").	Fund Category	Equity fund (Shariah-compliant).
Manager	RHB Islamic International Asset Management Berhad.	Fund Type	Growth.
Trustee	HSBC (Malaysia) Trustee Berhad.	Launch Date	16 February 2016.
Shariah Adviser	RHB Islamic Bank Berhad.	Financial Year End	31 May.
Base Currency of the Fund	USD.		

Classes under the Fund	Currency denomination of the Class	Launch Date of the Class
USD-A1 Class	USD	16 February 2016
USD-A Class	USD	16 February 2016
USD-B Class	USD	26 April 2016
RM Class	RM	26 April 2016

PRODUCT SUITABILITY

This Fund is suitable for investors who:

- (i) wish to participate in the potential and investment opportunities in Shariah-compliant securities of the fast growing ASEAN economies; and
- (ii) are willing to accept higher risk in their investments in order to achieve medium to long term* capital growth.

*Note: * "medium to long term" in this context refers to a period between 3 - 7 years.*

KEY PRODUCT FEATURES

INVESTMENT OBJECTIVE

This Fund aims to achieve medium to long term* capital appreciation through investments in Shariah-compliant securities of companies with high growth potential.

*Note: * "medium to long term" in this context refers to a period between 3 - 7 years.*

INVESTMENT STRATEGY

The Fund seeks to achieve its investment objective by investing primarily[^] in the Shariah-compliant securities of companies that are expected to benefit from the on-going development and growth of the ASEAN region (i.e. Malaysia, Singapore, Thailand, Philippines, Indonesia, Vietnam, Myanmar, Cambodia, Laos and Brunei) and opportunistically[^] from the on-going development and growth in Asia (i.e. India, China, Hong Kong, South Korea, Taiwan and Japan). In managing the Fund, the Manager will seek out companies that are exposed to the key development and growth trends that the Manager identifies as drivers of business and security markets performance.

[^] "primarily" refers to at least 70% of net asset value ("NAV") in the securities of companies that are expected to benefit from the on-going development and growth of the ASEAN region and "opportunistically" means investing up to 30% of NAV in the securities of companies which are exposed to the investment themes identified by the Manager that influence the performance of the Asian capital markets.

The Fund's direct investment in the ASEAN countries are those of companies whose Shariah-compliant securities are listed on ASEAN markets and ASEAN companies that are listed on non-ASEAN markets such as US, London, Hong Kong, Taiwan, South Korea, China, Australia and Japan stock exchanges. These are companies that have at least 50% of its revenues derived from ASEAN countries and/or have at least 50% of its business operations located in the ASEAN countries. If these companies' revenues derived from ASEAN countries and/or their business operation located in the ASEAN countries fall below this 50% threshold, the Manager will take the necessary steps to divest the Shariah-compliant securities of those companies. The Fund's investments may also include Islamic collective investment schemes investing primarily in the ASEAN countries.

The Manager of the Fund expects that security market investment themes will evolve over time influenced by the on-going growth and development cycles and investor sentiment for the ASEAN region and in Asia. The Manager will use proprietary and/or secondary, fundamental research to identify the main economic and social trends expected to drive company profitability and security markets performance over the next 2 – 3 year time horizon and will invest in a diversified portfolio of the Shariah-compliant securities of such companies that are expected to benefit most from those themes and trends.

Over time, the main themes that influence the performance of ASEAN and Asian capital markets will likely change, reflecting the dynamic underlying economic and social development across the region and within individual countries. Themes may vary based on underlying economic development such as energy, transportation and communication infrastructure investment and intra-regional trade; social development such as rising middle class consumption and private savings accumulation and investment; capital market development such as privatisation; and investor themes such as high yield corporate bonds.

The Fund will focus on a minimum of 3 themes at any one time from the evolving ASEAN and Asian trends identified by the Manager as having strong potential to outperform the benchmark, FTSE Shariah ASEAN Index (Islamic).

KEY PRODUCT FEATURES

In managing the Fund, the Manager will employ a multi-step investment process, combining a bottom-up investment process that involves rigorous company research with a top-down process to review asset allocation at both the regional/country and sector levels. Asset allocation and geographical weightings are derived after analysing macro-economic trends and country dynamics. Country and portfolio exposure limits are in place to mitigate the risks of the investments. The Manager believes long term investment performance can be achieved by employing a rigorous research process that enables them to identify companies that generate superior returns as well as by identifying companies that are undervalued. Superior returns here means companies that upon thorough fundamental research have a strong upside in terms of its share price that would contribute to a positive return to the portfolio that may lead to returns above the Fund's benchmark.

Thus, this Fund's portfolio will be structured as follows:

70% - 98% of NAV - Investments in Shariah-compliant equities and equity related securities.

2% - 30% of NAV - Investments in liquid assets including Islamic money market instruments and Islamic deposits with financial institutions.

Provided always the above asset allocation is maintained, the range of the Fund's asset allocation will be reviewed from time to time depending on the judgment of the Manager as to the general market and economic conditions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

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 / type of investments (i.e. Shariah-compliant equities and Islamic money market instruments). Islamic financial derivatives may also be used for currency hedging purposes where appropriate. Generally, the assets of the Fund will be invested over a medium to long term period with disposal of the investments when necessary to control risk as well as to optimise capital gains. This is especially so when the full growth potential of an investment is deemed to have been reduced over a prolonged rise in equity values and the available alternative investment may present cheaper valuations and potential higher returns. The Fund also complies with the permitted investments and restrictions imposed by the Securities Commission Malaysia. Adherence to the permitted investments and restrictions also helps the Manager to risk-manage the Fund's portfolio in terms of diversification. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the deed of the Fund.

For investments in foreign markets, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration the reference benchmark as well as its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review of the economic and political developments of the countries invested. Investments will ultimately be made based on risk-reward profiles.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate up to 100% of the Fund's Shariah-compliant equity investments into other asset classes such as sukuk, Islamic money market instruments, cash and Islamic deposits with financial institutions, which are defensive in nature and comply with Shariah requirements.

BENCHMARK

FTSE Shariah ASEAN Index (Islamic).

DISTRIBUTION

DISTRIBUTION POLICY - Subject to the availability of income, distribution, if any will be declared annually.

DISTRIBUTION MODE - Distributions, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the NAV per unit as at the first Business Day after units of the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter. No sales charge will be imposed for any reinvestment of distribution into the Fund.

KEY RISKS

RESTRICTIVE GEOGRAPHICAL MARKET RISK - As the Fund will invest in Shariah-compliant securities issued by companies whose businesses are in ASEAN and Asian countries, it may be subject to a higher level of risk than an equities portfolio which is not restricted to a particular geographical region or market. Thus, there is a risk that the Fund will perform poorly during an economic downturn or in the event of adverse news affecting the said region or market.

EQUITY RISK - The performance of the Shariah-compliant equities held by the Fund is dependent on company specific factors like the company's business situation. If the company-specific factors deteriorate, the price of the specific equity may drop significantly and permanently. Such event could possibly occur even in a positive 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 equity will also be reduced in the event of an anticipated weakness in that particular equity.

FOREIGN INVESTMENT RISKS SUCH AS CURRENCY RISK AND COUNTRY RISK - Currency risk is associated with investments that are quoted in foreign currency denomination. When a security is denominated in a currency which fluctuates unfavorably against the Fund's base currency and/or the currency denomination of the respective classes, the investment in the Fund may face currency loss in addition to the capital gains or losses. This may lead to a lower NAV.

As the Fund will be investing in foreign markets, the foreign investments portion of the Fund may be affected by risks specific to the country that the Fund invests in. Such risks include changes in the country's economic fundamentals, social and political stability, currency movements and foreign investments policies. These factors may impact the prices of the securities that the Fund invests in and ultimately lower the NAV. Further, there are countries which may require prior approvals before investments can be made in such countries. For example, if and when the Fund invests in countries such as China, Taiwan, South Korea and India, such countries require the application of an investment licence or registration of an investor code before investments 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 investments 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 country 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 being frozen by the regulator resulting in investment activities for the Fund in that country being suspended.

To mitigate this, 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 in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the Shariah Advisory Council of the Securities Commission Malaysia, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such equities in accordance with the Fund's Shariah investment guidelines.

EQUITY RELATED SECURITIES RISK - The Fund may also invest in equity related securities such as warrants provided that the underlying securities comply with Shariah requirements. As warrants are linked to the particular equity securities from which they are derived, the warrants inherit the risks linked to that underlying equity security such as market risk, currency risk, country risk, industry risk and liquidity risk. Thus, the value of the investments in warrants is also subject to the day to day movement in the prices of their underlying equity securities. Warrants also have a limited life and if they are not exercised at the maturity, they will expire. Warrants become worthless if they are not exercised before maturity, 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.

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 of the Fund ("Unit Holder(s)") 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.

FUND PERFORMANCE

AVERAGE TOTAL RETURNS

Average total returns for USD-A1 Class for the following periods ended 31 May 2021

USD-A1 Class	1 Year	3 Years	5 Years	Since Launch (16/02/2016* – 21/10/2020)
RHB Islamic ASEAN Megatrend Fund (%)	16.14	-11.54	-5.80	-4.63
Benchmark^ (%)	5.27	-6.42	-0.10	0.75

Average total returns for the following periods ended 31 May 2023

USD-A Class	1 Year	3 Years	5 Years	Since Launch (07/03/2016* – 31/05/2023)
RHB Islamic ASEAN Megatrend Fund (%)	-5.12	2.78	-5.44	-3.00
Benchmark^ (%)	-3.56	3.07	-1.75	0.66
USD-B Class	1 Year	3 Years	5 Years	Since Launch (16/05/2016* – 31/05/2023)
RHB Islamic ASEAN Megatrend Fund (%)	-5.66	10.25	-1.61	-1.06
Benchmark^ (%)	-3.56	3.07	-1.75	0.90
RM Class	1 Year	3 Years	5 Years	Since Launch (16/05/2016* – 31/05/2023)
RHB Islamic ASEAN Megatrend Fund (%)	-0.58	6.03	-2.94	-2.11
Benchmark^ (%)	1.66	5.14	1.20	2.86

ANNUAL TOTAL RETURNS

Annual total returns for the following financial year ended 31 May

USD-A1 Class	2023	2022	2021	2020	2019	2018	2017
RHB Islamic ASEAN Megatrend Fund (%)	-	-	6.04	-18.65	-13.57	-8.34	17.23
Benchmark^ (%)	-	-	2.03	-12.85	-4.06	7.12	13.35

For the latest financial year, no fund performance was recorded for USD-A1 Class.

Source: Lipper IM, 09 June 2023. *The last day of the USD-A1 Class's initial offer period. ^The benchmark of the Fund is the FTSE Shariah ASEAN Index (Islamic). The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any, and are annualised.

USD-A Class	2023	2022	2021	2020	2019	2018	2017
RHB Islamic ASEAN Megatrend Fund (%)	-5.12	-1.89	16.65	-19.06	-14.00	-8.82	16.39
Benchmark^ (%)	-3.56	-0.10	13.64	-12.85	-4.06	7.12	6.97

For the latest financial year, the USD-A Class recorded a return of -5.12% whilst its benchmark recorded a return of -3.56%.

Source: Lipper IM, 09 June 2023. *The last day of the USD-A Class's initial offer period. ^The benchmark of the Fund is the FTSE Shariah ASEAN Index (Islamic). The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any, and are annualised.

USD-B Class	2023	2022	2021	2020	2019	2018	2017
RHB Islamic ASEAN Megatrend Fund (%)	-5.66	22.47	15.98	-19.49	-14.56	-9.22	10.83
Benchmark^ (%)	-3.56	-0.10	13.64	-12.85	-4.06	7.12	8.63

For the latest financial year, the USD-B Class recorded a return of -5.66% whilst its benchmark recorded a return of -3.56%.

Source: Lipper IM, 09 June 2023. *The last day of the USD-B Class's initial offer period. ^The benchmark of the Fund is the FTSE Shariah ASEAN Index (Islamic). The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any, and are annualised.

RM Class	2023	2022	2021	2020	2019	2018	2017
RHB Islamic ASEAN Megatrend Fund (%)	-0.58	3.62	15.71	-19.76	-9.96	-15.73	18.53
Benchmark^ (%)	1.66	6.05	7.82	-9.58	1.01	-0.39	15.37

For the latest financial year, the RM Class recorded a return of -0.58% whilst its benchmark recorded a return of 1.66%.

Source: Lipper IM, 09 June 2023. *The last day of the RM Class's initial offer period. ^The benchmark of the Fund is the FTSE Shariah ASEAN Index (Islamic). The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any, and are annualised.

PORTFOLIO TURNOVER RATIO ("PTR")

Financial Year Ended 31 May

	2023	2022	2021
PTR (times)	0.93	1.17	1.98

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

DISTRIBUTION RECORD

Financial Year Ended 31 May

	2023	2022	2021
Gross distribution per unit (sen)	-	-	-
Net distribution per unit (sen)	-	-	-

For the latest financial year, no distribution has been proposed by 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 this Fund:

Charges	USD-A1 Class	USD-A Class	USD-B Class	RM Class
Sales charge ¹	None	1% of the investment amount.	Up to 5% of the investment amount.	
	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 for Class USD-B and Class RM, 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. <i>Note: If the Fund is an Employees Provident Fund ("EPF") Members' Investment Scheme ("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.</i>			
Repurchase charge	None.			
Dilution fee or transaction cost factor	None.			
Other charges payable directly by the investors				
Switching fee	Not applicable.			
Transfer fee ¹	Not applicable		USD5.00 per transfer.	RM5.00 per transfer.

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

Fees and Expenses	USD-A1 Class	USD-A Class	USD-B Class	RM Class
Annual management fee ¹	Up to 0.75% per annum	1.25% per annum	1.80% per annum	
	of the NAV of the respective class calculated on a daily basis, before deducting the management fee and Trustee's fees for that particular day.			
Annual Trustee fee ¹	Up to 0.06% per annum of the NAV of the respective class, calculated on a daily basis before deducting the management fee and Trustee's fees for that particular day (including local custodian fees and charges but excluding foreign custodian fee and charges).			
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, tax certificates, reinvestment statements and other notices to Unit Holders, commissions or fees paid to dealers or brokers, other transaction costs and taxes.			
Other fees payable indirectly by an investor (if any)	None.			

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 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.

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

TRANSACTION INFORMATION

	USD-A1 Class	USD-A Class	USD-B Class	RM Class
Minimum Initial Investment	USD1,000,000.00	USD100,000.00	USD100.00	RM100.00
Minimum Additional Investment	USD100,000.00	USD10,000.00	USD100.00	RM100.00
Minimum Investment Balance	100 units or such other lower 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	No switching is allowed.			
Transfer Facility	Available (except for Class USD-A1 and Class USD-A). Investors 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 participating IUTAs 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 lower 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 or lower minimum investment balance which the Manager may accept at its absolute discretion from time to time. <i>Note: 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).</i>				
Subscription Settlement	Payment must be made in the currency of the class subscribed on subscription date.			
Redemption Settlement	Units of the Fund 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 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. The redemption monies will be paid within seven (7) Business Days after receipt by the Manager of the request to repurchase. <i>Note: If you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.</i>			
Cooling-off Period	Unit Holders have the right to request for a refund of their investments within six (6) Business Days which shall be effective from the date of receipt of the application by the Manager, subject to eligibility. <i>Note: If you have invested via the EPF-MIS, the cooling-off period shall be subject to EPF's terms and conditions.</i>			
Business Day	A day on which the stock exchange managed or operated by Bursa Malaysia Securities Berhad is open for trading.			
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always that complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via email or notification published on the Manager's website.			

TRANSACTION INFORMATION

Other Information	<ul style="list-style-type: none">• The assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each class.• Classes 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.• 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.• 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 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.
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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 invests in foreign markets, which may 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 on the Manager's website 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 on the Manager's website. Investors may obtain the most current computed prices by contacting the Manager directly or visiting the Manager's website, www.rhbgroup.com.

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 units is received by the Manager ("forward pricing"). The Manager does not charge any repurchase charge for this Fund. Units of the Fund 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 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. The redemption monies will be paid within seven (7) Business Days after receipt by the Manager of the request to repurchase. Where applicable, if you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.

For partial redemption, the balance of units after the redemption must be at least one hundred (100) units or such other lower quantity as the Manager may from time to time decide (the "minimum investment balance"). 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.

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.

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:** 03-9205 8000 ❖ **via fax to:** 03-9205 8107 ❖ **via e-mail to:** 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 e-mail to:** 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 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 e-mail to:** complaints@fimm.com.my
 - ❖ **via online complaint form available at:** www.fimm.com.my
 - ❖ **via letter to:** Legal, Secretarial & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6th Floor Wisma Tune, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.