

RHB ASIAN INCOME FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

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

The authorisation of the RHB Asian Income Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Asian Income 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 Asian Income Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of RHB Asian Income 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 Asian Income Fund ("Fund").	Fund Category	Feeder fund.
Manager	RHB Asset Management Sdn Bhd.	Fund Type	Income and growth.
Trustee	HSBC (Malaysia) Trustee Berhad.	Launch Date	5 June 2012.
Target Fund	Schroder Asian Income.	Financial Year End	31 July.
Target Fund's Manager	Schroder Investment Management (Singapore) Ltd.	Base Currency of the Fund	RM.

Classes under the Fund	Currency denomination of the Class	Launch Date of the Class	Initial Offer Period	Initial Offer Price
Class A	RM	To be determined	1 day (To be determined)	RM1.0000 per unit
Class B	RM	5 June 2012	Not applicable as the initial offer period for this class has ended.	RM1.0000 per unit

PRODUCT SUITABILITY

This Fund is suitable for investors who:

- (i) seek income[^] and capital growth over the medium to long term*;
- (ii) have moderate risk appetite; and
- (iii) seek investment opportunities in the Asian region.

Note: [^]The income is in the form of units.

*"medium to long term" in this context refers to a period of between 3-10 years.

KEY PRODUCT FEATURES

INVESTMENT OBJECTIVE

The Fund aims to provide income[^] and capital growth over the medium to long term* by investing in one target fund, i.e. the Schroder Asian Income.

Note: [^]The income is in the form of units.

*"medium to long term" in this context refers to a period of between 3-10 years.

INVESTMENT STRATEGY

The Fund will invest principally in one of the sub-funds of the Schroder International Opportunities Portfolio, that is, the Schroder Asian Income ("Schroder AI") denominated in Singapore dollars and managed by Schroder Investment Management (Singapore) Ltd. ("Schroder Singapore"). The Schroder AI is an open-ended collective investment scheme domiciled in Singapore and was launched on 21 October 2011. Schroder Singapore is regulated by the Monetary Authority of Singapore and Schroder AI is authorised under section 286 of the Securities and Futures Act (Chapter 289), Singapore. The investment objective of Schroder AI is to provide income and capital growth over the medium to longer term* by investing primarily in Asian equities (including real estate investment trusts) and Asian fixed income securities.

Since the Fund's launch, the Fund has been investing into the shares of the then single share class of the Schroder AI, i.e. the SGD class denominated in Singapore dollars. When the Fund and Schroder AI were established, only the SGD class was available. However, effective 25 February 2013, Schroder Singapore, the manager of Schroder AI, established another share class, i.e. the X share class so that any reinvestment of units of the Fund from this effective date is invested into this X share class and new investments of the Fund, i.e. subscriptions of Schroder AI is made into this X share class. The features of the X share class are the same as the SGD class so the Fund's investment in Schroder AI continue uninterrupted.

Note: **"medium to longer term" in this context refers to a period of between 3 - 10 years.

Its asset allocation is as follows:

At least 95% of the Fund's net asset value ("NAV") - Investments in the units of Schroder AI.

The balance of the Fund's NAV - Investments in liquid assets including money market instruments and deposits with financial institutions.

Although the Fund is passively managed, the investments in the Fund will be rebalanced from time to time to meet sales and redemptions transactions and to enable the proper and efficient management of the Fund.

The Manager does not adopt a temporary defensive position for the Fund in response to adverse market, economic, political, or any other conditions as such defensive strategies are expected to be implemented at the target fund level, i.e. the Schroder AI, when deemed necessary by the Schroder AI's manager. The Manager does not adopt any temporary defensive positions for the Fund as this will allow the Fund to best track the performance of the Schroder AI. It also follows that if the Schroder AI fails to adopt a successful defensive position in response to adverse market and economic

KEY PRODUCT FEATURES

conditions, there is a risk that the Fund will mirror the Schroder AI's negative performance, if any. Also, investors should note that at all times the Fund is always subject to currency risk.

Notwithstanding anything contained herein, the Manager may, in consultation with the Trustee and with the approval of the unit holders of the Fund ("Unit Holder(s)"), replace the Schroder AI with another fund of a similar objective if, in the Manager's opinion, the Schroder AI no longer meets this Fund's investment objective, or when acting in the interest of the Unit Holders.

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

BENCHMARK

50% MSCI AC Asia Pacific ex Japan Net (RM) and 50% JP Morgan Asia Credit Index (SGD Hedged) (RM).

DISTRIBUTION

DISTRIBUTION POLICY –

Class A	Class B
Incidental.	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution) is declared quarterly, or any other period at the discretion of the Manager.

The Fund may distribute from realised income, realised capital gains, and/or capital (i.e. unrealised income and/or unrealised capital gains). The rationale for distribution out of capital is: (i) to allow the Fund to consistently distribute to Unit Holders in accordance with the distribution policy of Class B, and (ii) to provide flexibility for the Fund, in a situation where the Fund has unrealised gain or income by virtue of the Fund's performance, to reward the Unit Holders without having to dispose the underlying assets of the Fund whilst further allowing future appreciation to the value of the assets.

Distribution out of capital has a risk of eroding the capital of the Fund. It may reduce the Fund's capital available for future investment and capital growth as well as causing reduction in the NAV of the Fund. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.

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 of the class 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 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. No sales charge will be imposed for any reinvestment of distribution into the Fund.

KEY RISKS

KEY RISKS OF THE FUND

CURRENCY RISK - Where a percentage of the value of the Fund is invested in foreign currency or assets denominated in a foreign currency, the Fund may be exposed to currency risk. Fluctuation in foreign exchange rates will affect the value of the Fund's foreign investments when converted into local currency and subsequently the value of Unit Holders' investments. This risk can be mitigated by investing in a wide range of foreign currency denominated assets thus diversifying the risk of single currency exposure. Hedging may be applied to mitigate the currency risk, if necessary.

COUNTRY RISK - In addition to currency risk, the value of the assets of the Fund may also be affected by uncertainties such as currency repatriation restrictions or other developments in the law or regulations of the country in which the Fund may invest, i.e. Singapore, the domicile country of the target fund, Schroder AI.

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 global markets as well as the markets where the Fund is invested in and subsequently, the value of the Fund's investments.

DERIVATIVES RISK - If the Fund participates in financial derivative instruments for hedging purposes or as an investment, it will be subject to risks associated with such investments. As hedging activities are meant to protect a Fund from currency, interest rate and price volatility, hence the benefit of any upside of currency or interest rate or securities' price movement is limited. Investments in financial derivative instruments may require the deposit of initial margin 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 investments may be liquidated at a loss. Therefore, it is essential that such investments in financial derivative instruments are monitored closely. If and when the Manager participates or invests in financial derivatives, the Manager will monitor the financial derivative positions for the Fund. In addition, participation or investment in financial derivatives is also subject to the possibility that the counterparty to the financial derivative may fail or default in its obligations under the financial derivative contract. Such failure or default by the counterparty whether in the payment of principal and/or interest or any gain from the financial derivative transaction may ultimately lead to a reduction in the value of the Fund. Investing in financial derivatives may also result in a likelihood of high volatility of the NAV per unit of the Fund.

SUSPENSION OF REDEMPTION RISK - The Manager may suspend Unit Holders' redemption requests if Schroder AI is suspended in the circumstances set out in "Suspension of Dealings" under section 1.4(g) of the Fund's prevailing prospectus. In such circumstances, Unit Holders will not be able to redeem their units from the Fund and will remain invested for a longer period of time than the original timeline, and the Unit Holders' investment will continue to be subject to the risks inherent to the Fund.

DISTRIBUTION OUT OF CAPITAL RISK - The Fund may distribute out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund's capital may reduce the Fund's capital available for future investment and the Fund's potential for future income generation.

Note: If your investments are made through an institutional unit trust scheme adviser ("IUTA") which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the deed of the Fund and as a result, you may not exercise all the rights ordinarily conferred to a Unit Holder (e.g. the right to call for Unit Holders' meetings and the right to vote at a Unit Holders' meeting). Accordingly, the Manager will only recognise the IUTA as a Unit Holder and the IUTA shall be entitled to all the rights conferred to it under the deed of the Fund.

KEY RISKS OF THE TARGET FUND

As this Fund invests at least 95% of its NAV in the target fund, Schroder AI, it is subject to the management risk of the management company and investment managers of Schroder AI. Poor management of Schroder AI will jeopardise the investment of this Fund in Schroder AI and in turn, the Unit Holders' investment through the risk of reduced returns and in some cases loss of capital invested in this Fund.

The Fund is also exposed to liquidity risks as there is no secondary market for Schroder AI. Investments in Schroder AI can only be liquidated with the manager of Schroder AI or its appointed agents.

In addition, as Schroder AI is domiciled in Singapore and denominated in Singapore dollars, this Fund may be subject to currency and country risk. Changes in rates of exchange between currencies may cause the value of this Fund's investment in Schroder AI to diminish or increase which in turn will affect the value of Unit Holders' investments.

KEY RISKS

The Fund's investments in Schroder AI 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 in Singapore.

Furthermore, investments of the target fund, Schroder AI are subject to the following risks:

- Market risk in Asia
- Credit risk
- Investment grade, below investment grade and unrated debt securities risk
- Risks relating to distributions
- Emerging markets and frontier risk
- Derivatives risk
- Equity risk

Schroder AI may invest via Shanghai-Hong Kong stock connect and Shenzhen-Hong Kong stock connect ("Stock Connect"), and China Interbank Bond Market ("CIBM"). Thus, investments of Schroder AI are subject to specific risks applicable to investing via the Stock Connect and risks associated with CIBM.

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

FUND PERFORMANCE

AVERAGE TOTAL RETURNS

Average total returns for the following periods ended 31 July 2024

Class B	1 Year	3 Years	5 Years	10 Years
RHB Asian Income Fund (%)	8.80	-1.46	0.75	4.56
Benchmark^ (%)	7.08	-2.07	2.23	3.63

ANNUAL TOTAL RETURNS

Annual total returns for the following Financial Year Ended 31 July

Class B	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
RHB Asian Income Fund (%)	8.80	-0.87	-11.30	14.13	-4.91	7.65	0.37	7.90	14.35	12.80
Benchmark^ (%)	7.08	2.17	-14.18	9.94	8.15	4.11	2.35	13.26	3.72	11.60

For the latest financial year, the Fund recorded a return of 8.80% outperforming its benchmark return of 7.08%.

Source: Lipper IM, 14 August 2024. ^The benchmark of the Fund comprising 50% MSCI AC Asia Pacific ex Japan Net (RM) and 50% JP Morgan Asia Credit Index (SGD Hedged) (RM). The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.

PORTFOLIO TURNOVER RATIO ("PTR")

Financial Year Ended 31 July

	2024	2023	2022
PTR (times)	0.21	0.12	0.05

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

DISTRIBUTION RECORD

Financial Year Ended 31 July

	2024	2023	2022
Gross distribution per unit (sen)	2.6000	1.6000	2.6000
Net distribution per unit (sen)	2.6000	1.6000	2.5081

During the latest financial year, the Fund has declared a total net distribution of 2.6000 sen per unit. Distribution was in the form of units.

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

FEES & CHARGES

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

	Class A	Class B
Charges		
Sales charge ¹	Up to 5.50% of 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, subject to the maximum sales charge of the Fund. This is due to the different level 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 such other rate that may be determined by the EPF from time to time).</i> Please note that this Fund's investments in Schroder AI will be at its NAV per unit. The sales charge for investing in Schroder AI will be waived by the manager of Schroder AI.	
Repurchase charge	None.	
Dilution fee or transaction cost factor	None.	
Other charges payable directly by the investors		
Switching fee ¹	RM25.00 per switch or the difference in sales charge between switching funds, where applicable. The Manager reserves the right to vary this switching fee or to vary the terms of the switching facility.	
Transfer fee ¹	RM5.00 per transfer.	

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

Fees and Expenses

Annual management fee ¹	1.80% per annum of the NAV of the respective class calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day.
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FEES & CHARGES

	A portion of this fee is paid to Schroder Singapore. As this Fund invests in units of Schroder AI, any management fee charged to Schroder AI by Schroder AI's manager in relation to the Fund's investments in Schroder AI will be fully refunded to this Fund. Accordingly, there is NO DOUBLE CHARGING OF MANAGEMENT FEE . This means that the Unit Holders will incur only one management fee and only at the Fund's level.
Annual trustee fee ¹	Up to 0.08% per annum of the NAV of the Fund (including local custodian fees and charges but excluding foreign custodian fees and charges) calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day.
Expenses directly related to the Fund	Auditors' fees and other relevant professional fees, foreign custodial charges, cost of distribution of semi-annual and annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers or dealers, other transaction costs and taxes.
Other fees payable indirectly by an investor (if any)	None levied by the Manager. As a feeder fund, there are other indirect fees incurred at the target fund level, i.e. trustee fee which are incurred at the Schroder AI level.
<p>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.</p> <p>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 and/or investors of a class) or specifically (for any particular Unit Holder and/or investor of a class) and for any period or periods of time at its absolute discretion.</p> <p>Note 2: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.</p>	

TRANSACTION INFORMATION

	Class A	Class B
Minimum Initial Investment	RM100.00 or such other amount as the Manager may from time to time decide.	
Minimum Additional Investment	RM100.00 or such other amount as the Manager may from time to time decide.	
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 and Frequency of Switching	Available (except during the initial offer period of the respective class). Unit Holders may switch to units of any unit trust fund under the management of the Manager that are of the same currency units and that allow switching by forwarding the completed form of request to switch to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors, before their respective cut-off times on any Business Day. The minimum amount for a switch into another fund is RM100.00 or such other amount as the Manager may from time to time decide. There is no restriction as to the number of switches a Unit Holder may perform or the frequency of switching. The minimum investment balance must be at least one hundred (100) units or such other lower quantity as the Manager may from time to time decide after the switch. Following a switching transaction, if the quantity of units held by a Unit Holder in the Fund falls below its minimum investment balance, the Manager can switch the entire investment and forward the proceeds to the fund that the Unit Holder intends to switch into. The Manager however, reserves the right to vary these terms.	
Transfer Facility	Available. Unit Holders may transfer their holdings of units of the Fund to another investor by forwarding the completed form of transfer to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. However, the Manager may refuse to register any partial transfer of units if the registration would result in the transferor or the transferee holding less than 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.	
<p>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.</p> <p>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).</p>		
Subscription Settlement	Payment must be made in the currency of the class on the 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. As the Fund is a feeder fund which invests substantially in Schroder AI, the redemption monies received by the Fund may be subject to currency conversion before the redemption monies is paid to the Unit Holders. As such, the redemption monies will be paid to the Unit Holders within five (5) Business Days from the Fund's receipt of the redemption proceeds from Schroder AI, which will be within ten (10) Business Days from our receipt of the redemption request as (i) Schroder AI will pay the redemption proceeds to the Fund on the 5 th Business Day, and (ii) the redemption proceeds will be converted to the base currency of the Fund on the 6 th Business Day from our receipt of the redemption request.	
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.	
Business Day	A day (other than a Saturday or a Sunday or a public holiday) in which the stock exchange managed and operated by Bursa Malaysia Securities Berhad is open for trading and on which commercial banks in Singapore are open for business (or such other day as may from time to time be determined by the manager of Schroder AI with the approval of the trustee of Schroder AI).	
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always that complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via e-mail or notification published on the Manager's website.	

TRANSACTION INFORMATION

Other Information

- If no application for units is received by the Manager during the initial offer period of the respective class, the selling price for an application for units received on a Business Day immediately after the initial offer period of the respective class shall be the initial offer price of the respective class.
- The assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each class.
- The classes may differ in terms of currency denomination, rate of fees and charges and transaction details. Save for these differences, Unit Holders of each class have the same rights and liabilities under the deed of the Fund.
- A separate NAV per unit will be calculated for each class. Any gains / losses or expenses from hedging each of the class against the base currency of the Fund will be borne by the respective class.
- The NAV per unit will be denominated in the currency of the respective class and may differ between classes as a consequence of the various features of each class.
- Pursuant to the deed of the Fund, the Manager may from time to time launch new class(es) with different and/or similar features such as fees, charges, currency and/or distribution policy, provided that the issuance of the new class(es) shall not, in the opinion of the Manager and subject to prior consultation with the Trustee, prejudice the rights of the Unit Holder of the current available classes.
- US Person is not eligible to subscribe to the units of the Fund. If a Unit Holder is a US Person or subsequently becomes a US Person, the Manager will issue a notice to that US Person requiring him/her to either redeem all the units of the Fund or transfer all the units of the Fund to a non-US Person, within thirty (30) days from the date of the notice. The Manager shall have the right to compulsorily redeem all the units held by the said US Person after thirty (30) days from the date of notice if the US Person fails to redeem or transfer his/her units within the stipulated period.
- If the Fund is eligible to be invested via the EPF-MIS and you transfer your moneys from your EPF account to invest in the Fund, the investments made by the Fund as well as your investment in the Fund from your EPF account will be subject to the EPF's requirements. Please refer to the website at <http://www.kwsp.gov.my> for updated information.

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

VALUATIONS AND EXITING FROM INVESTMENT

VALUATION OF ASSETS

The Fund must be valued at least once every Business Day. As the Fund 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. the 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/myinvest.

EXITING FROM THIS INVESTMENT

During the initial offer period of the respective class, the repurchase price is fixed at the initial offer period of the respective class. After the initial offer period of the respective class, 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 redemption of units is received by the Manager ("forward pricing"). The Manager does not charge any repurchase charge for the 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. As the Fund is a feeder fund which invests substantially in Schroder AI, the redemption monies received by the Fund may be subject to currency conversion before the redemption monies is paid to the Unit Holders. As such, the redemption monies will be paid to the Unit Holders within five (5) Business Days from the Fund's receipt of the redemption proceeds from Schroder AI, which will be within ten (10) Business Days from our receipt of the redemption request as (i) Schroder AI will pay the redemption proceeds to the Fund on the 5th Business Day, and (ii) the redemption proceeds will be converted to the base currency of the Fund on the 6th Business Day from our receipt of the redemption request. 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 of the Fund 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.

However, if the realisation request submitted by the Fund to Schroder AI is deferred / split proportionately to all unit holders of Schroder AI who have validly requested realisation on a dealing day of Schroder AI due to the total realisation requests received by Schroder AI on that dealing day of Schroder AI equals or exceeds 10% of the total number of units of Schroder AI then in issue, the realisation proceeds will be received by the Fund as and when realisation is made by the Schroder AI's manager on a staggered basis. In such circumstance, we will mirror the realisation process of Schroder AI and disburse the redemption proceeds to the Unit Holders on a staggered basis as well. The Manager will take up to nine (9) Business Days from the day Schroder AI's manager realised the units of Schroder AI to pay the redemption proceeds to the Unit Holders; Schroder AI will pay the realisation proceeds to the Fund on the 4th Business Day from the day Schroder AI's manager realised the units of Schroder AI and thereafter, the Manager will take up to five (5) Business Day to pay the redemption proceeds to the Unit Holders.

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 rham@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 8100 ❖ **via e-mail to:** rham@rhbgroup.com

❖ **via letter to:** RHB Asset Management Sdn Bhd, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the 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

CONTACT INFORMATION

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

SUPPLEMENTARY PROSPECTUS

This supplementary prospectus is dated 30 September 2023, which must be read together with the prospectus dated 6 October 2017 for: -

Name of the Fund	Constitution Date of the Fund
RHB Asian Income Fund	5 January 2012

Manager

RHB Asset Management Sdn Bhd
198801007231 (174588-X)
(A member of RHB Banking Group)

Trustee

HSBC (Malaysia) Trustee Berhad
193701000084 (1281-T)
(A member of the HSBC Group)

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE “RISK FACTORS” COMMENCING ON PAGE 26 OF THE PROSPECTUS DATED 6 OCTOBER 2017 AND PAGE 12 OF THIS SUPPLEMENTARY PROSPECTUS.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

Responsibility Statement

This supplementary prospectus dated 30 September 2023 (“Supplementary Prospectus”) 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 this Supplementary Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Fund and a copy of this Supplementary Prospectus and the prospectus dated 6 October 2017 (“the Prospectus”) (collectively, “the Prospectuses”) have been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of these Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the Prospectuses.

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 Fund and takes no responsibility for the contents in the Prospectuses. The Securities Commission Malaysia makes no representation on the accuracy or completeness of the Prospectuses, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

Additional Statements

Investors should note that they may seek recourse under the Capital Markets and Services Act 2007 for breaches of securities laws including any statement in the Prospectuses that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Prospectuses or the conduct of any other person in relation to the Fund.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

GENERAL

1. The reference to “interim report(s)” wherever it appears in the Prospectus will be amended to “semi-annual report(s)”.

A. AMENDMENTS TO THE DEFINITIONS

1. The definition of “Deed” on page 1 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Deed	Deed dated 5 January 2012 as modified via its first supplemental deed dated 4 September 2013, second supplemental deed dated 26 February 2015, third supplemental deed dated 3 August 2015, fourth supplemental deed dated 22 March 2023 and any other supplemental deeds as may be registered with the Securities Commission from time to time.
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2. The definition of “deposit” on page 1 of the Prospectus is hereby deleted in its entirety and replaced with the following:

deposit	Unless stated otherwise in this prospectus, deposits refer to any deposits with a financial institution which are not embedded or linked to financial derivatives and where applicable these are current accounts, short term money market deposits and short term deposits with financial institutions.
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3. The following definition of “Eligible Market” is hereby inserted immediately after the definition of “deposit” on page 1 of the Prospectus:

Eligible Market	An exchange, government securities market or an over-the-counter market that is regulated by a regulatory authority of that jurisdiction, that is open to the public or to a substantial number of market participants, and on which financial instruments are regularly traded.
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4. The definition of “EPF Members’ Investment Scheme” on page 1 of the Prospectus is hereby deleted in its entirety and replaced with the following:

EPF-MIS	Employees Provident Fund – Members’ Investment Scheme.
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5. The following definition of “financial institution(s)” is hereby inserted immediately after the definition of “FIMM” on page 1 of the Prospectus:

financial institution(s)	(a) If the institution is in Malaysia – (i) licensed bank or licensed investment bank as defined under the Financial Services Act 2013; or (ii) licensed Islamic bank as defined under the Islamic Financial Services Act 2013; or (b) If the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
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INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

6. The definition of “GST” on page 1 of the Prospectus is hereby deleted in its entirety.
7. The following definition of “Guidelines” is hereby inserted immediately after the definition of “Fund” on page 1 of the Prospectus:

Guidelines Guidelines on Unit Trust Funds issued by the Securities Commission including all amendments and/or revision thereto issued by the Securities Commission and any other relevant guidelines issued by the Securities Commission.

8. The definition of “IUTA” on page 1 of the Prospectus is hereby deleted in its entirety and replaced with the following:

IUTA(s) Institutional Unit Trust Scheme Adviser(s).

9. The definition of “Repurchase Price” on page 2 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Repurchase Price The price (before deducting any repurchase charge) payable by the Manager to a Unit Holder pursuant to the repurchase of a unit of the Fund. The Repurchase Price shall be the Net Asset Value per unit as at the next valuation point of the Fund’s relevant Business Day (“forward pricing”) after the complete repurchase request is received by the Manager. A repurchase charge, if any, will be computed separately based on the withdrawal amount/repurchase amount, net of bank charges (if any).

10. The definition of “Selling Price” on page 2 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Selling Price The price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a unit of the Fund. The Selling Price shall be the Net Asset Value per unit as at the next valuation point of the Fund’s relevant Business Day (“forward pricing”) after the application for units of the Fund is received by the Manager. A sales charge, if any, will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

11. The following definition of “US Person” is hereby inserted immediately after the definition of “Unit Holder(s)” on page 2 of the Prospectus:

US Person A US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the United States of America.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

B. AMENDMENTS TO THE CORPORATE DIRECTORY

The information on the “Corporate Directory” on page 3 of the Prospectus is hereby deleted in its entirety and replaced with the following:

CORPORATE DIRECTORY

MANAGER

RHB Asset Management Sdn Bhd

REGISTERED OFFICE

Level 10, Tower 1
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur

PRINCIPAL OFFICE

Level 8, Tower 2 & 3
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur
Hotline: 1-800-88-3175
Tel: 03-9205 8000
Fax: 03-9205 8100
E-mail: rhbam@rhbgroup.com
Website: www.rhbgroup.com

TRUSTEE

HSBC (Malaysia) Trustee Berhad

REGISTERED OFFICE & BUSINESS OFFICE

Level 19, Menara IQ
Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur
Tel: 03-2075 7800
Fax: 03-8894 2611
E-mail: fs.client.services.myh@hbc.com.my

C. AMENDMENTS TO THE FUND INFORMATION

1. A new Section 1.1.2A Fund Type is hereby inserted immediately after Section 1.1.2 Fund Category on page 4 of the Prospectus:

1.1.2A Fund Type

Income and growth.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

2. The third paragraph on “Investment Strategy” in Section 1.2.2 on page 5 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Its asset allocation is as follows:

At least 95% of the Fund’s Net Asset Value

- Investments in the units of Schroder AI.

The balance of the Fund’s Net Asset Value

- Investments in liquid assets including money market instruments and deposits with financial institutions.

3. The sixth paragraph on “Investment Strategy” in Section 1.2.2 on page 5 of the Prospectus is hereby deleted in its entirety.
4. The information on “Financial Derivatives” in Section 1.2.4 on pages 5 to 6 of the Prospectus is hereby deleted in its entirety and replaced with the following:

1.2.4 Financial Derivatives

As Schroder AI is denominated in Singapore Dollars, the Manager may participate in financial derivatives such as currency forwards and currency swaps, or any other categories and/or types of financial derivatives that may be allowable by the relevant authorities from time to time for the purpose of hedging this Fund’s exposure to foreign currency. The benefit of any upside of currency movement is limited as the primary interest is to protect the value of the portfolio. The Fund’s net market exposure to financial derivatives will not at any time exceed its Net Asset Value. When participating in such financial derivatives, the Manager will monitor the financial derivatives’ valuation and credit ratings of the financial institutions as counterparty to the financial derivatives, where applicable and take appropriate actions to mitigate any risk associated with such financial derivatives. This may extend to unwinding of the financial derivatives in the event where there is a need to terminate current position due to reversal in market movement, redemption in units or upon downgrade of the credit ratings of the financial institutions. Commitment approach is used to calculate the Fund’s net market exposure. It is calculated as the sum of the (a) absolute value of the exposure of each individual financial derivative not involved in netting or hedging arrangements; (b) absolute value of the net exposure of each individual financial derivative after netting or hedging arrangements; and (c) the values of cash collateral received pursuant to the reduction of exposure to counterparties of over-the-counter (“OTC”) financial derivatives.

5. The information on “Liquid Assets” in Section 1.2.6 on page 6 of the Prospectus is hereby deleted in its entirety and replaced with the following:

1.2.6 Liquid Assets

The Manager in structuring the Fund’s portfolio will maintain a reasonable level liquid asset for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level for purposes of accepting sales or to meet redemption payments and to enable proper and efficient management of the Fund.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant law pertaining to unit trust funds. However, the Fund may borrow cash on a temporary basis (i.e. not more than one (1) month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

6. The information on "Permitted Investments and Restrictions" in Section 1.3 on page 6 of the Prospectus is hereby deleted in its entirety and replaced with the following:

1.3 Permitted Investments and Restrictions

The Fund may invest in one collective investment scheme i.e. Schroder AI, trade in financial derivatives for hedging purposes only, money market instruments and deposits with any financial institutions and any other investment permitted by the Securities Commission from time to time.

- (a) In undertaking the Fund's investments, the Fund must not invest in a fund-of-funds, a feeder fund or any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.
- (b) The Fund must invest at least ninety-five (95) per cent of the Fund's Net Asset Value in units or shares of a single collective investment scheme, provided that the collective investment scheme complies with the relevant requirements as stipulated in the Guidelines, or any other limit as may be prescribed by the Securities Commission from time to time.
- (c) The Fund may invest up to five (5) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time, in the following permitted investments:
 - (i) money market instruments that are dealt in or under the rules of an Eligible Market, and whose residual maturity does not exceed twelve (12) months;
 - (ii) placement in short-term deposits; and
 - (iii) derivatives for the sole purpose of hedging arrangement.
- (d) The Fund's investments in money market instruments must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. This limit does not apply to money market instruments that do not have a pre-determined issue size.
- (e) The counterparty of an OTC financial derivative must be a financial institution with a minimum long-term credit rating of investment grade (including gradation and subcategories). Subject to the aggregate limit as stipulated in the Guidelines, the maximum exposure of the Fund to the counterparty must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time based on the maximum potential loss that may be incurred by the Fund if the counterparty defaults and not on the basis of the notional value of the OTC financial derivative. The total exposure to a single counterparty is calculated by summing the exposure arising from all OTC financial derivative transactions entered into with the same counterparty.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

- (f) The Fund’s exposure to the underlying assets (vide the financial derivatives) must not exceed the investment limits and restrictions applicable to such underlying assets as stipulated in the Guidelines, or any other limit as may be prescribed by the Securities Commission from time to time.
- (g) The Fund’s global exposure from its financial derivatives positions must not exceed the Fund’s Net Asset Value at all times, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund’s investments. The Manager must notify the Securities Commission, within seven (7) Business Days, of any breach of investment limits and restrictions with the steps taken to rectify and prevent such breach from recurring. However, any breach as a result of (a) appreciation or depreciation in value of the Fund’s investments; (b) repurchase of units or payment made from the Fund; (c) change in capital of a corporation in which the Fund has invested in; or (d) downgrade in or cessation of a credit rating, need not be reported to the Securities Commission but must be rectified as soon as practicable within three (3) months from the date of the breach unless otherwise specified in the Guidelines. The three (3) -month period may be extended if it is in the best interest of the Unit Holders and the Trustee’s consent is obtained. Such extension must be subject to at least a monthly review by the Trustee. The limits and restrictions in this Section 1.3, however, do not apply to securities or instruments that are issued or guaranteed by the Malaysian government or Bank Negara Malaysia.

Note: 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.

- 7. The last paragraph on “About Schroder AI’s manager” in Section 1.4(b) on page 7 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Schroders aims to apply its specialist asset management skills in serving the needs of their clients worldwide, through its large network of offices and over 500 portfolio managers and analysts covering the world’s investment markets.

- 8. The information on “Investment Objective, Focus and Approach” in Section 1.4(c) on pages 7 to 8 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(c) Investment Objective, Focus and Approach

The investment objective of the Schroder AI is to provide income and capital growth over the medium to longer term* by investing primarily in Asian equities** (including REITS) and Asian fixed income securities. The Schroder AI will seek to achieve the investment objective primarily through investment in a portfolio of equity securities of Asian companies which offer attractive yields^^ and sustainable dividend payments^^, and fixed income securities and other fixed or floating rate securities, of investment grade or below investment grade (at the time of or subsequent to acquisition), issued by governments, government agencies, supra-national and corporate issuers in Asia which offer attractive yields. The Schroder AI may substantially^^ invest in fixed income securities and debt securities which are below investment grade or unrated. The Schroder

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

AI may, if its manager considers fit and to a limited extent, seek exposure to other asset classes including but not limited to non-Asian securities and commodities (including energy, metals and agricultural commodities) indirectly through exchange traded funds and/or similar instruments. The REITs invested in by the Schroder AI may not necessarily be authorised by the Monetary Authority of Singapore (“Authority”) and the distribution policy of the Schroder AI may not reflect the dividend policy of the underlying REITs.

* “medium to longer term” in this context refers to a period of between 3-10 years.

** This could include companies that are listed in Australia and/or New Zealand.

^Explanatory note on these terms:

“attractive yields” for equity securities are level of yields that are generally above the country / industry norms. Attractive yields for fixed income securities are level of yields that are above the industry norm for that type of fixed income security of the same rating in the country of investment.

“sustainable dividend payments” means consistent % dividend payout by a company over time, for example the target fund manager would prefer a company that has a stable dividend payout ratio rather than a company that has a high payout ratio in one or two years and zero payout ratio in the next few years.

“substantially” means up to 70% of Schroder AI’s net asset value.

The Schroder AI will actively allocate between Asian equities, Asian fixed income securities, cash and other permissible investments in accordance with the Code on Collective Investment Schemes (“Code”) issued by the Authority to achieve the Schroder AI’s objectives. The Schroder AI will use a cyclical approach to asset allocation where the asset mix will be adjusted according to the four phases of the economic cycle – recovery, expansion, slowdown and recession – based on a combination of fundamental and quantitative factors such as asset class valuation, macroeconomic data and liquidity. Cash will be treated as a separate asset class and will be deployed if necessary to limit downside risk during adverse market conditions. The Schroder AI’s expected asset allocation ranges for each asset class is expected to be the following: -

Asian equities: 30-70%

Asian fixed income: 30-70%

Other permissible investments: 0-20%

Cash: 0-30%

In addition to active asset allocation, the Schroder AI will also perform active security selection for its investments in Asian equities, Asian fixed income and other permissible investments. For the Asian equities portfolio, the Schroder AI intends to focus on companies that are able to create true shareholder value***, have a strong and stable earnings stream*** and have a strong sustainable dividend yield***. For the Asian fixed income portfolio, the Schroder AI intends to select securities that deliver attractive yield and capital growth taking into account both fundamental and technical views such as

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

valuation, demand/supply conditions and liquidity. The Schroder AI will also perform duration management based on its manager's interest rate views. Duration is a measure of the sensitivity of the portfolio value to changes in interest rates. Hence duration management means managing the impact that interest rate movements have on the value of the portfolio. For example, an increase in interest rates usually has a negative impact on the value of fixed income securities, hence the manager of Schroder AI would reduce the duration of the portfolio to reduce the effect from rising interest rates.

The Schroder AI may invest up to 10% of its assets in China A-Shares through the Shanghai-Hong Kong Stock Connect and/or the Shenzhen-Hong Kong Stock Connect.

The Schroder AI may also invest up to 10% of its assets directly in Renminbi ("RMB") denominated fixed income and debt instruments issued or distributed in mainland China ("Onshore RMB Bonds"). Direct exposure to Onshore RMB Bonds may be gained via investing in the China Interbank Bond Market ("CIBM") under the Bond Connect*** and/or other means as may be permitted by the relevant regulations from time to time.

In extreme market conditions, the Schroder AI may hold more than 10% of its assets in cash.

The base currency of the Schroder AI is SGD.

The Schroder AI may also use financial derivatives for the purposes of hedging, efficient portfolio management and/or optimising returns only.

***Explanatory note on these terms:

"create true shareholder value" are companies that in the judgment of the Schroder AI's manager, delivers value through its management's ability to grow earnings, dividends and share price. In other words, it is the sum of all strategic decisions that affect the company's ability to efficiently increase the amount of free cash flow over time, after considering factors such as the effect of inflation, amongst others.

"strong and stable earnings stream" are companies that in the judgment of the Schroder AI's manager, can offer consistently growing / increasing corporate earnings with low volatility from one year to the next.

"strong sustainable dividend yield" are companies that in the judgment of the Schroder AI's manager, can offer increasing dividend payout from one year to the next.

"Bond Connect" is an initiative launched in July 2017 for mutual bond market access between Hong Kong and mainland China established by China Foreign Exchange Trade System & National Interbank Funding Centre, China Central Depository & Clearing Co., Ltd, Shanghai Clearing House, Hong Kong Exchanges and Clearing Limited and Central Moneymarkets Unit.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

9. Item 7 on “Investment limits and restrictions of Schroder AI” in Section 1.4(e) on pages 24 to 25 of the Prospectus is hereby deleted in its entirety and replaced with the following:

7 Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect Stock Connect (collectively and individually referred to as “Stock Connect”)

The Stock Connect is a securities trading and clearing linked program developed by Hong Kong Exchanges and Clearing Limited (“HKEX”), the Hong Kong Securities Clearing Company Limited (“HKSCC”), Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”) and China Securities Depository and Clearing Corporation Limited (“ChinaClear”). The Stock Connect allows foreign investors to trade certain SSE or SZSE listed China A-Shares through their Hong Kong based brokers.

Please refer to “Specific Risks associated with investing through the Stock Connect” in Section 2.2 for further details.

10. The following item 8 is hereby inserted immediately after item 7 under “Investment limits and restrictions of Schroder AI” in Section 1.4(e) on page 25 of the Prospectus:

8 China Bond Connect

Under the prevailing regulations in mainland China, eligible foreign investors (i.e., Schroder AI) will be allowed to invest in the bonds circulated in the CIBM through the northbound trading of the Bond Connect (“Northbound Trading Link”). There will be no investment quota for the Northbound Trading Link. Pursuant to the prevailing regulations in mainland China, an offshore custody agent recognised by the Hong Kong Monetary Authority (currently, the Central Moneymarkets Unit) shall open omnibus nominee accounts with the onshore custody agent recognised by the People’s Bank of China (currently recognised onshore custody agents are the China Securities Depository & Clearing Co., Ltd and Interbank Clearing Company Limited). All bonds traded by eligible foreign investors will be registered in the name of Central Moneymarkets Unit, which will hold such bonds as a nominee owner.

Please refer to “Specific Risks associated with CIBM” in Section 2.2 for further details.

11. The following item 9 is hereby inserted immediately after item 8 under “Investment limits and restrictions of Schroder AI” in Section 1.4(e) on page 25 of the Prospectus:

9 Additional Restrictions Applicable to the Schroder AI

- 1) The Schroder AI must not use leverage for investments.
- 2) The Schroder AI currently does not intend to carry out securities lending and repurchase transactions.
- 3) The global exposure of the Schroder AI’s investment in derivatives is calculated using the commitment approach methodology.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

- 4) Where the Schroder AI has invested in a collective investment scheme operated by the Schroder AI's manager or its related corporation:
 - (a) all initial charges on the collective investment scheme is waived; and
 - (b) the management fee must only be charged once, either at the Schroder AI or the collective investment scheme.
 - 5) While the Schroder AI may from time to time invest in a collective investment scheme operated by the Schroder AI's manager or its related corporation (the "Destination Fund"), as of the date of this prospectus, no Destination Fund has in turn invested into the Schroder AI.
12. The following new Section 1.4(f) is hereby inserted immediately after the end of Section 1.4(e) on page 25 of the Prospectus:

(f) Realisation of units of Schroder AI

A holder of the Schroder AI may at any time during the life of the Schroder AI request in writing (a "**Realisation Request**") to realise all or (subject to maintaining the relevant minimum holding) any units of the Schroder AI or its classes held by him. Units of Schroder AI are priced on a forward basis. This means that the realisation price for units realised is determined after the dealing deadline of the Schroder AI. The dealing deadline is 5 p.m. on each dealing day (or such other time of the day as the Schroder AI's manager may with the approval of the Schroder's trustee from time to time determine).

If, immediately after any business day of Schroder AI, the number of units of the Schroder AI in issue or deemed to be in issue, having regard to realisations and issues of the Schroder AI falling to be made by reference to that business day, would be less than such proportion (not exceeding 90%), as may be determined by the Schroder AI's manager from time to time, of the number of units of the Schroder AI in issue or deemed to be in issue on that business day, the Schroder AI's manager may, with a view to protecting the interests of all holders of the Schroder AI and with the approval of the Schroder AI's trustee, elect that the realisation price in relation to all (but not some only) of the units of the Schroder AI falling to be realised by reference to that business day shall, instead of being the price calculated as hereinbefore mentioned, be the price per unit of the Schroder AI which, in the opinion of the Schroder AI's manager, reflects a fairer value for the deposited property attributable to the Schroder AI having taken into account the necessity of selling a material proportion of the investments at that time constituting part of the deposited property attributable to the Schroder AI; and by giving notice to the affected holders of units of the Schroder AI within two (2) business days after the relevant day, subject to the provisions of the Code, the Schroder AI's manager may suspend the realisation of those units for such reasonable period as may be necessary to effect an orderly realisation of the Authorised Investments. For the purposes of this paragraph, the "fairer value" for the deposited property shall be determined by the Schroder AI's manager in consultation with a stockbroker or an approved valuer and upon approval by the Schroder AI's trustee. The "material proportion" of the Authorised Investments means such proportion of the Authorised Investments which when sold will cause the reduction of the net asset value of the deposited property attributable to the Schroder AI.

The Schroder AI's manager may, with the approval of the Schroder AI's trustee, limit the total number of units of the Schroder AI which holders may realise or be deemed to have requested realisation and which the Schroder AI's manager are entitled to have cancelled pursuant to the deed of the Schroder AI on any dealing day to 10% of the total

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

number of units of the Schroder AI then in issue (disregarding any units in the Schroder AI which have been agreed to be issued), such limitation to be applied pro rata to all holders of the Schroder AI who have validly requested realisations or are deemed to have requested realisations on such dealing day and the Schroder AI's manager, so that the proportion so requested or deemed requested to be realised or cancelled pursuant to the deed of the Schroder AI is the same for all holders of the Schroder AI and the Schroder AI's manager. Any units which, by virtue of the powers conferred on the Schroder AI's manager by this sub-paragraph, are not realised or cancelled (as the case may be) shall be realised or cancelled (subject to any further application of this sub-paragraph) on the next succeeding dealing day provided that if on such next succeeding dealing day, the total number of units of the Schroder AI to be cancelled or realised (as the case may be), including those carried forward from any earlier dealing day, exceeds such limit, the Schroder AI's manager may further carry forward the requests for realisation or cancellation (as the case may be) until such time as the total number of units of the Schroder AI to be realised or cancelled (as the case may be) on a dealing day falls within such limit and provided further that any units of the Schroder AI which have been carried over as aforesaid shall on any such succeeding dealing day be realised or cancelled in priority to any new units of the Schroder AI due to be realised or cancelled on that dealing day. If Realisation Requests are carried forward as aforesaid, the Schroder AI's manager shall, within seven (7) business days, give notice to the affected holders that such units in the Schroder AI have not been realised or cancelled and that (subject as aforesaid) they shall be realised or cancelled on the next succeeding dealing day.

The realisation proceeds are paid to holders within seven (7) business days (or such other period as may be prescribed or permitted by the Authority from time to time) following the receipt of the Realisation Request by the Schroder AI's manager.

13. The following new Section 1.4(g) is hereby inserted immediately after item 7 under "Investment limits and restrictions of Schroder AI" in Section 1.4(f) on page 25 of the Prospectus:

(g) Suspension of Dealings

Subject to the provisions of the Code, the Schroder AI's manager or trustee may, with the prior written approval of the other, suspend the issue, realisation, cancellation and/or switching of units in relation to Schroder AI or its class or the trust and/or the determination of the net asset value of Schroder AI or its class or the trust during:

- (i) any period when any recognised stock exchange on which any authorised investment forming part of the deposited property of Schroder AI for the time being is listed or dealt in is closed (otherwise than for ordinary holidays) or during which dealings are restricted or suspended;
- (ii) in respect of Schroder AI which invests into any sub-fund of the Schroder International Selection Fund or any other underlying funds, any period when the issue, realisation, and/or switching of shares of the corresponding sub-fund of the Schroder International Selection Fund or underlying fund(s) is restricted or suspended;
- (iii) the existence of any state of affairs which, in the opinion of the Schroder AI's manager might seriously prejudice the interest of the holders of Schroder AI or its class) as a whole or of the deposited property of the Schroder AI;
- (iv) any breakdown in the means of communication normally employed in determining the price of any of such authorised investments or the current price on any

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- recognised stock exchange or when for any reason the prices of any of such authorised investments cannot be promptly and accurately ascertained;
- (v) any period when remittance of monies which will or may be involved in the realisation of such authorised investments or in the payment for such authorised investments cannot, in the opinion of the Schroder AI's manager, be carried out at normal rates of exchange; or
 - (vi) such circumstances as may be required under the provisions of the Code.

Subject to the provisions of this paragraph, such suspension shall take effect forthwith upon the date of declaration in writing thereof to the trustee of Schroder AI by the Schroder AI's manager (or as the case may be), to the Schroder AI's manager by the trustee of Schroder AI, and subject to the provisions of the Code, shall terminate on the day following the first business day of Schroder AI on which the condition giving rise to the suspension shall have ceased to exist and no other condition under which suspension is authorised under this paragraph shall exist upon the declaration in writing thereof by the Schroder AI's manager or as the case may be, the trustee of Schroder AI.

In addition, subject to the provisions of the Code, the Schroder AI's manager may, with the approval of the trustee of Schroder AI, suspend the issue, realisation, cancellation and/or switching of units and/or the determination of the net asset value of the trust or the Schroder AI or its class for forty-eight (48) hours (or such longer period as the Schroder AI's manager and trustee may agree) prior to the date of any meeting of holders of the trust or Schroder AI or its class (or any adjourned meeting thereof) convened in accordance with the provisions of the schedule to the deed of Schroder AI for the purposes of, *inter alia*, determining the total number and value of all the units in issue and reconciling the number of units stated in proxy forms received from holders of the trust or the Schroder AI or its class against the number of units stated in the register of holder of the Schroder AI.

Dealings in units of the Schroder AI or its class or the trust may also be suspended by the Schroder AI's manager during any period as the Authority may direct and such suspension shall comply with the terms set out in the order, notice or directive issued by the Authority.

D. AMENDMENTS TO THE RISK FACTORS

1. The information on "Liquidity Risk" in Section 2.1 of General Risks on page 26 of the Prospectus is hereby deleted in its entirety and replaced with the following:

- c) Liquidity 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 borrow on a temporary basis as permitted by the relevant laws. Should there be inadequate liquid assets held, the Fund may not be able to honour requests for redemption or to pay Unit Holders' redemption proceeds in a timely manner and may be forced to dispose the Fund's investments at a discount to its fair value, thus lowering the value of the Fund's investments and subsequently the value of the Unit Holders' investments.

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2. The information on “Loan Financing Risk” in Section 2.1 of General Risks on page 26 of the Prospectus is hereby deleted in its entirety and replaced with the following:

d) 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 of the Fund are used as collateral to the loan or financing facility) the ability to provide additional collateral should the unit prices of the Fund 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.

[Please see Unit Trust Loan Financing Risk Disclosure Statement in the application form]

3. A new “Suspension of Redemption Risk” is hereby inserted immediately after “Derivative Risk” in Section 2.1 of Investments Risks on page 27 of the Prospectus:

e) Suspension of Redemption Risk

The Manager may suspend Unit Holders’ redemption requests if Schroder AI is suspended in the circumstances set out in “Suspension of Dealings” under Section 1.4(g). In such circumstances, Unit Holders will not be able to redeem their units from the Fund and will remain invested for a longer period of time than the original timeline, and the Unit Holders’ investment will continue to be subject to the risks inherent to the Fund.

4. The information on “Risks relating to distributions” in Section 2.2 of Specific Risks When Investing in the Fund on page 28 of the Prospectus is hereby deleted in its entirety and replaced with the following:

d) Risks relating to distributions

The manager of the target fund, Schroder AI intends to make distributions, at a variable percentage per annum with distributions to be made on a monthly basis at the Schroder AI level. The manager of Schroder AI has the absolute discretion to determine whether a distribution is to be declared. The manager of Schroder AI also reserves the right to review and make changes to the distribution policy from time to time. Where the income generated by Schroder AI is insufficient to pay distributions as declared, the manager of Schroder AI may at its discretion (with the Schroder AI’s trustee’s consent) make such distributions out of the capital of the Schroder AI. Investors should note that in the circumstances where distributions are paid out of the capital of Schroder AI, its net asset value will be reduced.

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5. A new “equity risk” is hereby inserted immediately after “Derivative Risk” in Section 2.2 of Specific Risks When Investing in the Fund on page 29 of the Prospectus:
 - g) **Equity risk**
Schroder AI may invest in stocks and other equity securities and their derivatives which are subject to market risks that historically have resulted in greater price volatility than that experienced by bonds and other fixed income securities. Schroder AI may also invest in convertible instruments which may be converted into equity. When the price of the underlying equity exceeds the conversion price, the convertible instrument generally behaves more like an equity and will be more sensitive to changes in equity securities. When the price of the underlying equity is lower than the conversion price, the convertible instrument generally behaves more like a bond and will be more sensitive to changes in interest rates and in credit spreads.
6. The information on “Specific Risks Applicable to investing via the Stock Connect” in Section 2.2 of Specific Risks When Investing in the Fund on pages 29 to 32 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Specific Risks Applicable to investing via the Stock Connect:

General Risk

The relevant regulations are untested and subject to change. There is no certainty as to how they will be applied which could adversely affect the Schroder AI. The Stock Connect requires use of new information technology systems which may be subject to operational risk due to its cross-border nature. If the relevant systems fail to function properly, trading in Hong Kong and Shanghai/Shenzhen markets through Stock Connect could be disrupted.

Clearing and Settlement Risk

The HKSCC and ChinaClear have established the clearing links and each will become a participant of each other to facilitate clearing and settlement of cross-boundary trades. For cross-boundary trades initiated in a market, the clearing house of that market will on one hand clear and settle with its own clearing participants, and on the other hand undertake to fulfil the clearing and settlement obligations of its clearing participants with the counterparty clearing house.

Legal/Beneficial Ownership

Where securities are held in custody on a cross-border basis, there are specific legal/beneficial ownership risks linked to compulsory requirements of the local Central Securities Depositories, HKSCC and ChinaClear. As in other emerging and less developed markets, the legislative framework is only beginning to develop the concept of legal/formal ownership and of beneficial ownership or interest in securities. In addition, HKSCC, as nominee holder, does not guarantee the title to Stock Connect securities held through it and is under no obligation to enforce title or other rights associated with ownership on behalf of beneficial owners. Consequently, the courts may consider that any nominee or custodian as registered holder of Stock Connect securities would have full ownership thereof, and that those Stock Connect securities would form part of the pool of assets of such entity available for distribution to creditors of such entities and/or that a beneficial owner may have no rights whatsoever in respect thereof. Consequently, Schroder AI and (where applicable) the custodian of the Schroder AI or depositary of the Schroder AI cannot ensure that the Schroder AI’s ownership of these securities or title thereto is assured.

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To the extent that HKSCC is deemed to be performing safekeeping functions with respect to assets held through it, it should be noted that (where applicable) the custodian of the Schroder AI or depositary of the Schroder AI and the Schroder AI will have no legal relationship with HKSCC and no direct legal recourse against HKSCC in the event that the Schroder AI suffer losses resulting from the performance or insolvency of HKSCC.

In the event ChinaClear defaults, HKSCC's liabilities under its market contracts with clearing participants will be limited to assisting clearing participants with claims. HKSCC will act in good faith to seek recovery of the outstanding stocks and monies from ChinaClear through available legal channels or the liquidation of ChinaClear. In this event, the Schroder AI may not fully recover its losses or its Stock Connect securities and the process of recovery could also be delayed.

Operational risk

The HKSCC provides clearing, settlement, nominee functions and other related services of the trades executed by Hong Kong market participants. People's Republic of China ("PRC") regulations which include certain restrictions on selling and buying will apply to all market participants. In the case of sale, predelivery of shares are required to the broker, increasing counterparty risk. Because of such requirements, the Schroder AI may not be able to purchase and/or dispose of holdings of China A-Shares in a timely manner.

Quota Limitations

The Stock Connect is subject to quota limitations which may restrict the Schroder AI ability to invest in China A-Shares through the Stock Connect on a timely basis.

Investor Compensation

The Schroder AI will not benefit from local investor compensation schemes. Stock Connect will only operate on days when both the PRC and Hong Kong markets are open for trading and when banks in both markets are open on the corresponding settlement days. There may be occasions when it is a normal trading day for the PRC market but the Schroder AI cannot carry out any China A-Shares trading. The Schroder AI may be subject to risks of price fluctuations in China A-Shares during the time when Stock Connect is not trading as a result.

Investment Risk

Securities traded via Shenzhen-Hong Kong Stock Connect may be smaller companies which are subject to smaller companies risk. The Schroder AI investing in smaller companies may fluctuate in value more than other funds. Smaller companies may offer greater opportunities for capital appreciation than larger companies, but may also involve certain special risks. They are more likely than larger companies to have limited product lines, markets or financial resources, or to depend on a small, inexperienced management group. Securities of smaller companies may, especially during periods where markets are falling, become less liquid and experience short-term price volatility and wide spreads between dealing prices. They may also trade in the OTC market or on a regional exchange, or may otherwise have limited liquidity. Consequently investments in smaller companies may be more vulnerable to adverse developments than those in larger companies and the Schroder AI may have more difficulty establishing or closing out its securities positions in smaller companies at prevailing market prices. Also, there may be less publicly available information about smaller companies or less market interest in the securities, and it may take longer for the prices of the securities to reflect the full value of the issuers' earning potential or assets.

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Smaller Companies Risk

Smaller companies may offer greater opportunities for capital appreciation than larger companies, but may also involve certain special risks. They are more likely than larger companies to have limited product lines, markets or financial resources, or to depend on a small, inexperienced management group. Securities of smaller companies may, especially during periods where markets are falling, become less liquid and experience short-term price volatility and wide spreads between dealing prices. They may also trade in the OTC market or on a regional exchange, or may otherwise have limited liquidity. Consequently investments in smaller companies may be more vulnerable to adverse developments than those in larger companies and Schroder AI may have more difficulty establishing or closing out its securities positions in smaller companies at prevailing market prices. Also, there may be less publicly available information about smaller companies or less market interest in the securities, and it may take longer for the prices of the securities to reflect the full value of the issuers' earning potential or assets.

Risks associated with CIBM

The on-shore China bond market mainly consists of the interbank bond market and the exchange listed bond market. The CIBM is an OTC market established in 1997. Currently, more than 90% of onshore RMB bond trading activity takes place in the CIBM, and the main products traded in this market include government bonds, enterprise bonds, policy bank bonds, and medium term notes.

The CIBM is in a stage of development and internationalisation. Market volatility and potential lack of liquidity due to low trading volume of certain debt securities in the CIBM may result in prices of certain debt securities traded on such market fluctuating significantly. The Schroder AI investing in such market is therefore subject to liquidity and volatility risks. In particular, the bid and offer spreads of the prices of on-shore China bonds may be large, and the Schroder AI may therefore incur significant trading and realisation costs when selling such investments.

To the extent that the Schroder AI transacts in the CIBM, it may also be exposed to risks associated with settlement procedures and default of counterparties. The counterparty which has entered into a transaction with the Schroder AI may default in its obligation to settle the transaction by delivery of the relevant security or by payment for value.

The CIBM is also subject to regulatory risks.

Because the Central Moneymarkets Unit is only a nominee holder and not the beneficial owner of the securities, in the unlikely event that the Central Moneymarkets Unit becomes subject to winding up proceedings in Hong Kong, investors should note that securities will not be regarded as part of the general assets of the Central Moneymarkets Unit available for distribution to creditors even under the PRC law. However, the Central Moneymarkets Unit will not be obliged to take any legal action or enter into court proceedings to enforce any rights on behalf of investors in securities in the PRC. A failure or delay by the Central Moneymarkets Unit in the performance of its obligations may result in a failure of settlement, or the loss, of securities and/or monies in connection with them and the Schroder AI and its investors may suffer losses as a result. None of the Schroder AI or the Schroder AI's manager shall be responsible or liable for any such losses. For investments via the Bond Connect, the relevant filings, registration with the People's Bank of China and account opening have to be carried out via an onshore settlement agent, offshore custody agent, registration agent or other third

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parties (as the case may be). As such, the Schroder AI is subject to the risks of default or errors on the part of such third parties.

Trading in securities via Bond Connect may be subject to clearing and settlement risk. If the PRC clearing house defaults on its obligation to deliver securities / make payment, the Schroder AI may suffer delays in recovering its losses or may not be able to fully recover its losses. Investing in the CIBM via the Bond Connect is also subject to regulatory risks. The relevant rules and regulations on these regimes are subject to change which may have potential retrospective effect. If the relevant mainland Chinese authorities suspend account opening or trading on the CIBM, the ability of the Schroder AI to invest in the CIBM will be adversely affected. In such event, the ability of the Schroder AI to achieve its investment objective will be negatively affected.

Risks associated with the Small and Medium Enterprise board, the Science and Technology Innovation Board (“STAR Board”) and/or ChiNext market

The Target Fund may invest in the Small and Medium Enterprise (“SME”) board, the Science, Technology and Innovation board (“STAR Board”) of the SSE and/or the ChiNext market of the SZSE via the Shenzhen-Hong Kong Stock Connect.

Investments in the SME board, STAR Board, and/or ChiNext market may result in significant losses for the Target Fund and their investors. The following additional risks apply:

– Higher fluctuation on stock prices

Listed companies on the SME board, STAR Board and/or ChiNext market are usually of emerging nature with smaller operating scale. Hence, they are subject to higher fluctuation in stock prices and liquidity and have higher risks and turnover ratios than companies listed on the main board of the SZSE or SSE as relevant.

– Over-valuation risk

Stocks listed on the SME board, STAR Board and/or ChiNext market may be overvalued and such exceptionally high valuation may not be sustainable. Stock prices may be more susceptible to manipulation due to fewer circulating shares.

– Differences in regulations

The rules and regulations regarding companies listed on ChiNext market and/or the STAR Board market are less stringent in terms of profitability and share capital than those in the main boards and SME board.

– Delisting risk

It may be more common and faster for companies listed on the SME board, STAR Board and/or ChiNext to delist. This may have an adverse impact on the Target Fund if the companies that it invests in are delisted.

– Concentration Risk (applicable to STAR Board)

The STAR Board is a newly established board and may have a limited number of listed companies during the initial stage. Investments by the Target Fund in the STAR Board may be concentrated in a small number of stocks and subject the Target Fund to higher concentration risk.

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7. The last paragraph of Section 2.2 on page 32 of the Prospectus is hereby deleted in its entirety.
8. A new section 2.3 Risk Management Strategies is hereby inserted immediately after the end of Section 2.2 Specific Risk when investing in the Fund on page 32 of the Prospectus:

2.3 Risk Management Strategies

As part of our risk management strategies, we will:

- (i) conduct fundamental analysis of economic, political and social factors to evaluate their likely effects on the performance of the markets and sectors which are likely to impact Schroder AI; and
- (ii) monitor the risk management strategies and techniques employed at Schroder AI level together with Schroder AI's adherence to its investment strategy.

Liquidity Risk Management

We have also put in place the following liquidity risk management policies to identify, monitor and manage the liquidity of the Fund in order to meet the redemption requests from Unit Holders while safeguarding the interests of the remaining Unit Holders:

- The Fund may hold a reasonable level of liquid assets to meet the Unit Holders' redemption request.
- There will be regular review by the designated fund manager on the Fund's investment portfolio.
- The Manager will monitor on a daily basis the Fund's net flows against repurchase requests during normal and adverse market conditions as a pre-emptive measure to track the Fund's liquidity position.
- The Fund may borrow cash on a temporary basis from financial institutions as permitted under the Guidelines to meet the Unit Holders' redemption requests.
- The Manager will, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend redemption requests from the Unit Holders when the Target Fund is suspended in the circumstances set out in "Suspension of Dealings" under Section 1.4(g). Any redemption requests from the Unit Holders will not be accepted during the suspension period and will only be dealt with on the first Business Day after the cessation of the suspension period. In any event, the suspension of redemption requests from the Unit Holders will only be implemented as a last resort after the Manager has exhausted all the above avenue in consultation with the Trustee and having considered the interests of the Unit Holders.

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E. AMENDMENTS TO THE VALUATION OF ASSETS

The information on “Valuation of Assets” in Section 3 on pages 32 to 33 of the Prospectus is hereby deleted in its entirety and replaced with the following:

3. 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.

Illustration

When markets are closed for trading on 18 April 2023 (Tuesday) the valuation date will be the next day on which the Manager is open for business, that is, 19 April 2023 (Wednesday). Thus, the publication date for the price as at 18 April 2023 (Tuesday) will be on 20 April 2023 (Thursday) 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** [please refer to section 5.5 (g) (Availability of Information on Investment)].

In undertaking any of the Fund’s investments, the Manager will ensure that all the assets of the Fund will be valued at fair value and at all times in compliance with the relevant laws (including approved accounting standards).

Accordingly, where applicable:

- (i) Collective investment schemes which are quoted on an approved exchange shall be valued daily based on the last done market price. Unlisted collective investment schemes shall be valued by reference to the last published repurchase price per unit for that unlisted collective investment scheme.
- (ii) Financial derivatives positions will be ‘marked-to-market’ at the close of each trading day.
- (iii) Deposits will be valued each day by reference to the principal value of such investments and the interests accrued thereon for the relevant period.
- (iv) Money market instruments that are held for collecting contractual cash flow purpose i.e. money market placements which have a remaining term to maturity of not more than 90 days at the time of acquisition will be measured on an ongoing basis at amortised cost. The risk of using amortised cost accounting is the mismatch between the fair value and book value of a money market instrument. The Manager will monitor closely and consider prompt action to discontinue the use of amortised cost method and adopt the fair value,

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i.e., the discounted net present value, as the valuation for money market instrument in the event the variance is above 3%.

Money market instruments other than the aforesaid will be valued on a daily basis by reference to the fair value prices quoted by a bond pricing agency registered with the Securities Commission.

- (v) Foreign exchange translation of foreign investments into RM for a particular Business Day is determined based on the bid rate quoted by Bloomberg or Reuters at 4.00 p.m. (United Kingdom time) or such other time as may be prescribed from time to time by the relevant laws.
- (vi) Any other investments as may be held by the Fund will be valued based on fair value as determined in good faith by the Manager, on methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.

F. AMENDMENTS TO THE FEES, CHARGES AND EXPENSES

1. The illustration on “Sales Charge” in Section 4.1(a) on page 33 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Illustration

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.3399 (which is the Net Asset Value per unit as at the next valuation point) and the distributor levies a sales charge of 5.50%, the investor will pay a total of RM10,550.00 which is made up of:

Investment amount	=	RM	10,000.00
Add: sales charge levied by the distributor @ 5.50%	=	RM	550.00
Total amount paid by the investor	=	RM	<u>10,550.00</u>

The investor will be allotted with units calculated as follows:	=	<u>RM10,000.00</u>
		RM0.3399*
	=	29,420.42 units**

* Unit price is rounded to the nearest 4 decimal places.

** Units computed are rounded to the nearest 2 decimal places.

2. The note 1 in “Sales Charge” in Section 4.1(a) on page 34 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Note: ¹All 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.

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3. The information on “Other Charges” in Section 4.1(c) on pages 34 to 35 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(c) **Other Charges**

(i) **Switching of Units**

Units of the Fund can only be switched to other unit trust funds under the management of the Manager that are of the same currency units and that allow switching.

A switching fee¹ of RM25.00 will be imposed and deducted from the redemption amount of the units to be switched for a switch between funds that impose a similar sales charge or a switch to a fund that impose a lower sales charge. Unit Holders switching to a fund that imposes a higher sales charge will pay the difference in sales charge which is deductible from the redemption amount of the units to be switched.

The Manager, however, reserves the right to vary this switching fee or to vary the terms of the switching facility.

For switching into non-money market fund, units of the fund to be switched into shall be purchased at the net asset value per unit as at the next valuation point of the fund’s relevant business day after the form of request to switch is received by the Manager (“forward pricing”). For switching into money market fund, units shall be purchased at the net asset value per unit as at the next valuation point of the fund’s relevant business day after money is received by the switch in fund.

Illustration

If a Unit Holder switches 10,000 units in **RHB Asian Income Fund** at the Repurchase Price of RM0.3399 and wishes to invest in **another unit trust fund under the management of the Manager (that allows switching)** at the net asset value per unit of RM0.5499 (where both funds have the sales charge of 5.50%).

Proceeds from switch (10,000 units x RM0.3399) (RHB Asian Income Fund)	=	RM	3,399.00
Less: switching fee RM25.00	=	RM	(25.00)
Net proceed from switch:	=	RM	<u>3,374.00</u>
Proceeds from RHB Asian Income Fund invested in another unit trust fund managed by the Manager:			<u>RM3,374.00</u>
			RM0.5499
	=		6,135.66 units**

** Units computed are rounded to the nearest 2 decimal places.

(ii) **Transfer of Units**

The Manager charges a transfer fee¹ of RM5.00 for each transfer.

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- (iii) Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

Note: ¹All 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.

4. The information on “Fees and Expenses” in Section 4.2 on pages 35 to 37 of the Prospectus is hereby deleted in its entirety and replaced with the following:

4.2 Fees and Expenses

The fees and expenses indirectly incurred by an investor when investing in the Fund are as follows:

(a) Management Fee¹

The Manager is entitled to a management fee of one point eight per cent (1.80%) per annum of the Net Asset Value of the Fund calculated on a daily basis before deducting the management fee and Trustee’s fee for that particular day.

A portion of this fee is paid to Schroder Investment Management (Singapore) Ltd. As this Fund invests in units of Schroder AI, any management fee charged to Schroder AI by Schroder AI’s manager in relation to the Fund’s investments in Schroder AI will be fully refunded to this Fund. Accordingly, there is **NO DOUBLE CHARGING OF MANAGEMENT FEE**. This means that the Unit Holder will incur **ONLY ONE MANAGEMENT FEE and ONLY AT THE FUND’S LEVEL** i.e. one point eight per cent (1.80%) per annum of the Net Asset Value.

Illustration: Calculation of management fee

Assuming that the Net Asset Value of the Fund (before deducting the management fee and Trustee’s fee) for a particular day is RM105,000,000.00 and the annual management fee is at the rate of one point eight per cent (1.80%) per annum, the calculation of the management fee of the Fund for that particular day is as follows:

$$\frac{\text{RM}105,000,000.00 \times 1.80\%}{365 \text{ days}^*} = \text{RM}5,178.08 \text{ per day}$$

* In the event of a leap year, the management fee will be divided by 366 days.

(b) Trustee's Fee¹

The Trustee is entitled to a trustee fee of up to zero point zero eight per cent (0.08%) per annum of the Net Asset Value of the Fund (including local custodian fees and charges but excluding foreign custodian fees and charges) calculated on a daily basis before deducting the management fee and Trustee’s fee for that particular day.

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Illustration: Calculation of Trustee's fee

Assuming that the Net Asset Value of the Fund (before deducting the management fee and Trustee's fee) for a particular day is RM105,000,000.00 and the Trustee's fee is at the rate of zero point zero eight per cent (0.08%) per annum, the calculation of the Trustee's fee of the Fund for that particular day is as follows:

$$\frac{\text{RM105,000,000.00} \times 0.08\%}{365 \text{ days}^*} = \text{RM230.14 per day}$$

* In the event of a leap year, the Trustee's fee will be divided by 366 days.

(c) Other Indirect Fees

As AIF will invest in the shares of Schroder AI, there are also other fees indirectly incurred by AIF at the Schroder AI level that is the trustee fee which is incurred at the Schroder AI level.

The trustee fee of Schroder AI is currently not more than 0.05% per annum (maximum of 0.25% per annum and subject to a minimum SGD10,000.00).

As such, Unit Holders are indirectly bearing these fees which are charged at the Schroder AI level.

Investors should note the above higher fees arising from the layered investment structure of the Fund.

(d) Other Expenses Directly Related to the Fund

In administering the Fund, there are expenses directly related to the Fund. These expenses include the cost of the 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. In addition, there are expenses that are directly related and necessary to the business of the Fund as set out in the Deed, such as commissions paid to brokers or dealers, other transaction costs and taxes, if any, that are also paid out of the Fund.

All expenses pursuant to the issuance of this prospectus will be borne by the Manager.

Note: ¹All 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.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

5. The information on “Policy on Rebates and Soft Commissions” in Section 4.4 on page 37 of the Prospectus is hereby deleted in its entirety and replaced with the following:

4.4 Policy on Rebates and Soft Commissions

It is the Manager’s policy to credit all rebates to the account of the Fund.

However, goods and services (“soft commissions”) provided by any broker or dealer may be retained by the Manager or the fund manager if:

- (a) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;
- (b) any dealing with broker or dealer is executed on terms which are the most favourable for the Fund; and
- (c) the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and the Manager or fund manager must not enter into unnecessary trades to achieve a sufficient volume of transactions to qualify for soft commissions.

6. The information on “Goods and Services Tax (“GST”)” in Section 4.5 on page 37 of the Prospectus is hereby deleted in its entirety and replaced with the following:

4.5 Tax

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.

Based on the Finance Act 2021, income derived by the Fund from foreign sources and received in Malaysia from 1 January 2022 onwards will be subject to Malaysian income tax. A transitional tax rate of 3% is accorded on the gross amount of the foreign income received in Malaysia from 1 January 2022 to 30 June 2022. From 1 July 2022 onwards, the prevailing tax rate of 24% will apply to the chargeable income computed in respect of the foreign source income remitted into Malaysia by the Fund.

Where the same foreign income has been taxed in both Malaysia and the foreign country, a tax credit in the form of bilateral relief under a Double Tax Agreement (“DTA”) or unilateral relief under the domestic law (if there is no available DTA or a limited DTA which does not provide such relief) may be given in respect of such income, subject to conditions.

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

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G. AMENDMENTS TO THE TRANSACTION INFORMATION

1. The information on “Computation of Purchase of Units” in Section 5.2 on pages 37 to 38 of the Prospectus is hereby deleted in its entirety and replaced with the following:

5.2 Computation of Purchase of Units

The Selling Price shall be the Net Asset Value per unit 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”). A sales charge¹ will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

Illustration

Daily Net Asset Value	RM194,489,429.10
Units in circulation	572,211,000.00
	<hr/>
Net Asset Value per unit	$\frac{\text{RM194,489,429.10}}{572,211,000.00}$
	= RM0.3399*

* Unit price is rounded to the nearest 4 decimal places.

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.3399 (which is the Net Asset Value per unit as at the next valuation point) and the distributor levies a sales charge of 5.50%, the investor will pay a total of RM10,550.00 which is made up of:

Investment amount	= RM	10,000.00
Add: sales charge levied by the distributor @ 5.50%	= RM	<u>550.00</u>
Total amount paid by the investor	= RM	<u>10,550.00</u>

The investor will be allotted with units calculated as follows: $\frac{\text{RM10,000.00}}{\text{RM0.3399}}$
= 29,420.42 units**

** Units computed are rounded to the nearest 2 decimal places.

Note: ¹All 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.

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2. The information on “How to Purchase and Redeem Units” in Section 5.5(a) on page 39 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(a) How to Purchase and Redeem Units

When purchasing units of the Fund, investors must forward the following:

- 1) completed account application form and purchase/switch form;
- 2) necessary remittance; and
- 3) relevant supporting documents such as a photocopy of their identity card (for an individual applicant) or certified true copies of the certificate of incorporation or registration, memorandum and articles of association or constitution or by-laws, and relevant resolutions (for a corporate applicant),

to the Manager’s registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors, before their respective cut-off times on any Business Day.

The minimum initial investment of the Fund is RM100.00 (or such other amount as the Manager may from time to time decide) and the minimum additional investment is RM100.00 (or such other amount as the Manager may from time to time decide).

Similarly, 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. As the Fund is a feeder fund which invests substantially in Schroder AI, the redemption monies received by the Fund may be subject to currency conversion before the redemption monies is paid to the Unit Holders. As such, the redemption monies will be paid to the Unit Holders within five (5) Business Days from the Fund’s receipt of the redemption proceeds from Schroder AI, which will be within ten (10) Business Days from our receipt of the redemption request as (i) Schroder AI will pay the redemption proceeds to the Fund on the 5th Business Day, and (ii) the redemption proceeds will be converted to the base currency of the Fund on the 6th Business Day from our receipt of the redemption request. 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 of the Fund 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.

However, if the realisation request submitted by the Fund to Schroder AI is deferred / split proportionately to all unit holders of Schroder AI who have validly requested realisation on a dealing day of Schroder AI due to the total realisation requests received by Schroder AI on that dealing day of Schroder AI equals or exceeds 10% of the total number of units of Schroder AI then in issue, the realisation proceeds will be received by the Fund as and when realisation is made by the Schroder AI’s manager on a staggered basis. In such circumstance, we will mirror the realisation process of Schroder AI and

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

disburse the redemption proceeds to the Unit Holders on a staggered basis as well. The Manager will take up to nine (9) Business Days from the day Schroder AI's manager realised the units of Schroder AI to pay the redemption proceeds to the Unit Holders; Schroder AI will pay the realisation proceeds to the Fund on the 4th Business Day from the day Schroder AI's manager realised the units of Schroder AI and thereafter, the Manager will take up to five (5) Business Day to pay the redemption proceeds to the Unit Holders.

Schroder AI's manager will notify us if the Fund's realisation request is being deferred / split on a particular dealing day of Schroder AI within seven (7) Business Days from the day the Fund's realisation request is submitted to Schroder AI and we will notify the Unit Holders who have submitted their redemption applications of the same upon our receipt of the notification from Schroder AI's manager. Please refer to "Realisation Policy of Schroder AI" in Section 1.4(f) of this Prospectus for details on the payment of realisation proceeds of Schroder AI.

Notes:

1. 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.
2. If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, the minimum initial investment shall be RM1,000.00 (or any other amount as may be determined by EPF).
3. The information on "Cooling-off Period" in Section 5.5(b) on page 40 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(b) Cooling-off Period

The cooling-off right refers to the right of an individual investor to obtain a refund of his investment if he so requests within the cooling-off period. The cooling-off right is only given to an individual investor, other than those listed below, who is investing in any unit trust funds managed by the Manager for the first time:

- (i) a staff of the Manager; and/or
- (ii) a person registered with a body approved by the Securities Commission to deal in unit trust funds.

The refund to the investor pursuant to the exercise of his cooling-off right must be as follows:

- (a) the Net Asset Value per unit at the point of exercise of the cooling-off right ("market price"), if the Net Asset Value per unit on the day the units were purchased ("original price") is higher than the market price; or
- (b) the original price, if the market price is higher than the original price.

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If the market price is higher than the original price paid by the investor, the Manager may agree to pay the investor the excess amount, provided that such amount is not paid out of the Fund or the assets of the Fund.

The Manager must also refund the sales charge originally imposed on the day the units were purchased.

The cooling-off period shall be within six (6) Business Days which shall be effective from the date of receipt of the application by the Manager. Where applicable, if you have invested via the EPF-MIS, the cooling-off period shall be subject to EPF's terms and conditions.

The cooling-off right allows investors the opportunity to reverse an investment decision which could have been unduly influenced by certain external elements or factors.

Withdrawal proceeds will only be paid to the investors once the Manager has received cleared funds for the original investment. For investors who paid by cheque, the refund will be made upon clearance of the cheque. The Manager shall refund the investor in cash within seven (7) Business Days of receiving the cooling-off notice. Where applicable, if you have invested via the EPF-MIS, the refund will be credited back into your EPF accounts.

4. The information on "Where Units can be Purchased or Redeemed" in Section 5.5(c) on page 40 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(c) Where Units can be Purchased or Redeemed

Units of the Fund can be purchased or redeemed at the Manager's registered/principal office or any of its branches, or any of its participating IUTAs and any other authorised distributors or channels as the Manager may decide from time to time. For further information, please call us at 03-9205 8000 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. Alternatively, investors may e-mail their enquiries to rhbm@rhbgroup.com.

Please refer to our Directory of Outlets for Purchase and Sale of Units at the end of this prospectus. Application forms, redemption forms and this prospectus are also available from these distributors.

5. The information on "How to Switch between Funds" in Section 5.5(d) on page 40 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(d) How to Switch between Funds

Unit Holders may switch to units of any unit trust fund under the management of the Manager that are of the same currency units and that allow switching by forwarding the completed form of request to switch to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors, before their respective cut-off times on any Business Day. The minimum amount for a switch into another fund is RM100.00 or such other amount as the Manager may from time to time decide. There is no restriction as to the number of switches a Unit Holder may perform or the frequency of switching. The minimum investment balance must be at least one hundred (100) units or such other lower quantity as the Manager may from time to time decide after the switch. Following a switching transaction, if the quantity of

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units held by a Unit Holder in the Fund falls below its minimum investment balance, the Manager can switch the entire investment and forward the proceeds to the fund that the Unit Holder intends to switch into. The Manager however, reserves the right to vary these terms.

6. The information on “How to Transfer Ownership of Units” in Section 5.5(e) on page 41 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(e) How to Transfer Ownership of Units

Unit Holders may transfer their holdings of units of the Fund to another investor by forwarding the completed form of transfer to the Manager’s registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day.

If the transferee is a new investor, he must also forward the following:

- (1) completed application form; and
- (2) relevant supporting documents such as a photocopy of the investor’s identity card (for an individual applicant) or certified true copies of the certificate of incorporation or registration, memorandum and articles of association or constitution or by-laws, and relevant resolutions (for a corporate applicant).

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.

7. The information on “Unclaimed Monies” in Section 5.5(f) on page 41 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(f) Unclaimed Moneys

All money payable to a Unit Holder may be paid by electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

8. The information on “Availability of Information on Investment” in Section 5.5(g) on pages 41 to 49 of the Prospectus is hereby deleted in its entirety and replaced with the following:

(g) Availability of Information on Investment

After purchasing units of the Fund, the value of the investment can be monitored easily as the unit price of the Fund is published online daily on the Manager’s website, **www.rhbgroup.com**.

Unit Holders will receive an unaudited semi-annual report and an audited annual report of the Fund from the Manager within two (2) months after the end of the financial

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period/financial year end that the report covers. The Manager may also issue updates on the performance of the Fund either quarterly or semi-annually, or as and when appropriate.

Customers or investors may call us at 03-9205 8000 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. Alternatively, investors may e-mail their enquiries to **rhbam@rhbgroup.com**.

Investors may also refer to FIMM for any queries and/or concerns regarding their investments in unit trust funds.

Investors must not make payment in cash to any individual agent when purchasing units of the Fund.

The Fund's annual report is available upon request.

9. The information on “Dealing Hours” in Section 5.5(h) on page 42 of the Prospectus is hereby deleted in its entirety and replaced with the following:

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.

H. AMENDMENTS TO THE SALIENT TERMS OF THE DEED

1. The information on “Salient Terms of the Deed” in Section 6 on page 42 of the Prospectus is hereby deleted in its entirety and replaced with the following:

6. SALIENT TERMS OF THE DEED

As at the Latest Practicable Date, the Deed for the Fund is as listed below:

Name of Fund	Deed
RHB Asian Income Fund	Deed dated 5 January 2012 as modified via its first supplemental deed dated 4 September 2013, second supplemental deed dated 26 February 2015, third supplemental deed dated 3 August 2015 and fourth supplemental deed dated 22 March 2023.

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2. The information on “Rights of Unit Holders” in Section 6.1.2 on page 42 of the Prospectus is hereby deleted in its entirety and replaced with the following:

6.1.2 Rights of Unit Holders

Unit Holders shall have the right, amongst others, to the following:

- (a) to receive distributions of the Fund (if any), to participate in any increase in the value of the units of the Fund and to enjoy such other rights and privileges as set out in the Deed;
- (b) to call for Unit Holders’ meetings, and to vote for the removal of the Trustee or the Manager through a special resolution as provided for in the Deed;
- (c) to exercise the cooling-off right, if applicable; and
- (d) to receive annual reports, semi-annual reports or any other reports of the Fund.

No Unit Holder shall be entitled to require the transfer to him of any assets of the Fund or be entitled to interfere with or question the exercise by the Trustee, or the Manager on the Trustee’s behalf, of the rights of the Trustee as the registered owner of such assets.

Note: If your investments are made through an IUTA which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the Deed 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.

3. The first paragraph on “Maximum Annual Trustee Fee” in Section 6.2.3 on pages 43 to 44 of the Prospectus is hereby deleted in its entirety and replaced with the following:

According to the Deed, the Trustee is permitted to charge to the Fund an annual trustee fee at the maximum rate below:

Fund	Maximum Allowable Rate
AIF	0.15% per annum of the Net Asset Value of the Fund (including local custodian fees and charges but excluding foreign custodian fees and charges).

4. The information on “Termination of the Fund” in Section 6.4 on page 45 of the Prospectus is hereby deleted in its entirety and replaced with the following:

6.4 Termination of the Fund

The Fund is of unlimited duration and shall continue until terminated:

- (a) by the Manager at any time in its absolute discretion subject to compliance with the relevant laws, which may include but is not limited to the following situations:
 - (i) where authorisation for the Fund’s establishment is revoked by the Securities Commission at any time.
 - (ii) where an approved transfer scheme as defined under the relevant laws has resulted in the Fund being left with no asset.
- (b) by the Trustee if a Unit Holders’ meeting is summoned by the Trustee to pass a special resolution in order to terminate and wind-up the Fund and thereafter the

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- Trustee must obtain an order from the court to confirm the said special resolution.
- (c) by the Unit Holders if a Unit Holders' meeting is summoned by the Unit Holders to pass a special resolution to terminate and wind-up the Fund.

Notwithstanding the above, the Manager may also, in consultation with the Trustee and without first obtaining the approval of the Unit Holders, terminate the Fund at any time if the Manager deems it uneconomical to continue managing the Fund and that the termination of the Fund is in the best interest of the Unit Holders.

Notwithstanding the aforesaid, if the Fund is left with no Unit Holder, the Manager shall be entitled to terminate the Fund.

5. The information on "Quorum" in Section 6.5.1 on page 46 of the Prospectus is hereby deleted in its entirety and replaced with the following:

6.5.1 Quorum

The quorum required for a Meeting of the Fund shall be five (5) Unit Holders, whether present in person or by proxy; however, if the Fund has five (5) or less Unit Holders, the quorum required for a Meeting of the Fund shall be two (2) Unit Holders, whether present in person or by proxy.

If the Meeting has been convened for the purpose of voting on a special resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty-five per centum (25%) of the units in circulation of the Fund at the time of the Meeting.

If the Fund has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the Meeting of the Fund.

I. AMENDMENTS TO THE MANAGEMENT AND ADMINISTRATION OF THE FUND

1. The information on "Board of Directors" in Section 7.2 on page 47 of the Prospectus is hereby deleted in its entirety and replaced with the following:

7.2 Board of Directors

The board of directors of the Manager takes an active part in the affairs of the Manager and the unit trust funds under its management. The board of directors of the Manager meets at least once every three (3) months to receive recommendations and reports on investment activities from the committee undertaking the oversight function of the Fund, set policies and guidelines of the Manager and to review performance, financial and audit reports of the Manager. Additional meetings shall also be convened, should the need arise.

The list of board of directors are available on the Manager's website, www.rhbgroup.com.

2. The information on "The Investment Committee" in Section 7.4 on page 47 of the Prospectus is hereby deleted in its entirety.

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3. The information on “The Investment Team” in Section 7.5 on page 48 of the Prospectus is hereby deleted in its entirety and replaced with the following:

7.5 The Investment Team

The investment team is jointly responsible for the overall investment decisions made on behalf of the Fund.

The designated fund manager is Mr Low Kah Kit.

Kah Kit joined RHBAM in March 2018 as a portfolio manager before being promoted to senior portfolio manager in 2022 and is a key team player within the fixed income team. He carries with him over 12 years of experience in asset management, broking, money market, foreign exchange and derivatives. Prior to joining RHBAM, he was with AmBank covering foreign exchange and derivative sales. His portfolio covers retail, commercial, mid corporate, large corporate and the multi-national companies.

Kah Kit holds a Bachelor of Economics and Finance from RMIT University, Australia and he is an associate member of the ACI-Malaysia – The Financial Markets Association (PPKM). He is also a Capital Markets Services Representative’s License holder for fund management.

The designated fund manager of the Fund is supported by our investment team comprising of a team of experienced fund managers who are responsible to actively manage the Fund in accordance with the investment objective of the Fund and the provision of the Deed. The investment team shall have discretionary authority over the investments of the Fund subject to the rules and guidelines issued by the relevant authorities.

4. The information on “Other Information” in Section 7.7 on page 48 of the Prospectus is hereby deleted in its entirety and replaced with the following:

7.7 Other Information

Further information on the Manager is provided on the Manager’s website, www.rhbgroup.com.

J. AMENDMENTS TO THE TRUSTEE OF THE FUND

1. The information on “The Trustee of the Fund” in Section 8 on page 48 of the Prospectus is hereby deleted in its entirety and replaced with the following:

8. THE TRUSTEE OF THE FUND

The Trustee is HSBC (Malaysia) Trustee Berhad, a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.

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2. The information on “Trustee’s Delegate” in Section 8.5 on pages 49 to 50 of the Prospectus is hereby deleted in its entirety and replaced with the following:

8.5 Trustee’s Delegate

The Trustee has appointed The Hongkong and Shanghai Banking Corporation Limited as the custodian of both the local and foreign assets of the Fund. For quoted and unquoted local investments of the Fund, the assets are held through their nominee company, HSBC Nominees (Tempatan) Sdn Bhd and/or HSBC Bank Malaysia Berhad. The Hongkong and Shanghai Banking Corporation Limited is a wholly owned subsidiary of HSBC Holdings Plc, the holding company of the HSBC Group. The custodian’s comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate events processing. All investments are registered in the name of the Trustee or to the order of the Trustee. The custodian acts only in accordance with instructions from the Trustee.

The Trustee shall be responsible for the acts and omissions of its delegate as though they were its own acts and omissions.

However, the Trustee is not liable for the acts, omissions or failure of third party depository including central securities depositories, or clearing and/or settlement systems and/or authorized depository institutions, where the law or regulations of the relevant jurisdiction requires the Trustee to deal or hold any asset of the Fund through such third parties.

Particulars of the Trustee’s Delegate

For foreign asset:

The Hongkong and Shanghai Banking Corporation Limited
6/F, Tower 1,
HSBC Centre,
1 Sham Mong Road, Hong Kong.
Telephone No: (852)2288 1111

For local asset:

The Hongkong and Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd (Registration No: 199301004117 (258854-D))
Level 21, Menara IQ
Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur, Malaysia
Telephone No: (603)2075 3000 Fax No: (603)8894 2588

The Hongkong and Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Bank Malaysia Berhad (Registration No.: 198401015221(127776-V))
Level 21, Menara IQ
Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur, Malaysia
Telephone No: (603)2075 3000 Fax No: (603) 8894 2588

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

K. AMENDMENTS TO THE RELATED-PARTY TRANSACTION AND CONFLICT OF INTEREST

1. The first paragraph on “Related-party Transaction and Conflict of Interest” in Section 9 on page 50 of the Prospectus is hereby deleted in its entirety and replaced with the following:

The directors and officers of the Manager, and the person(s) or members of a committee undertaking the oversight function of the Fund should avoid any conflict of interest arising, and if any conflict arises, should ensure that the Fund is not disadvantaged by the transaction concerned. Any transaction carried out by or on behalf of the Fund should be executed on terms which are the best available for the Fund and which are no less favourable to the Fund than an arm’s length transaction between independent parties. In the event the interest of any directors and employees of the Manager, and the person(s) or members of a committee undertaking the oversight function of the Fund is directly or indirectly involved, he or she would abstain from being involved with any decision making process of the said transaction.

2. The first paragraph on “HSBC (Malaysia) Trustee Berhad” in Section 9 on page 51 of the Prospectus is hereby deleted in its entirety and replaced with the following:

HSBC (Malaysia) Trustee Berhad

As the trustee for the Fund, there may be related party transaction involving or in connection with the Fund in the following events:-

- 1) where the Fund invests in instruments offered by the related party of the Trustee (e.g placement of monies, transferable securities, etc);
- 2) where the Fund is being distributed by the related party of the Trustee as IUTA;
- 3) where the assets of the Fund are being custodised by the related party of the Trustee both as sub-custodian and/or global custodian of the Fund (Trustee’s delegate); and
- 4) where the Fund obtains financing as permitted under the Guidelines, from the related party of the Trustee.

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L. AMENDMENTS TO THE TAX ADVISER'S LETTER ON THE TAXATION OF THE FUND AND UNIT HOLDERS

The information on "Tax Adviser's Letter on the Taxation of the Fund and Unit Holders" in Section 10 on pages 53 to 56 of the Prospectus is hereby deleted in its entirety and replaced with the following:

10. TAX ADVISER'S LETTER ON THE TAXATION OF THE FUND AND UNIT HOLDERS

KPMG Tax Services Sdn. Bhd.

(Co. No. 96860-M)
Level 10, KPMG Tower
8, First Avenue, Bandar Utama
47800 Petaling Jaya
Selangor Darul Ehsan, Malaysia

Private and Confidential

RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur

4 August 2023

Dear Sirs

Re: Taxation of the Fund and Unit Holders

This letter has been prepared for inclusion in this Supplementary Prospectus in respect of RHB Asian Income Fund ("the Fund").

Taxation of the Fund

Income Tax

The Fund is a unit trust for Malaysian tax purposes. The taxation of the Fund is therefore governed principally by Sections 61 and 63B of the Income Tax Act, 1967 ("the Act").

Subject to certain exemptions, the income of the Fund in respect of investment income derived from or accruing in Malaysia is liable to income tax at the rate of 24% effective Year of Assessment ("YA") 2016.

The Fund may receive dividends, interest and other income from investments outside Malaysia. Income derived from sources outside Malaysia and received in Malaysia was previously exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

Based on the Finance Act 2021, income derived by a resident unit trust from foreign sources and received in Malaysia from 1 January 2022 onwards will be subject to Malaysian income tax. A transitional tax rate of 3% is accorded on the gross amount of the foreign income received in Malaysia from 1 January 2022 to 30 June 2022. From 1 July 2022, the prevailing

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

tax rate of 24% will apply to the chargeable income computed in respect of the foreign source income remitted into Malaysia by the Fund.

Where the same foreign income has been taxed in both Malaysia and the foreign country, a tax credit in the form of bilateral relief under a Double Tax Agreement (“DTA”) or unilateral relief under the domestic law (if there is no available DTA or a limited DTA which does not provide such relief) may be given in respect of such income, subject to conditions.

Gains from the realisation of investments by the Fund will not be subject to income tax in Malaysia. However, such gains may be subject to tax in the country from which it is derived.

Interest income earned by the Fund from the following are exempt from tax:-

- any savings certificates issued by the Government; or
- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia; or
- a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013^{N1}; or
- any development financial institution regulated under the Development Financial Institutions Act 2002^{N1}; or
- sukuk originating from Malaysia, other than convertible loan stocks, issued in any currency other than Ringgit and approved or authorized by, or lodged with, the Securities Commission, or approved by the Labuan Financial Services Authority^{N2}.

Discounts earned by the Fund from the following are also exempt from tax: -

- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

Tax deductions in respect of the Fund’s expenses such as manager’s remuneration, expenses on maintenance of register of unit holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage (“permitted expenses”) are allowed based on a prescribed formula subject to a minimum of 10% and a maximum of 25% of the total permitted expenses.

Single tier Malaysian dividends received by the Fund are exempt from tax and expenses in relation to such dividend income are disregarded.

^{N1} Effective from 1 January 2019, the exemption shall not apply to the interest paid or credited to a unit trust that is a wholesale fund which is a money market fund.

^{N1} Effective from YA 2017, income tax exemption shall not apply to interest paid or credited to a company in the same group, licensed banks and prescribed development financial institutions. Based on the Finance Act 2021, income tax exemption shall also not apply to interest paid or credited by a special purpose vehicle to a company pursuant to the issuance of asset-backed securities lodged with the Securities Commission or approved by the Labuan Financial Services Authority from 1 January 2022 where the company and the person who established the special purpose vehicle solely for the issuance of the asset-backed securities are in the same group.

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Real Property Gains Tax (“RPGT”)

Gains on disposal of investments by the Fund will not be subject to income tax in Malaysia. However, such gains may be subject to RPGT in Malaysia, if the gains are derived from sale of Malaysian real properties and shares in Malaysian real property companies (as defined). Such gains would be subject to RPGT at the applicable rate depending on the holding period of the chargeable assets.

Sales Tax and Service Tax

The Goods and Services Tax (“GST”) has been replaced by Sales Tax and Service Tax effective from 1 September 2018.

Under the Sales Tax Act 2018, Service Tax Act 2018 and subsidiary legislation, the sales tax rate for taxable goods is 5% or 10% while the service tax rate for taxable services is generally 6%. There are certain goods which are exempted from sales tax.

The issue, holding or redemption of any unit under a trust fund does not fall within the list of taxable services under the First Schedule of the Service Tax Regulations 2018 and hence, is not subject to service tax. The investment activities of the Fund such as buying and selling of securities and deposits in financial institutions are also not subject to service tax. As such, if the Fund is only deriving income from such activities, the Fund is not liable to be registered for service tax.

However, certain expenses incurred by the Fund such as legal fees, consultancy fees and management fees may be subject to service tax at 6%. For management fees, this specifically excludes fees charged by any person who is licensed or registered with the Securities Commission for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007. The service tax incurred by the Fund is a cost to the Fund and is not recoverable, unlike the GST input tax which was claimable under the GST regime.

Based on the Finance Act 2018, the imposition and scope of service tax has been widened to include any imported taxable service. This is effective from 1 January 2019.

Taxation of Unit Holders

Income Tax

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Fund, to the extent that this is distributed to them. The income distribution from the Fund may carry with it applicable tax credits proportionate to each unit holder’s share of the total taxable income in respect of the tax paid by the Fund. Unit holders will be entitled to utilise the tax credit as a set off against the tax payable by them. Any excess over their tax liability will be refunded to the unit holders.

Corporate unit holders, resident or non-resident in Malaysia, would be taxed at the corporate tax rate of 24% (effective from YA 2016), on distributions of income from the Fund to the extent of an amount equivalent to their share of the total taxable income of the Fund. Corporate unit holders in Malaysia with paid-up capital in the form of ordinary shares of RM2.5 million and below will be subject to a tax rate of 17% on chargeable income of up to RM600,000, effective from YA 2020. This concessionary income tax rate is given only to corporate unit holders having gross business income for the relevant year of assessment of not more than

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RM50 million, in addition to the share capital requirement. For chargeable income in excess of RM600,000, the tax rate of 24% is still applicable.

However, the said tax rate of 17% on chargeable income of up to RM600,000 would not apply if more than 50% of the paid up capital in respect of ordinary shares of that corporate unit holder is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa, or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

Based on the Finance Act 2023, the tax rate of 17% will be reduced to 15% for chargeable income of up to RM150,000, while the tax rate for chargeable income from RM150,001 up to RM600,000, will remain unchanged at 17%. For chargeable income in excess of RM600,000, the tax rate of 24% will apply. These changes will come into effect from YA 2023.

In addition to the current conditions as mentioned above, the preferential tax rate would not apply if more than 20% of the paid-up capital in respect of ordinary shares of the company at the beginning of the basis period for a YA is directly or indirectly owned by a company or companies incorporated outside Malaysia or an individual or individuals who are not Malaysian citizens. The condition is effective from YA 2024.

Based on the Finance Act 2021, a corporate tax rate of 33% (“Cukai Makmur”) will be levied on corporate unit holders with chargeable income exceeding RM100 million. Corporate unit holders with chargeable income below RM100 million will still be taxed at tax rate of 24%. However, the chargeable income in respect of foreign source income received in Malaysia from 1 July 2022 is exempted from the application of Cukai Makmur, computed based on a prescribed formula. The Cukai Makmur is effective for YA 2022 only.

Individuals and other non-corporate unit holders who are resident in Malaysia will be subject to income tax at scale rates. The scale tax rates range from 0% to 30% with effect from YA 2020.

Individuals and other non-corporate unit holders who are not resident in Malaysia, for tax purposes, are subject to Malaysian income tax at the rate of 30% with effect from YA 2020. Non-resident unit holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdiction.

The distribution of single-tier Malaysian dividends and tax exempt income by the Fund will not be subject to tax in the hands of the unit holders in Malaysia. Units split by the Fund will also be exempt from tax in Malaysia in the hands of the unit holders.

However, based on the Finance Act 2021, the income distributed to a unit holder other than an individual, out of the interest income exempt from tax of a unit trust that is a retail money market fund which is paid or credited by a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013, or any development financial institution regulated under the Development Financial Institutions Act 2002, will be subjected to tax. This is effective from 1 January 2022. Further, a new withholding tax mechanism is applicable on the above distribution. The income distributed to the unit holder other than an individual will be subject to withholding tax at the rate of 24% and the tax deducted can be utilised to set off against the tax payable by a tax resident unit holder. Withholding tax deducted on the income distributed to a non-individual unit holder who is not

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a tax resident in Malaysia will be regarded as a final tax. This is also effective from 1 January 2022.

Any gains realised by the unit holders (other than financial institutions, insurance companies and those dealing in securities) from the transfer or redemption of the units are generally treated as capital gains which are not subject to income tax in Malaysia. However, certain unit holders may be subject to income tax in Malaysia on such gains, due to specific circumstances of the unit holders.

Service Tax

Only taxable services listed in the First Schedule of the Service Tax Regulations 2018 are subject to service tax, which exclude investment income or gains.

However, certain expenses such as legal fees, consultancy fees and management fees may be subject to service tax at 6%. For management fees, this specifically excludes fees charged by any person who is licensed or registered with the Securities Commission for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007.

Based on the Finance Act 2018, the imposition and scope of service tax has been widened to include any imported taxable service. This is effective from 1 January 2019.

The tax position is based on our understanding and interpretation of the Malaysian tax legislations and proposals as they stand at present. All prospective investors should not treat the contents of this letter as advice relating to taxation matters and are advised to consult their own professional advisers concerning their respective investments.

Yours faithfully



Ong Guan Heng
Executive Director

M. INSERTION OF CONSENT

A new Section 14 Consent is hereby inserted after the end of Section 13 on page 57 of the Prospectus:

14. CONSENT

The Trustee, Schroder Singapore and solicitors have given their consent for the inclusion of their names and statements in the form and context in which they appear in the Prospectus and this Supplementary Prospectus and have not withdrawn such consent.

The tax adviser has given its consent for the inclusion of its name and tax adviser's letter in the form and context in which they appear in this Supplementary Prospectus and has not withdrawn such consent.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.

N. AMENDMENTS TO THE DIRECTORY OF OUTLETS FOR PURCHASE AND SALE OF UNITS

The information on “Directory of Outlets for Purchase and Sale of Units” on page 57 of the Prospectus is hereby deleted in its entirety and replaced with the following:

DIRECTORY OF OUTLETS FOR PURCHASE AND SALE OF UNITS

For information on the participating distributors, please contact:

RHB Asset Management Sdn Bhd’s Registered/Principal Office:
(Kindly refer to the Corporate Directory for details.)

Or call us at 03-9205 8000 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. or e-mail your enquiries to **rhbam@rhbgroup.com**.

O. THE PROSPECTUS REMAINS IN FULL FORCE SUBJECT TO THE AMENDMENTS IN THIS SUPPLEMENTARY PROSPECTUS

Subject only to the variations herein contained and such other alterations as may be necessary to make the Prospectus consistent with this Supplementary Prospectus, the Prospectus shall remain in full force and effect and shall be read and construed and be enforceable as if the terms of this Supplementary Prospectus were inserted therein by way of addition or substitution as the case may be.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017.



ACCOUNT APPLICATION FORM

Individual

RHB ASSET MANAGEMENT SDN BHD 198801007231 (174588-X)
RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD 200901036354 (879478-A)
 Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
 Tel: 603-9205 8000 Fax: 603-9205 8100
 Toll Free No: 1-800-88-3175 Website: www.rhbgroup.com

RHB ASSET MANAGEMENT SDN BHD
 RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD
 Individual Joint Staff Application

RHB Asset Management Sdn Bhd (RHBAM) and its subsidiary, RHB Islamic International Asset Management Berhad (RHBIIAM), either individually or collectively (where applicable), shall be referred to as RHBAM MY in this document.

In compliance with the Capital Markets and Services Act 2007, this account application form should not be circulated unless accompanied by the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) if any before completing this account application form.

I/we read and understand the below to buy Wholesale Fund Yes No

This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Please complete in BLOCK LETTERS & using BLACK INK PEN only, and tick(✓) where applicable. For 1st time Investor(s), this form is required to be completed.

PARTICULARS OF INDIVIDUAL APPLICANT

You MUST be 18 years old and above as at the date of this application. Please provide a copy of your NRIC or Passport.

Salutation Mr / En Ms / Cik Mrs / Puan Dr Datuk Dato' Datin Other, please specify _____

Name of Individual (as in NRIC/Passport) _____

Alias Name _____

Former Name _____

NRIC No. (new) _____ - _____ - _____

NRIC No. (old) / Passport No.* _____ Expiry Date (DD/MM/YYYY) _____ - _____ - _____
 * To fill up Expiry date

Date of Birth (DD/MM/YYYY) _____ - _____ - _____ Country of Birth _____

Nationality Malaysian Others (please specify country) _____

Secondary nationality (If any)
 Country _____ ID/Passport No _____ Expiry Date (DD/MM/YYYY) _____ - _____ - _____

Tertiary nationality (If any)
 Country _____ ID/Passport No _____ Expiry Date (DD/MM/YYYY) _____ - _____ - _____

Permanent Resident Status Malaysian Others (please specify country) _____ Permanent Resident No. _____

Permanent/Registered Address (as in NRIC/Passport) _____

Post Code _____ Town / City _____

State _____ Country _____

Correspondence / Mailing Address (complete if different from permanent address) _____

Post Code _____ Town / City _____

State _____ Country _____

Tel No. _____
Country Code Area Code Residence / House Mobile

_____ ext _____ Fax No. _____
Country Code Area Code Office

Email Address _____

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Gender Male Female

Bumiputera Status Yes No

Race Malay Chinese Indian Others (please specify) _____

Marital Status Single Married Widowed Divorced

Education Level Primary Secondary STPM / Diploma / PreU Degree Post Graduate Others (please specify) _____

Source of Wealth W W W _____
 (Select more than one option, if any)

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds) (Refer Appendix to fill in this part for Source of Fund Code)

Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1 F <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Country <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Exposure percentage <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
2 F <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Country <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Exposure percentage <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
3 F <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Country <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Exposure percentage <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
4 F <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Country <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Exposure percentage <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
5 F <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Country <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Exposure percentage <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %

(please specify the exposure (%) for each country if the funds derived from more than one country)

Estimated Net Worth (Combine with Spouse if any) RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM200,000 RM200,001 - RM500,000

(exclude value of primary residence) RM500,001 - RM1,000,000 RM1,000,001 - RM2,999,999 RM3,000,000 and above

Total Asset under Management ("AUM") For Bank RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM500,000 RM500,001 - RM1,000,000

**AUM: total estimated investment to put into RHBAM MY in coming 12 months RM1,000,001 - RM3,000,000 RM3,000,001 - RM5,000,000 RM5,000,001 and above

Mother's Maiden Name

Occupation/Designation Occupation Code (Refer MASCO Code) _____

Employer's/Company's Name

Specify MSIC Code of Employer _____

Nature of Business Applicant's Company/ Applicant's Employer Financial/Banking/ Investment Legal/Tax Telecommunications Hotel/ Restaurant Consultancy Government/ Government related

Medical/Health/Science Education Real Estate/ Property Manufacturing Construction Others (please specify) _____

Address Of Employer / Company

Post Code Town / City

State Country

Employer's/Company's Office In Malaysia Outside of Malaysia (please specify) _____ Employer's/Company's Tel No.

Employment Type Government Employee (Contract/Temporary/Permanent)* Private Employee (Contract/Temporary/Permanent)* RHB Asset Management Staff Self-Employed

Unpaid Family Worker Unemployed Employer Pensioner

Retired Outside the Labour Force (Student/Housewife) RHB Bank / RHB Group Staff

*To tick the selection given Monthly Gross Income (RM)

PARTICULARS OF JOINT INDIVIDUAL APPLICANT (not applicable for EPF Investment Scheme "EPF")

Salutation Mr / En Ms / Cik Mrs / Puan Dr Datuk Dato' Datin Other, please specify _____

Name of Joint Applicant (as in NRIC/Passport/Birth Certificate)

Alias Name

Former Name

NRIC No. (new) - -

NRIC No.(old)/Passport No. */Birth Certificate No. Expiry Date (DD/MM/YYYY) _____ - _____ - _____

* To fill up Expiry date

Date of Birth (DD/MM/YYYY) _____ - _____ - _____ Country of Birth _____

Nationality Malaysian Others (please specify country) _____

Secondary nationality (If any)
Country _____ ID/Passport No _____ Expiry Date (DD/MM/YYYY) _____ - _____ - _____

Tertiary nationality (If any)
Country _____ ID/Passport No _____ Expiry Date (DD/MM/YYYY) _____ - _____ - _____

Permanent Resident Status Malaysian Others (please specify country) _____ Permanent Resident No. _____

Permanent/Registered Address (as in NRIC/Passport) _____

Post Code _____ Town / City _____

State _____ Country _____

Correspondence/ Mailing Address (complete if different from permanent address) _____

Post Code _____ Town / City _____

State _____ Country _____

Tel No. _____ Mobile _____ - _____
Country Code Area Code Residence / House

_____ ext _____ Fax No. _____
Country Code Area Code Office

Email Address _____

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Gender Male Female

Bumiputera Status Yes No

Race Malay Chinese Indian Others (please specify) _____

Marital Status Single Married Widowed Divorced

Education Level Primary Secondary STPM / Diploma / PreU Degree Post Graduate Others (please specify) _____

Source of Wealth W W W (Refer Appendix to fill in this part for Source of Wealth Code)

(Select more than one option, if any)

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds) (Refer Appendix to fill in this part for Source of Fund Code)

Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1 F _____	Country _____	Exposure percentage _____ %
2 F _____	Country _____	Exposure percentage _____ %
3 F _____	Country _____	Exposure percentage _____ %
4 F _____	Country _____	Exposure percentage _____ %
5 F _____	Country _____	Exposure percentage _____ %

(please specify the exposure (%) for each country if the funds derived from more than one country)

Estimated Net Worth (Combine with Spouse if any) RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM200,000 RM200,001 - RM500,000

(exclude value of primary residence) RM500,001 - RM1,000,000 RM1,000,001 - RM2,999,999 RM3,000,000 and above

Total Asset under Management ("AUM") For Bank RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM500,000 RM500,001 - RM1,000,000

**AUM: total estimated investment to put into RHBAM MY in coming 12 months RM1,000,001 - RM3,000,000 RM3,000,001 - RM5,000,000 RM5,000,001 and above

Mother's Maiden Name _____

Relationship to Individual Applicant Parent Spouse Child Sibling Others (please specify) _____

Occupation/Designation _____ Occupation Code (Refer MASCO Code) _____

Employer's/Company's Name _____

Specify MSIC Code of Employer _____

Nature of Business Applicant's Company/ Applicant's Employer

<input type="checkbox"/> Financial/Banking/ Investment	<input type="checkbox"/> Legal/Tax	<input type="checkbox"/> Telecommunications	<input type="checkbox"/> Hotel/ Restaurant	<input type="checkbox"/> Consultancy	<input type="checkbox"/> Government/ Government related
<input type="checkbox"/> Medical/Health/Science	<input type="checkbox"/> Education	<input type="checkbox"/> Real Estate/ Property	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Construction	<input type="checkbox"/> Others (please specify)

Address Of Employer / Company

Post Code

Town / City

State

Country

Employer's/Company's Office

<input type="checkbox"/> In Malaysia	<input type="checkbox"/> Outside of Malaysia (please specify)	Employer's/Company's Tel No.
<input type="checkbox"/> Government Employee (Contract/Temporary/Permanent)*	<input type="checkbox"/> Private Employee (Contract/Temporary/Permanent)*	<input type="checkbox"/> RHB Asset Management Staff
<input type="checkbox"/> Unpaid Family Worker	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Employer
<input type="checkbox"/> Retired	<input type="checkbox"/> Outside the Labour Force (Student/Housewife)	<input type="checkbox"/> RHB Bank / RHB Group Staff
<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Pensioner	

*To tick the selection given

Monthly Income (RM)

EXCHANGE CONTROL DECLARATION BY NON-MALYSIAN RESIDENT(S)

I/We declare that I am/ we are Malaysian resident(s)/ Malaysian organisation

I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of _____ (Country)

DECLARATION ON TAX RESIDENT STATUS

<p>For Individual Applicant</p> <p>I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :</p> <p>For FATCA Status</p> <p><input type="checkbox"/> Non-US individual with no US indicia</p> <p><input type="checkbox"/> * Non-US individual with US indicia</p> <p><input type="checkbox"/> * US individual</p>	<p>For CRS Status</p> <p><input type="checkbox"/> Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia</p> <p><input type="checkbox"/> * A foreign tax resident with foreign indicia (including Malaysia, if applicable)</p>	<p>For Joint Individual Applicant</p> <p>I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :</p> <p>For FATCA Status</p> <p><input type="checkbox"/> Non-US individual with no US indicia</p> <p><input type="checkbox"/> * Non-US individual with US indicia</p> <p><input type="checkbox"/> * US individual</p>	<p>For CRS Status</p> <p><input type="checkbox"/> Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia</p> <p><input type="checkbox"/> * A foreign tax resident with foreign indicia (including Malaysia, if applicable)</p>
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* Please complete the Individual Self-Certification form provided.

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)

<p>Investment Objective</p> <p><input type="checkbox"/> Capital Growth</p> <p><input type="checkbox"/> Education</p> <p><input type="checkbox"/> Regular Income</p> <p><input type="checkbox"/> Wealth Accumulation</p> <p><input type="checkbox"/> Capital Protection</p> <p><input type="checkbox"/> Retirement</p>	<p>Investment Experience</p> <p><input type="checkbox"/> Unit Trust _____ year(s)</p> <p><input type="checkbox"/> Futures / Options _____ year(s)</p> <p><input type="checkbox"/> No experience</p> <p><input type="checkbox"/> Trading on Bursa Malaysia _____ year(s)</p> <p><input type="checkbox"/> Others _____ year(s)</p>
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Investment Time Frame

Long Term (> 5 years) Medium (3-5 years) Short Term (< 3 years)

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - MYR Class Fund Only

Bank Name

Account Holder Name

Bank Account No.

Account Type

Savings Account Current account

Note 1. Only one MYR currency bank account will be maintained in RHBAM MY's record at any one time

2. Payment to third party is strictly not allowed

3. For joint investment, bank account provided must consist of both applicants name and/or either one of the applicants's name as stated in this account application form

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - Foreign Currency Class Fund Only

Bank Name

Account Holder Name

Bank Account No.

Account Type

Savings Account Current account

Currency

AUD EUR GBP JPY RMB SGD USD Other, please specify _____

Note 1. At any given moment, only one foreign currency bank account for each currency will be maintained in RHBAM MY's records.

2. Payment to third party is strictly not allowed

3. For joint investment, bank account provided must consist of both applicants name and/or either one of the applicants's name as stated in this account application form

RHB PRIVACY NOTICE

I/We understand that RHBAM MY will use, collect, record, store, share and/or process my/our personal information, including, without limitation, my/our contact details, background information, financial data, tax residency and other information relevant to my/our application for the product and / or service which

- (a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:
 - (i) providing this product and/or service and notifying me/us about important changes or developments to the features;
 - (ii) updating and managing the accuracy of RHB Banking Group's records;
 - (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
 - (iv) assessment and analysis including credit / lending / financing / insurance risks / takaful risk / behaviour scoring / market and product analysis and market research;
 - (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
 - (vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;
 - (vii) maintaining my/our credit history for present and future reference;
 - (viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
 - (ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
 - (x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or protecting RHB Banking Group's interests and other ancillary or related purposes.

I/We understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM will not be able to provide the product/service that I/we have requested from RHBAM MY and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM MY with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance/takaful products/services), I/we hereby provide RHBAM MY with my/our express consent to process the same in the manner described in this Privacy Notice. I/we may exercise my/our options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by contacting our Customer Service at 03 - 9205 8000 for RHBAM.

I/We understand that RHBAM MY may disclose my/our personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBAM MY. I/We further understand that I/we may request for correction (if my/our personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I/we no longer have any existing products/services with RHB Banking Group) of my/our personal information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

Customer Service

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rham@rhbgroup.com / rhbiam.enquiry@rhbgroup.com

I/We acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

- By providing my/our personal information and signature, I/we consent to RHBAM MY processing my/our personal information for any necessary disclosures and overseas transfers of my/our personal information to relevant third parties, for the Purpose, if applicable.
- I/We agree to the disclosure and/or transfer of my/our personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my/our personal information for the Purpose, if applicable.
- I/We also represent and warrant that I/we have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I/we have disclosed to RHBAM MY to allow RHBAM MY to process the same in relation to the Purpose, if applicable.

[This paragraph is only applicable to parent/legal guardian/next-of-kin/authorized representative of Junior Accountholder(s), if any]

- If I/we are providing consent as parent / legal guardian / next-of-kin / authorized representative of a junior applicant, I/we understand that the personal information of the junior applicant will be processed by RHBAM MY for the Purpose described above.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHBAM MY akan menggunakan, mengumpul, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

- (a) telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang terhasil daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau
- (b) diperolehi daripada analisis pembayaran saya/kami dan urusan/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- (c) diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:
 - (i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
 - (ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
 - (iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
 - (iv) penilaian dan analisis termasuk pemarkahan kredit / pinjaman /pembiayaan / risiko insurans / takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;
 - (v) perhubungan dan memastikan kepuasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;
 - (vi) menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;
 - (vii) mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - (viii) membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urusan niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhak, penyertaan atau sub penyertaan;
 - (ix) melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
- (x) penjualan silang, pemasaran dan promosi produk dan/atau perkhidmatan Kumpulan Perbankan RHB dan rakan-rakan kongsi strategik; atau

(xi) bagi acara-acara korporat RHBAM MY (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan. Saya/Kami faham dan mengakui bahawa RHBAM MY perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebut, tanpanya RHBAM MY tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM MY dan untuk memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM MY maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans/takaful / perkhidmatan), saya/kami dengan ini memberikan RHBAM MY persetujuan nyata saya/kami untuk memproses mengikut cara yang dinyatakan dalam Notis Privasi ini. Saya/Kami boleh menjalankan pilihan saya/kami berkenaan dengan menerima bahan-bahan pemasaran (termasuk penjualan silang, pemasaran dan promosi seperti yang dinyatakan di atas) pada bila-bila masa dengan menghubungi Khidmat Pelanggan pada nombor 03-9205 8000.

Saya/Kami faham bahawa RHBAM MY mungkin akan mendedahkan maklumat peribadi saya/kami (atau maklumat peribadi sensitif, jika berkenaan) kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi pelaporan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang mereka, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut, jika berkenaan, tertakluk pada setiap masa kepada mana-mana undang-undang (termasuk peraturan-peraturan, piawaian, garis panduan dan / atau obligasi) yang terpakai kepada RHBAM MY.

Saya/Kami juga faham bahawa saya/kami boleh meminta untuk membuat pembetulan (jika maklumat peribadi saya/kami adalah tidak tepat, ketinggalan zaman, tidak lengkap, dan lain-lain), akses kepada (fi yang ditetapkan mungkin dikenakan), atau untuk menghapuskan (jika saya/kami tidak lagi mempunyai apa-apa produk/perkhidmatan yang sedia ada dengan Kumpulan Perbankan RHB) ke atas maklumat peribadi saya/kami atau menghadkan pemrosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan
RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Nombor Telefon: 03-9205 8000 Nombor Fax: 03-9205 8100 Email: rhbam@rhbgroup.com / rhbiam.enquiry@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuai atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbgroup.com dan anda boleh menyalurkan sebarang aduan atau pertanyaan yang saya/kami mungkin ada dengan cara yang ditunjukkan di atas.

PENGIKTIRAFAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami berserta tandatangan, saya/kami mengizinkan RHBAM MY memproses maklumat peribadi saya/kami untuk mana-mana pendedahan yang diperlukan dan pemindahan maklumat peribadi saya/kami ke luar negara kepada pihak ketiga yang berkaitan, jika berkenaan.
- Saya/Kami bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya/kami kepada pihak ketiga yang berkaitan akibat daripada apa-apa penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima menggunakan maklumat peribadi saya/kami untuk Tujuan tersebut sahaja.
- Saya/Kami juga menyatakan dan menjamin bahawa saya/kami telah cukup memperoleh persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan kecemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY membuat pemrosesan yang sama berhubung dengan Tujuan, jika berkenaan.

[Perenggan ini hanya terpakai kepada ibu bapa/penjaga undang-undang/waris/wakil bagi pemegang-pemegang Akaun Junior, jika ada]

- Jika saya/kami memberikan persetujuan sebagai ibu bapa/penjaga undang-undang/waris/wakil bagi pemohon kanak-kanak, saya/kami faham bahawa maklumat peribadinya akan diproses oleh RHBAM MY untuk Tujuan yang dinyatakan di atas.

FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") AND COMMON REPORTING STANDARD ("CRS")

- **"Foreign Account Tax Compliance Act (FATCA)"** which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.
- RHBAM MY and its related companies and affiliates are subject to and required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM MY is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.
- **"Common Reporting Standard (CRS)"** means the Standard for Automatic Exchange of Financial Account Information ("AEOI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- RHBAM MY and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement") In view of this RHBAM MY is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.
- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- RHBAM MY are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).
- "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.
- "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.
- "Tax Resident" refers to the definition of tax residence by each participating jurisdiction as provided on [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).
- For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- "TIN" (including "functional equivalent") means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>]. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.
- "US Person" refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

DECLARATION & SIGNATURES (INDIVIDUAL APPLICANT)

I/We acknowledge that I/We have read, acknowledged and fully understood the contents of this Declarations, Acknowledgement and Authorisations ("DAA") and the T&C (which also incorporated FATCA, CRS, UT Loan Financing Risk Disclosure Statement) as set out in this document, the relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, of this account application and I/We undertake to be bound by them for all my/our transactions with RHB AM MY.

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

Individual Applicant Name : _____ NRIC/Passport No: _____ Date : _____	Joint Individual Applicant Name : _____ NRIC/Passport No: _____ Date : _____

- For joint application, please tick (✓) account operating mode for future transactions.
- For Individual Applicant Only
 - For Joint Individual Applicant Only
 - Either Applicant to sign
 - Both Applicants to sign
 - Either Two Applicant to sign*
 - Three Applicants to sign*
- *For More than One Joint Holder

Note: Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics.

FOR OFFICE USE ONLY

Account No. _____

RHBAM MY / Distributor / Branch Code / Stamp _____	Name of Staff / UTSC / Distributor _____
Staff / UTSC Code / EP Code _____	Signature of Staff / UTSC / Distributor _____
FIMM Code _____	_____

APPENDIX

List of Source of Wealth	List of Source of Fund																																												
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DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto.
- I/We am/are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/Passport is/are enclosed (applicable to individual).
- I/We declare and represent that as at the date hereof, I/We am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us. (applicable to individual).
- I/We declare that I/We am/are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable.
- I/We acknowledge that I/We shall keep RHBAM MY informed of any changes of the information stated in this account application.
- I/We undertake to provide such information and documents that RHBAM MY may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA 2001") (including any amendments, variations, and/or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT"). I/We agree that I/We shall not hold RHBAM MY liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBAM MY in good faith, nor for any delay and/or refusal by RHBAM MY in carrying out my / our instructions in the event deemed necessary by RHBAM MY. I/We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and/or statutory bodies from time to time and further undertake to give the evidence and/or documentation required by RHBAM MY, the respective regulators, authorities and/or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
- In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us (for joint application only).
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM MY, its Personnel, and Unit Trust Scheme Consultants against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM MY as a result of any inaccuracy of the declarations herein.
- I, being the Main Applicant agree to apply the risk tolerance profile maintained with RHBAM MY for my subscription and/or switching/transfer. If there is any changes to my risk tolerance profile, I will notify and furnish RHBAM MY with the updated Investor Suitability Assessment Form (ISAF).
- For Joint Account(s) investment, I/We agreed that the Main Applicant's risk tolerance profile will be applied.
- For any investment that I/We made through EPF i-Invest for EPF-Member Investment Scheme, I/We understand that I/We am/are fully responsible, at my/our own risk in determining the suitability of the unit trust fund(s), will make all my/our present and future investment decisions based on my/our own judgement and independent advice as I/We consider appropriate. I/We have understood the features, nature, associated risks and T&C of the relevant unit trust fund(s). All information disclosed/provided by me/us is true, complete and accurate. The unit trust consultant that I/We have chosen is purely for post sales services.
- I/We agree to notify RHBAM MY if there is any changes that affect my tax residency/FATCA/CRS status and will furnish RHBAM MY with the relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30 days of such change.
- I/We acknowledge that this application is subject to the approval of RHBAM MY and RHBAM MY has the absolute discretion to approve or reject this application without assigning any reasons thereto.
- I/We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBAM MY's branches and that I/We have not withheld any material facts or information from RHBAM MY. RHBAM MY is entitled to fully rely on such information for all purposes, unless RHBAM MY receives notice in writing from me informing otherwise. I/We further undertake to furnish to RHBAM MY with such additional particulars as RHBAM MY may require from time to time.
- I/We undertake to notify RHBAM MY in writing of any changes in the information provided herein by me/us. I/We agree that any such changes shall be effective three (3) business days after RHBAM MY's receipt of my/our notice.

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA") (Continued)

- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence of or arising from the said private arrangement or agreement.
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by facsimile or electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me/us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post, facsimile or electronic mail are entirely my/our risk for which RHBAM MY shall not be liable for.
- I am/We are aware that signatures on facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY facsimile or electronic mail instructions assuming such risks. RHBAM MY shall not held liable for any losses, damages, expenses, claims or liabilities suffered by me/us as a result of RHBAM MY acting upon facsimile or electronic mail instructions so long as the signature(s) appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen
- I/We authorise RHBAM MY to conduct independent verification and/or inquiries in respect of any information declared herein or furnished to RHBAM MY with the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I/We undertake to furnish any additional information that RHBAM MY may require for its assessment of the application and from time to time after the application had been approved. That I/We further consent and authorise the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my information to RHBAM MY.
- I/We hereby undertake to fully, unconditionally and irrevocably indemnify RHBAM MY and keep RHBAM MY indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which RHBAM MY may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHBAM MY in collecting any debts due to RHBAM MY or in connection with the closure of the Account, or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) on my part in this T&C howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with RHBAM MY. Neither RHBAM MY or its subsidiary, associated, or related companies of RHBAM MY's holding company nor any of its agents shall be liable for any direct, indirect, special or consequential damages which may be suffered by me/us such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort, arising directly or indirectly with or arising out of this DAA, and/or the T&C herein. I/We further undertake to indemnify RHBAM MY and or its subsidiary, associated, or related companies of RHBAM MY's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me/us pursuant to the terms of the T&C and/or the DAA stated herein.
- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular in relation to my/our securities and/or depository accounts (for example account particulars, balances, and/or transactions) maintained with the relevant authorities (whether locally or abroad), agents and/or service providers. This consent is irrevocable and I/We shall not hold RHBAM MY liable for any losses arising thereof except for losses or liabilities I/We may directly suffer as a result of any fraudulent act done / committed by RHBAM MY.
- I/We consent to and authorize the RHB Banking Group (which shall include its holding company, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including :
 - (i) any companies within the RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation:
 - a) cross-selling, marketing and promotions of products and/or services of the RHB Banking Group;
 - b) conducting conflict checks on any conflict of interest situations whether actual or potential, pursuant to the appointment of RHBAM MY, if applicable; and
 - c) having access to the Company's/ the Customer's information and/or documents in relation to its securities and/or depository accounts maintained with RHBIB and/or the relevant central and/or authorized depositories, if applicable;
 - (ii) any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
 - (iii) any party(ies) providing security for purposes of facility(ies) granted to me/us;
 - (iv) agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers in connection with any products and/or services being provided by the RHB Banking Group;
 - (v) auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facility or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
 - (vi) credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
 - (vii) any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We agree that RHBAM MY shall not be responsible or liable to me in the event the agents or entities appointed by RHBAM MY to perform any obligations, goes into liquidation or insolvency and further agrees that RHBAM MY shall not be liable in respect of the acts or omission of any entity providing any services including repurchase/settlement facilities and/or custodian services.
- I/We undertake to further indemnify RHBAM MY for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBAM MY on behalf of me/us having to act on my/our instructions or at my/our request, (ii) breach by me of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBAM MY selling-off, or collecting any debts due to RHBAM MY or in connection with the closure of the Account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me/us. This obligation to indemnify RHBAM MY survives the termination of these T&C.
- I/We agree to pay all taxes including but not limited to Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the service fee and/or any such other fees in relation to my/our account.
- I/We agree and acknowledge that all communication between RHBAM MY and me/us conducted via Electronic Services - for the purposes of issuing instructions in respect of my/our account may increase the risk of error, security, fraud and privacy issues. I/We acknowledge I/We am/are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Services. I/We further agree to the following:-
 - a. I/We fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I/We must make sure, by all appropriate means, that they are not used by persons other than me/us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.
 - b. I/We agree that RHBAM MY may use my/our mobile number(s) and/or e-mail address(es) to validate/authenticate the registration and/or access for online services and/or other services. Should there be any changes to my/our e-mail address(es) and/or mobile number(s), I/We will advise RHBAM MY and provide the Updating of Client's Particular Form.
 - c. RHBAM MY may rely upon or act in accordance with the instructions given under the Electronic Services but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Services which may from time to time be, or purported to be, or believed by RHBAM MY to be given by me without inquiry on RHBAM MY's part as to the authority or identity of the person making or purporting to make such communication via the Electronic Services.
 - d. RHBAM MY shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by me/us via the nominated Electronic Services. Such instructions shall be deemed irrevocable and binding upon me upon RHBAM MY's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.
 - e. RHBAM MY shall have no liability to me/us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Services which may affect my communication.
 - f. RHBAM MY shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Services. I/We agree to indemnify RHBAM MY from and against all losses, liabilities, judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Services by using my/our designated password whether or not I/We authorised such use.
 - g. I/We agree to use applicable software to protect my/our computer from viruses, malware, spyware, phishing, and other forms of attack on my/our computer. I/We am/are responsible for selecting all systems, hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
 - a. Withhold any applicable payments in the account(s);
 - b. Report/disclose/exchange any information/documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
 - c. Terminate (with prior notice of 7 business days) my/our contractual relationship(s) with RHBAM MY.
- I/We declare that I am/we are not a U.S. person and in the event of a change in my/our status that I/We become a U.S. Person, I/We shall notify RHBAM MY of the change.
- The Customer shall indemnify and hold harmless RHBAM MY, its directors/shareholders/employees and its Unit Trust Scheme consultants against all actions, cost (including any legal cost incurred), suits, proceedings, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) RHBAM MY having acted on the instructions/Organ given in this application, save and except for the gross negligence and wilful default on the part of RHBAM MY.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/We further confirm that I/We are/is a sophisticated investor as defined in the Information Memorandum and thus, I/We are/is qualified to invest in the Wholesale Fund (Applicable for Wholesale Client only).
- For investing into unit trust fund(s) under the nominee system through IUTA , I/We have read and understood that the rights to have my/our particulars recorded in the register of unit holders of the unit trust fund(s) and the right to call, attend and vote in any unit holders' meeting is not accorded to me/us as the IUTA is recognized as a registered unit holder of the unit trust fund(s) under the nominee system.

TERMS AND CONDITIONS ("T&C")

You are advised to read and understand the relevant Information Memorandum, Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) and deed(s) which shall be made available upon request before investing in the fund(s).

- 1.0 RHBAM MY shall be entitled to vary, revise or amend the provisions of the T&C herein at any time. The Customer is deemed to have been notified of such variation, upon such variation being made available on the website(s) of IUTA as well as RHBAM MY (if any) and the Customer is deemed to have accepted such variation, revision, amendment and/or modification in the event the Customer continues to invest with RHBAM MY as well as access to RHBAM MY Website. The relevant provisions of this T&C shall thereafter be deemed to have been varied, revised, amended and/or modified accordingly and shall be read and construed as if such variations, revisions, amendments and/or modification had been incorporated in and formed part of the T&C.
- 2.0 Customer Care
- If you require further information or clarification, please contact our Customer Service at +603-9205 8000 for assistance.
- 3.0 Rights of RHBAM MY as the Manager
- a. RHBAM MY reserves the right to accept or reject any account opening application and/or transactions in whole or in part thereof with or without assigning any reasons thereto, without compensation to the customer and the duly completed Transaction form/instruction received by RHBAM MY are deemed irrevocable by the Customer.
 - b. Notwithstanding anything contained herein, RHBAM MY shall be at liberty to disregard or refuse to process any of the instructions given via the Transaction form if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose RHBAM MY to any liability.
- 4.0 Electronic Services
- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in writing.
 - a. RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :
 - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM MY for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;
 And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing
 - b. RHBAM MY shall be entitled to:
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Services at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM MY or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

- 5.0 Notices
- All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.
- 6.0 Investment
- a. All monies due and payable by the Customer to RHBAM MY shall be made with clear funds and any cheques issued by the customer must be honoured when presented.
 - b. No physical cash shall be accepted as payment for investment
 - c. Without prejudice to the generality of the foregoing, all employees and Unit Trust Scheme Consultants ("Consultants") of RHBAM MY are prohibited from receiving from any parties monies for unit trust investment (whether by way of cash or cheque or any other instruments) made out in favour of the employees and/or Consultants) for their onward transmission to RHBAM MY and in the event that you do hand over such monies to our employees and/or Consultants, such employees and/or Consultants shall for the purposes of such transmission of monies to RHBAM MY, be your agent and not ours and RHBAM MY shall not be liable for any loss whatsoever occasioned to you or any other person. RHBAM MY is under no obligation to accept payments for unit trust investments via employees and/or Consultant of RHBAM MY or any third party and may at our sole discretion reject such payments.
 - d. If any application made by the Customer is rejected for whatsoever reason, whether in part or whole, any monies paid or remaining balance thereof will be returned (without interest or return) and any costs or expenses incurred thereof shall be borne solely by the customer
 - e. Any investment, repurchase or switching requests received after the respective fund's cut-off time or on the fund's non-business day will be treated as the next business day's transaction.
 - f. Pre-signed purchase/switching and/or repurchase/cooling-off forms is/are strictly prohibited as provided under FIMM's Code of Ethics.

- 6.1 Account Opening
- a. Minimum Investment
- Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- b. Individual Applicant (Main Applicant)
- 18 years old and above; with full capacity and authority to accept and agree to this T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Order thereon and to enter into any Transactions contemplated herein.
 - Is not an undischarged bankrupt nor has any current or pending litigation, arbitration or administrative proceeding against the Customer that threatens to restrain the Customer's entry into or performance of the Customer's obligations herein.
 - Is neither engaged in any unlawful activity nor monies obtained from any illegal source or related to any illegal activity.
- c. Designated Account Holder
- A minor (children below age of 18 years) being a joint applicant shall be registered as a Designated Account Holder.
 - The designated Account Holder will not enjoy the rights of a Unit Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s) and only Main Applicant is authorised to give Order in relation thereto.
- d. Joint Individual Applicant
- Only one person shall be registered as Main Applicant, while the others as joint applicant(s). Authority to operate the Account may be indicated as the "Power to Sign" in the Account Opening Form. If no indication or explicit instruction is given, then by default all joint Applicants shall sign.
 - All applicants must be 18 years old and above; with full capacity and authority to accept and agree to these T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Orders thereon and to enter into any Transactions contemplated herein
 - In the case of death of one unit holder, the surviving applicant(s) will be the person recognised by the Manager and the Trustee as having any title to or interest in the units held (except where the units have been pledged as collateral to a licensed financial institution).
 - The Main Applicant is held liable should there be any discrepancy in the instruction and/or information given by the Joint Individual Applicant to RHBAM MY

TERMS AND CONDITIONS ("T&C") (CONTINUE)**6.2 Purchase/Switching****a. Switching application**

- If allowed, minimum switch amount is to be adhered to.
- A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched.
- For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM MY reserves the right to fully switch all the units held by the Customer.
- For full switching, all units in the account shall be switched.
- For EPF Members who are above age 55 years old (Akaun 55 and Akaun Emas) are allowed to perform withdrawal from EPF accounts for investment in the Unit Trust Funds. This shall be treated as type of withdrawal scheme from EPF. Upon successful withdrawal for purchase of Unit Trust Funds, the units created shall subsequently be deemed as cash investments, where subsequent transactions of switching and repurchase shall be treated similar to cash investments.
- For EPF Simpanan Syariah Akaun, Customer can only purchase or switch-in to Shariah-compliant unit trust funds.

6.3 Repurchase (Redemption)

- Customer must maintain minimum holding as prescribed in the fund's account for partial repurchase, as required by the relevant Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- For partial repurchase, the customer must leave a minimum balance of units required to maintain the fund's account as required by the relevant Fund's Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any). In the event any request for partial repurchase results in the Customer holding less than the required minimum balance of units required, RHBAM MY reserves the right to full repurchase all the units held by the Customer.
- Payment of repurchase proceeds to a third party is strictly prohibited.
- If repurchase order of units received from Customer is above Customer's total available unit, RHBAM MY has the right to proceed with the repurchase order as full repurchase based on the available units.
- RHBAM MY will not be held responsible for any delay or loss incurred due to incorrect bank account number provided by the Customer.
- In the case of a repurchase of units in a Fund acquired using the EPF Plan, the repurchase proceeds will be credited to the Customer's EPF account directly. For the avoidance of doubt, repurchase proceeds of Customers using the EPF plan and who have attained the age of 55, will be paid or credited to the Customer in accordance with these T&C or the Customer's instructions. The repurchase proceeds will be net of any fees, charges or expenses incurred in connection with the repurchase. RHBAM MY shall not be under any duty to ascertain or have any responsibility for the adequacy of the consideration received.
- All payments from the Customer to RHBAM MY or from RHBAM MY to the Customer shall be settled in the relevant Currency of the Fund ("Fund Currency") whose units are being subscribed for or repurchased unless otherwise agreed between RHBAM MY and the Customer. Where RHBAM MY and the Customer have agreed that the payments shall be settled in a currency other than the Fund Currency, such payments shall be settled at a rate of exchange as shall be determined by RHBAM MY in its sole and absolute discretion. If for any reason RHBAM MY cannot effect payment or repayment to the Customer in the Fund Currency or in the agreed currency between RHBAM MY and the Customer, RHBAM MY may effect payment or repayment in the equivalent of any other currency selected by RHBAM MY based on the applicable rate of exchange at the time the payment or repayment is due.

6.4 Cooling-Off

- Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.
- Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).

6.5 Income Distribution / Unclaimed Moneys**a) Income Distribution**

- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- Income Distribution for investment via the EPF Member's Investment Scheme, will be automatically reinvested into the Fund. Distribution will continue to be reinvested upon conversion to Cash Plan after EPF released control, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.
- Income Distribution for investment via the EPF Member's Investment Scheme under Akaun 55 and Akaun Emas will be automatically reinvested into the Fund, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.

b) Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

6.6 Bank Account Details

- Bank account details as stated in the account application will be captured under RHBAM MY's system for the payment purposes of income distribution, repurchase and cooling off. If the bank account details provided under the repurchase/cooling-off instruction differs from that of the account application, payment will be processed as per the bank account details maintained under the RHBAM MY's system. If there is any changes to the bank account details, kindly provide the latest details by completing the Updating of Client's Particular Form.
- In the event that no such bank account number provided in the account application, RHBAM MY will maintain the bank account details as provided in the repurchase/cooling-off instruction.

6.7 Regular Savings Plan (RSP)

- If the Customer at any time apply for and are accepted by RHBAM MY to use the services that enable the Customer to make regular savings, the Customer will be subject to the T&C.
- The Customer on application for RSP will need to have a minimum initial investment amount in the nominated unit trust funds and to subsequently nominate number of years of investment. The source of monies is through direct debit authorisation.
- The Customer acknowledges that RHBAM MY reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM MY in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM MY has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

7.0 Change of Particulars

- RHBAM MY shall at all times be entitled to rely on the records in the Application Form last submitted by the Customer unless any change in the particulars therein have been notified to RHBAM MY or updated online by the Customer. RHBAM MY is not obliged to verify any particulars furnished or updated online by the Customer and RHBAM MY shall not be liable or responsible for any losses suffered or incurred by the Customer or any other Person by reason of any error or omission in the completion of the Application Form/Update Particular Form or in the furnishing or online updating of the particulars by the Customer.
- The Customer agrees and undertakes to notify RHBAM MY immediately of any change in the particulars of the Customer, or any information relating to any Account or to these T&C, supplied to RHBAM MY to update the changes online or completing the Updating of Client's Particular Form and submit to:

RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 E-mail: rham@rhbgroup.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8107 E-mail: rhiiam.enquiry@rhbgroup.com

TERMS AND CONDITIONS ("T&C") (END)

- 8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)
- The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").
 - RHBAM MY as IUTA requires on services of a nominees ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
 - Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
 - The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
 - The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
 - The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, upon release control from EPF (when a member reaches age of 55 or made full withdrawal due to Leaving the Country, Incapacitation, Pensionable Employees or Death Withdrawals and any other reasons defined by EPF from time to time), Customer hereby agrees and authorise RHBAM MY as the IUTA and the UTMC to automatically re-register/transfer the Customer's holdings under EPF plan to be held by in the name of Nominee.
- 9.0 TERMINATION
- RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
 - i. an Account without holdings and/or activity for the past two (2) years since the opening of account;
 - ii. an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
 - iii. the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;
 - iv. any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
 - v. the Customer breaches any of the terms herein;
 - vi. any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;
 - vii. RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;
 - viii. if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);
 - ix. if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).
 - x. RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.
- 10.0 CONSEQUENCES OF TERMINATION
- In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY. Any balance monies shall be credited into the Customer's EPF account, or credited into the Customer's bank account as stipulated during account opening application after EPF release control upon the Customer reaching 55 years of age;
 - In the event of any income distribution after the termination of Account, RHBAM MY will sell-off the residual units and the monies will be credited in either the Customer's EPF or bank account as mentioned in the above item 6.5 Income Distribution clause. RHBAM MY shall send e-mail notification to the Customer in relation to the residual units sell-off.
- 11.0 UT LOAN FINANCING RISK DISCLOSURE STATEMENT
- Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-
- a. The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
 - b. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
 - c. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
 - d. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
 - e. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

- "Account" means the account which the Customer opens and maintains with RHBAM MY to have access to the financial products and services provided by RHBAM MY.
- "Business Day" as defined in respective fund's relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) and Product Highlights Sheet.
- "Cash Plan" means a plan where Customer's investment monies in a Fund is other than EPF Plan and RSP.
- "Content" means information, material, report and records including but not limited to text messages, images, banners, videos, animation and forms as appearing or displayed on this Website and/or the Mobile Application.
- Customer, "You", "Your", "Yourself" refer to a customer/applicant of RHBAM MY, i.e. any person(s) who hold(s) and operate(s) an Account with RHBAM MY and includes the successors in title or legal representatives, whichever is applicable, of the Customer.
- "EPF" means the Employees Provident Fund.
- "EPF Plan" means a plan which allows a Customer (subject to the conditions as imposed by EPF) to invest in a Fund which is managed by a Manager approved by the EPF, by way of transfer of funds from the Customer's EPF account.
- "EPF i-Invest" refers to EPF online facility which allows you to transfer eligible fund from your EPF Saving to make investment into unit trust.
- "EPF Akaun 55" refers to Customer's EPF account where EPF members' contribution is received up to the age of 55 years old.
- "EPF Akaun Emas" refers to Customer's EPF account where EPF members' (who continue to work after the age of 55) contribution is received up to the age of 60 years old. Any outstanding balance from Akaun 55 will be consolidated under Akaun Emas.
- "FIMM" means Federation of Investment Managers Malaysia.
- "Fund(s)" means any unit trust, wholesale fund, investment fund, mutual fund or any other collective investment scheme authorised or recognised by the SC (or deemed to be authorised or recognised under law) and distributed by or made available through RHBAM MY from time to time.
- "Information" means information, text, personal data, data, statements, materials, message or any other information posted and/or provided in the Website.
- "IUTA" means Institutional Unit Trust Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
- "Password" means User ID for authentication purposes to access primarily the i-Akaun and other available internet services known only to the user.
- "PDPA" means Personal Data Protection Act 2010.
- "Personnel" means the directors, officers, employees, servants, agents and employees of RHBAM MY and/or its nominee.
- "Registered User" means a customer who has registered for RHBAM MY.
- "RHB Banking Group" means RHB Bank Berhad and its group of companies.
- "RSP Plan" means Regular Savings Plan.
- "SC" means the Securities Commission Malaysia.
- "Services" means all online services, made available from time to time in the Website.
- "Sophisticated Investor" means a Customer who has successfully declared themselves as a sophisticated investor, which term is as defined in the "Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework" issued by the Securities Commission Malaysia or the glossary section of the information memorandum of the relevant fund. Only sophisticated investor may invest in a Wholesale Fund.
- "Statement" means any statements of account, confirmations or notifications in respect of any Order.
- "Trustees" mean the Trustee of the Fund as stated in the Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) & Information Memorandum(s) and its Supplementary(ies) (if any).
- "User ID" means Identification characters used by the user for the purpose of login to the Website.
- "Unit" means a share or unit in a Fund.
- "Visitor" means a non-customer of RHBAM MY.
- "Website" means RHBAM MY's website at <https://www.rhbgroup.com/malaysia/products-and-services/unit-trust/asset-management/rhb-asset-management-sdn-bhd>
- "Wholesale Fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.



ACCOUNT APPLICATION FORM Non-Individual

RHB ASSET MANAGEMENT SDN BHD 198801007231 (174588-X)
RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD 200901036354 (879478-A)
 Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
 Tel:603-9205 8000 Fax: 603-9205 8100
 Toll Free No:1-800-88-3175 Website: www.rhbgroup.com

 RHB ASSET MANAGEMENT SDN BHD

 RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD

RHB Asset Management Sdn Bhd (RHBAM) and its subsidiary, RHB Islamic International Asset Management Berhad (RHBIIAM), either individually or collectively (where applicable), shall be referred to as RHBAM MY in this document.

In compliance with the Capital Markets and Services Act 2007, this account application form should not be circulated unless accompanied by the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) if any before completing this account application form.

I/we read and understand the below to buy Wholesale Fund Yes No

This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Please complete in BLOCK LETTERS & using BLACK INK PEN only, and tick(✓) where applicable. For 1st time Investor(s), this form is required to be completed.

BUSINESS INFORMATION

Registered Business Name
(hereinafter referred to as "the Company")

Former Business Name

Doing Business As Name

Business Registration No SSM Registration No (if any)

Date of Incorporation (DD/MM/YYYY) Country of Incorporation

Country of Head Quarters (if different from country of incorporation)
Registered Address

Post Code Town / City

State Country

Primary Business Operation Address / Correspondence/ Mailing Address
(Indicate "Same as above" if same as above Registered address)

Post Code Town / City

State Country

Tel No. Country Code Area Code Office ext Fax No.

Email Address

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Top 5 Country of Business Operations / Activities

Country 1. Country 2.

Country 3. Country 4.

Country 5.

Nature Of Business Specify MSIC Code

Company Status Resident Non Resident Resident Controlled (tick the following) Non-Resident Controlled

If Resident Controlled, please state the following:-

Bumi Controlled Non-Bumi Controlled

Type of Entity E (Refer Appendix to fill in this part for Type of Entity Code)

Paid Up Capital (RM)

Total Company Assets

- | | | |
|---|--|---|
| <input type="checkbox"/> Less than RM500,000 (or equivalent) | <input type="checkbox"/> RM500,001 to RM3,000,000 (or equivalent) | <input type="checkbox"/> RM3,000,001 to RM5,000,000 (or equivalent) |
| <input type="checkbox"/> RM5,000,001 to RM10,000,000 (or equivalent) | <input type="checkbox"/> RM10,000,001 to RM25,000,000 (or equivalent) | <input type="checkbox"/> RM25,000,001 to RM50,000,000 (or equivalent) |
| <input type="checkbox"/> RM50,000,001 to RM75,000,000 (or equivalent) | <input type="checkbox"/> RM75,000,001 to RM100,000,000 (or equivalent) | <input type="checkbox"/> More than RM100,000,000 (or equivalent) |

Source of Wealth

(Refer Appendix to fill in this part for Source of Wealth Code)

Expected deposit/investment with RHBAM MY in the next 12 months

Less than RM50,000 (or equivalent) RM50,001 to RM100,000 (or equivalent) RM100,001 to RM500,000 (or equivalent)
 RM500,001 to RM1,000,000 (or equivalent) RM1,000,001 to RM5,000,000 (or equivalent)
 RM5,000,001 and above

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds)

(Refer Appendix to fill in this part for Source of Fund Code)

Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
2 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
3 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
4 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
5 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %

Company Source of Income Disposal of non-core business/asset/investments Fund raising exercise such as right issue Cash in hand/surplus funds/working capital

CONTACT DETAILS

Contact Person (1)

Designation Department

Tel No. ext Fax No.

Office Email Address

Contact Person (2)

Designation Department

Tel No. ext Fax No.

Office Email Address

PARTICULARS OF ALL DIRECTOR(S)/SHAREHOLDER(S)/ULTIMATE BENEFICIAL OWNER(S)/PARTNER(S)/SOLE PROPRIETOR/AUTHORISED SIGNATORY(IES)

Director Shareholder Authorised Signatory Ultimate Beneficial Owner Other:

Full Name As Per NRIC / Passport: Gender: Male Female

Entity Name:

Former Name:

Alias / Doing Business As Name:

NRIC / Passport No. / Co. Reg. No: ID / Passport Expiry Date: / /

Country of Birth: Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: ID / Passport No: Expiry Date: / /

2. Country: ID / Passport No: Expiry Date: / /

Occupation: Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: Percentage of Shareholdings:

Residential / Permanent Address: Mailing Address:

Tel No: H/p No: Email Address:

PARTICULARS OF ALL DIRECTOR(S)/SHAREHOLDER(S)/ULTIMATE BENEFICIAL OWNER(S)/PARTNER(S)/SOLE PROPRIETOR/AUTHORISED SIGNATORY(IES)

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

<input type="checkbox"/> Director		<input type="checkbox"/> Shareholder		<input type="checkbox"/> Authorised Signatory		<input type="checkbox"/> Ultimate Beneficial Owner		<input type="checkbox"/> Other: _____	
Full Name As Per NRIC / Passport: _____						Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female			
Entity Name: _____									
Former Name: _____									
Alias / Doing Business As Name: _____									
NRIC / Passport No. / Co. Reg. No: _____				ID / Passport Expiry Date:		D D /	M M /	Y Y Y Y	
Country of Birth: _____				Date of Birth / Incorporation:		D D /	M M /	Y Y Y Y	
Nationality / Place of Incorporation: _____				Type of Entity:		E		<small>(Refer Appendix to fill in this part for Type of Entity Code)</small>	
Dual Nationality (if any):									
1. Country: _____		ID / Passport No: _____		Expiry Date:		D D /	M M /	Y Y Y Y	
2. Country: _____		ID / Passport No: _____		Expiry Date:		D D /	M M /	Y Y Y Y	
Occupation: _____				Employment Type:		<input type="checkbox"/> Employed	<input type="checkbox"/> Self-Employed		
Name of Employer / Nature of Self-Employment / Business: _____						Percentage of Shareholdings: _____			
Residential / Permanent Address: _____					Mailing Address: _____				

Tel No: _____			H/p No: _____			Email Address: _____			

<input type="checkbox"/> Director		<input type="checkbox"/> Shareholder		<input type="checkbox"/> Authorised Signatory		<input type="checkbox"/> Ultimate Beneficial Owner		<input type="checkbox"/> Other: _____	
Full Name As Per NRIC / Passport: _____						Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female			
Entity Name: _____									
Former Name: _____									
Alias / Doing Business As Name: _____									
NRIC / Passport No. / Co. Reg. No: _____				ID / Passport Expiry Date:		D D /	M M /	Y Y Y Y	
Country of Birth: _____				Date of Birth / Incorporation:		D D /	M M /	Y Y Y Y	
Nationality / Place of Incorporation: _____				Type of Entity:		E		<small>(Refer Appendix to fill in this part for Type of Entity Code)</small>	
Dual Nationality (if any):									
1. Country: _____		ID / Passport No: _____		Expiry Date:		D D /	M M /	Y Y Y Y	
2. Country: _____		ID / Passport No: _____		Expiry Date:		D D /	M M /	Y Y Y Y	
Occupation: _____				Employment Type:		<input type="checkbox"/> Employed	<input type="checkbox"/> Self-Employed		
Name of Employer / Nature of Self-Employment / Business: _____						Percentage of Shareholdings: _____			
Residential / Permanent Address: _____					Mailing Address: _____				

Tel No: _____			H/p No: _____			Email Address: _____			

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Note: Please attach details in separate sheet if the space provided is insufficient.

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN REGISTERED ORGANISATION(S) I/We declare that I am/ we are Malaysian resident(s)/ Malaysian organisation I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of _____

(Country)

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)**Investment Objective** Capital Growth Regular Income Capital Protection Education Wealth Accumulation Retirement**Investment Experience** Unit Trust _____ year(s) Trading on Bursa Malaysia _____ year(s) Futures / Options _____ year(s) Others _____ year(s) No experience**Investment Time Frame** Long Term (> 5 years) Medium (3-5 years) Short Term (< 3 years)**BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - MYR Class Fund Only**

Bank Name

Account Holder Name

Bank Account No.

Account Type Savings Account Current account

Note : 1. Only one MYR currency bank account will be maintained in RHBAM MY's record at any one time

2. Payment to third party is strictly not allowed

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - Foreign Currency Class Fund Only

Bank Name

Account Holder Name

Bank Account No.

Account Type Savings Account Current accountCurrency AUD EUR GBP JPY RMB SGD USD Other, please specify _____

Note 1. At any given moment, only one foreign currency bank account for each currency will be maintained in RHBAM MY's records.

2. Payment to third party is strictly not allowed

RHB PRIVACY NOTICE

I/We understand that RHBAM MY will use, collect, record, store, share and/or process my/our personal information, including, without limitation, my/our contact details, background information, financial data, tax residency and other information relevant to my/our application for the product and / or service which

- (a) I/We have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/acountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:
- (i) providing this product and/or service and notifying me/us about important changes or developments to the features;
- (ii) updating and managing the accuracy of RHB Banking Group's records;
- (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
- (iv) assessment and analysis including credit / lending / financing /insurance/takaful risks / behaviour scoring / market and product analysis and market research;
- (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
- (vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;
- (vii) maintaining my/our credit history for present and future reference;
- (viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
- (ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
- (x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or
- (xi) protecting RHB Banking Group's interests and other ancillary or related purposes.

I/We understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM MY will not be able to provide the product/service that I/we have requested from RHBAM MY and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM MY with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance/takaful products/services), I/we hereby provide RHBAM MY with my/our express consent to process the same in the manner described in this Privacy Notice. I/we may exercise my/our options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by contacting our Customer Service at 03 - 9205 8000 for RHBAM MY.

I/We understand that RHBAM MY may disclose my/our personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBAM MY. I/We further understand that I/we may request for correction (if my/our personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I/we no longer have any existing products/services with RHB Banking Group) of my/our personal information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

Customer Service

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
 Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
 Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rham@rhbgroup.com / rhibiam.enquiry@rhbgroup.com

I/We acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

- By providing my/our personal information and signature, I/we consent to RHBAM MY processing my/our personal information for any necessary disclosures and overseas transfers of my/our personal information to relevant third parties, for the Purpose, if applicable.
- I/We agree to the disclosure and/or transfer of my/our personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my/our personal information for the Purpose, if applicable.
- I/We also represent and warrant that I/we have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I/we have disclosed to RHBAM MY to allow RHBAM MY to process the same in relation to the Purpose, if applicable.

[This paragraph is only applicable to the authorized signatory(ies)/contact person(s) of RHBAM MY's corporate customer(s), if any]

- As the authorized signatory(s)/contact person(s) of RHBAM MY's corporate customer, I/we understand that personal information of the directors, individual shareholders, employees, other authorised signatories, individual guarantors, individual security providers, suppliers/vendors and/or related parties etc, may be collected and processed by RHBAM MY for the purpose of the commercial transactions between the corporate customer and RHBAM MY. I/We represent and warrant that I/we am/are entitled to provide the said personal information to RHBAM MY and/or the appropriate consent have been obtained to allow RHBAM MY to process the said personal information for the purpose.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHBAM MY akan menggunakan, mengumpul, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

- telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang terhasil daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau diperolehi daripada analisis pembayaran saya/kami dan urusniaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau organisasi-organisasi lain, untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:
 - menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
 - mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
 - pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
 - penilaian dan analisis termasuk pemarkahan kredit / pinjaman / pembiayaan / risiko insurans/takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;
 - perhubungan dan memastikan keupasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;
 - menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;
 - mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - membolahkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan;
 - melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
 - penjualan silang, pemasaran dan promosi produk dan/atau perkhidmatan Kumpulan Perbankan RHB dan rakan-rakan kongsi strategik; atau
 - bagi acara-acara korporat RHBAM MY (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan untuk penerbitan RHBAM MY.

Saya/Kami faham dan mengakui bahawa RHBAM MY perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebut, tanpanya RHBAM MY tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM MY dan untuk memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM MY maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans/takaful / perkhidmatan), saya/kami dengan ini memberikan RHBAM MY persetujuan nyata saya/kami untuk memproses mengikut cara yang dinyatakan dalam Notis Privasi ini. Saya/Kami boleh menjalankan pilihan saya/kami berkenaan dengan menerima bahan-bahan pemasaran (termasuk penjualan silang, pemasaran dan promosi seperti yang dinyatakan di atas) pada bila-bila masa dengan menghubungi Khidmat Pelanggan pada nombor 03-9205 8000.

Saya/Kami faham bahawa RHBAM MY mungkin akan mendedahkan maklumat peribadi saya/kami (atau maklumat peribadi sensitif, jika berkenaan) kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi pelaporan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang mereka, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut, jika berkenaan, tertakluk pada setiap masa kepada mana-mana undang-undang (termasuk peraturan-peraturan, piawaian, garis panduan dan / atau obligasi) yang terpakai kepada RHBAM MY.

Saya/Kami juga faham bahawa saya/kami boleh meminta untuk membuat pembetulan (jika maklumat peribadi saya/kami adalah tidak tepat, ketinggalan zaman, tidak lengkap, dan lain-lain), akses kepada (fi yang ditetapkan mungkin dikenakan), atau untuk menghapuskan (jika saya/kami tidak lagi mempunyai apa-apa produk/perkhidmatan yang sedia ada dengan Kumpulan Perbankan RHB) ke atas maklumat peribadi saya/kami atau mengehadkan pemrosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
 Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
 Nombor Telefon: 03-9205 8000 Nombor Fax: 03-9205 8100 Email: rham@rhbgroup.com / rhibiam.enquiry@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuaikan atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbgroup.com dan anda boleh menyalurkan sebarang aduan atau pertanyaan yang saya/kami mungkin ada dengan cara yang ditunjukkan di atas.

PENGIKTIRAFAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami beserta tandatangan, saya/kami mengizinkan RHBAM MY memproses maklumat peribadi saya/kami untuk mana-mana pendedahan yang diperlukan dan pemindahan maklumat peribadi saya/kami ke luar negara kepada pihak ketiga yang berkaitan, jika berkenaan.
- Saya/Kami bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya/kami kepada pihak ketiga yang berkaitan akibat daripada apa-apa penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima menggunakan maklumat peribadi saya/kami untuk Tujuan tersebut sahaja.
- Saya/Kami juga menyatakan dan menjamin bahawa saya/kami telah cukup memperoleh persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan keceemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY untuk memproses maklumat peribadi yang sama berhubung dengan Tujuan, jika berkenaan.

[Perenggan ini hanya terpakai kepada penandatanganan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan-pelanggan korporat RHBAM MY, jika ada]

- Sebagai penandatanganan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan korporat RHBAM MY, saya/kami memahami bahawa maklumat peribadi pengarah-pengarah, pemegang-pemegang saham individu, pekerja-pekerja, penandatanganan lain yang diberi kuasa, penjamin individu, penyedia keselamatan individu, pembekal-pembekal dan/atau pihak-pihak berkaitan dan lain-lain, boleh dikumpul dan diproses oleh RHBAM MY untuk tujuan transaksi komersial antara pelanggan korporat dengan RHBAM MY. Saya/Kami menyatakan dan menjamin bahawa saya/kami berhak untuk memberikan maklumat peribadi tersebut kepada RHBAM MY dan / atau persetujuan yang sesuai telah diperolehi untuk membolehkan RHBAM MY memproses maklumat peribadi untuk tujuan tersebut.

FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") AND COMMON REPORTING STANDARD ("CRS")

"Foreign Account Tax Compliance Act (FATCA)" which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.

- RHBAM MY and its related companies and affiliates are subject to and are required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM MY is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.
- "Common Reporting Standard (CRS)" means the Standard for Automatic Exchange of Financial Account Information ("AEOI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- RHBAM MY and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement") In view of this RHBAM MY is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.
- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- RHBAM MY are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).
- "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.
- "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.
- "Tax Resident" refers to the definition of tax residence by each participating jurisdiction as provided on [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).
- For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- "TIN" (including "functional equivalent") means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>]. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.
- "US Person" refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

DECLARATION & SIGNATURES

I/We acknowledge that I/We have read, acknowledged and fully understood the contents of this Declarations, Acknowledgement and Authorisations ("DAA") and the T&C (which also incorporated FATCA, CRS, UT Loan Financing Risk Disclosure Statement) as set out in this document, the relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, of this account application and I/We undertake to be bound by them for all my/our transactions with RHBAM MY.

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

Authorised Signatory (ies) Name : _____ NRIC/Passport No: _____ Date : _____	Authorised Signatory (ies) Name : _____ NRIC/Passport No: _____ Date : _____	Authorised Signatory (ies) Name : _____ NRIC/Passport No: _____ Date : _____	Company Stamp / Common Seal

Note: Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics.

FOR OFFICE USE ONLY

Account No. _____

FOR UTSC/DISTRIBUTOR USE ONLY

RHBAM MY/ Distributor / Branch Code / Stamp _____	Name of Staff / UTSC / Distributor _____
Staff / UTSC Code / EP Code _____	Signature of Staff / UTSC / Distributor _____
FIMM Code _____	_____

APPENDIX

List of Type of Entity

E01 Association	E02 Commercial Bank	E19 Professional Body	E20 Private Limited Company
E03 Islamic Bank	E04 Investment Bank	E21 Religious Body	E22 Statutory Body
E05 International Islamic Bank	E06 Other Non-Bank Financial Institution	E23 Societies / Clubs	E24 State Government
E07 Central Bank	E08 Cooperative	E25 Schools	E26 Sole Proprietor
E09 Federal Government	E10 Finance	E27 Stock Broking Firm	E28 Trustee
E11 Government-Linked	E12 International Organisation	E29 Trade Union	
E13 Local Government	E14 Limited Liability Partner		
E15 Insurance	E16 Public Limited Company		
E17 Public Fund	E18 Partnership		

List of Source of Wealth

W01 Accumulated Savings
W03 Trust Fund
W05 Insurance/takaful Maturity/Surrender
W07 Legal Settlement
W09 Local Investment proceeds
W11 Crypto currency investment proceeds
W13 Sale of Business

List of Source of Fund

F01 Own Bank Transfer (within RHB)	F02 Savings/Investment
F03 Trust Funds	F04 Sale of Inves/Shares/Prop/Land
F05 Dividends/Profits	F06 Rental Proceeds
F07 Return on Investment	F08 FD/Term Deposit Placement Roll Over/Renewal
F09 Insurance/Takaful Maturity/Surrender	F10 Legal Settlement
F11 Credit Facility Approve by FI	F12 Trf Frm Parent/Holding/Subs
F13 Trf frm Own Acct with Oth FI	F14 Financial Aid/Subsidies
F15 Inheritance	F16 Gift/Donation
F17 Business Sales/Proceeds	F18 Working Capital
F19 Crypto Currency/Digital Asset Investment Proceeds	

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto.
- I/We declare that I/We am/are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and it group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We, as director(s) of the Corporate do hereby declare that the Corporate is a legally incorporated Corporate. Copy of my/our Certificate of Incorporation is enclosed (applicable to corporate only).
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and it group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We acknowledge that I/We shall keep RHBAM MY informed of any changes of the information stated in this account application.
- I/We undertake to provide such information and documents that RHBAM MY may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA 2001") (including any amendments, variations, and/or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT"). I/We agree that I/We shall not hold RHBAM MY liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBAM MY in good faith, nor for any delay and/or refusal by RHBAM MY in carrying out my / our instructions in the event deemed necessary by RHBAM MY. I/We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and/or statutory bodies from time to time and further undertake to give the evidence and/or documentation required by RHBAM MY, the respective regulators, authorities and/or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM MY, its Personnel, and Unit Trust Scheme Consultants against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM MY as a result of any inaccuracy of the declarations herein.
- I/We, the undersigned and representatives for the Corporate, do declare and represent that as at the date hereof, the Corporate is not wound up, no petition for winding-up has been filed against the Corporate nor any receiver has been appointed over any of its assets (applicable to corporate).
- I/We agree to notify RHBAM MY if there is any changes that affect my tax residency/FATCA/CRS status and will furnish RHBAM MY with the relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30days of such change.
- I/We acknowledge that this application is subject to the approval of RHBAM MY and RHBAM MY has the absolute discretion to approve or reject this application without assigning any reasons thereto.
- I/We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBAM MY's branches and that I/We have not withheld any material facts or information from RHBAM MY. RHBAM MY is entitled to fully rely on such information for all purposes, unless RHBAM MY receives notice in writing from me informing otherwise. I/We further undertake to furnish to RHBAM MY with such additional particulars as RHBAM MY may require from time to time.
- I/We undertake to notify RHBAM MY in writing of any changes in the information provided herein by me/us. I/We agree that any such changes shall be effective three (3) business days after RHBAM MY's receipt of my/our notice.

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA") (Continued)

- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence of or arising from the said private arrangement or agreement.
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by facsimile or electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me/us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post, facsimile or electronic mail are entirely my/our risk for which RHBAM MY shall not be liable for.
- I am/We are aware that signatures on facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY facsimile or electronic mail instructions assuming such risks. RHBAM MY shall not held liable for any losses, damages, expenses, claims or liabilities suffered by me/us as a result of RHBAM MY acting upon facsimile or electronic mail instructions so long as the signature(s) appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen signature(s).
- I/We authorise RHBAM MY to conduct independent verification and/or inquiries in respect of any information declared herein or furnished to RHBAM MY with the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I/We undertake to furnish any additional information that RHBAM MY may require for its assessment of the application and from time to time after the application had been approved. That I/We further consent and authorise the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my information to RHBAM MY.
- I/We hereby undertake to fully, unconditionally and irrevocably indemnify RHBAM MY and keep RHBAM MY indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which RHBAM MY may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHBAM MY in collecting any debts due to RHBAM MY or in connection with the closure of the Account, or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) on my part in this T&C howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with RHBAM MY. Neither RHBAM MY or its subsidiary, associated, or related companies of RHBAM MY's holding company nor any of its agents shall be liable for any direct, indirect, special or consequential damages which may be suffered by me/us such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort, arising directly or indirectly with or arising out of this DAA, and/or the T&C herein. I/We further undertake to indemnify RHBAM MY and or its subsidiary, associated, or related companies of RHBAM MY's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me/us pursuant to the terms of the T&C and/or the DAA stated herein.
- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular in relation to my/our securities and/or depository accounts (for example account particulars, balances, and/or transactions) maintained with the relevant authorities (whether locally or abroad), agents and/or service providers. This consent is irrevocable and I/We shall not hold RHBAM MY liable for any losses arising thereof except for losses or liabilities I/We may directly suffer as a result of any fraudulent act done / committed by RHBAM MY
- I/We consent to and authorize the RHB Banking Group (which shall include its holding company, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including :
 - (i) any companies within the RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation:
 - a) cross-selling, marketing and promotions of products and/or services of the RHB Banking Group;
 - b) conducting conflict checks on any conflict of interest situations whether actual or potential, pursuant to the appointment of RHBAM MY, if applicable; and
 - c) having access to the Company's/ the Customer's information and/or documents in relation to its securities and/or depository accounts maintained with RHBIB and/or the relevant central and/or authorized depositories, if applicable;
 - (ii) any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
 - (iii) any party(ies) providing security for purposes of facility(ies) granted to me/us;
 - (iv) agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers in connection with any products and/or services being provided by the RHB Banking Group;
 - (v) auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facility or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
 - (vi) credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
 - (vii) any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We agree that RHBAM MY shall not be responsible or liable to me in the event the agents or entities appointed by RHBAM MY to perform any obligations, goes into liquidation or insolvency and further agrees that RHBAM MY shall not be liable in respect of the acts or omission of any entity providing any services including repurchase/settlement facilities and/or custodian services.
- I/We undertake to further indemnify RHBAM MY for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBAM MY on behalf of me/us having to act on my/our instructions or at my/our request, (ii) breach by me of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBAM MY selling-off, or collecting any debts due to RHBAM MY or in connection with the closure of the Account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me/us. This obligation to indemnify RHBAM MY survives the termination of these T&C.
- I/We agree to pay all taxes including but not limited to Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the service fee and/or any such other fees in relation to my/our account.
- I/We agree and acknowledge that all communication between RHBAM MY and me/us conducted via Electronic Services - for the purposes of issuing instructions in respect of my/our account may increase the risk of error, security, fraud and privacy issues. I/We acknowledge I/We am/are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Services. I/We further agree to the following:-
 - a. I/We fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I/We must make sure, by all appropriate means, that they are not used by persons other than me/us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.
 - b. I/We agree that RHBAM MY may use my/our mobile number(s) and/or e-mail address(es) to validate/authenticate the registration and/or access for online services and/or other services. Should there be any changes to my/our e-mail address(es) and/or mobile number(s), I/We will advise RHBAM MY and provide the Updating of Client's Particular Form.
 - c. RHBAM MY may rely upon or act in accordance with the instructions given under the Electronic Services but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Services which may from time to time be, or purported to be, or believed by RHBAM MY to be given by me without inquiry on RHBAM MY's part as to the authority or identity of the person making or purporting to make such communication via the Electronic Services.
 - d. RHBAM MY shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by me/us via the nominated Electronic Services. Such instructions shall be deemed irrevocable and binding upon me upon RHBAM MY's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.
 - e. RHBAM MY shall have no liability to me/us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Services which may affect my communication.
 - f. RHBAM MY shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Services. I/We agree to indemnify RHBAM MY from and against all losses, liabilities, judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Services by using my/our designated password whether or not I/We authorised such use.
 - g. I/We agree to use applicable software to protect my/our computer from viruses, malware, spyware, phishing, and other forms of attack on my/our computer. I/We am/are responsible for selecting all systems, hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
 - a. Withhold any applicable payments in the account(s);
 - b. Report/discard/exchange any information/documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
 - c. Terminate (with prior notice of 7 business days) my/our contractual relationship(s) with RHBAM MY.
- I/We declare that I am/we are not a U.S. person and in the event of a change in my/our status that I/We become a U.S. Person, I/We shall notify RHBAM MY of the change.
- The Customer shall indemnify and hold harmless RHBAM MY, its directors/shareholders/employees and its Unit Trust Scheme consultants against all actions, cost (including any legal cost incurred), suits, proceedings, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) RHBAM MY having acted on the instructions/Order given in this application, save and except for the gross negligence and wilful default on the part of RHBAM MY.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/we further confirm that the Company is a sophisticated investor as defined in the Information Memorandum and thus the Company is qualified to invest in the Wholesale Fund (Applicable for Wholesale Client only)
- For investing into unit trust fund(s) under the nominee system through IUTA , I/we have read and understood that the rights to have my/our particulars recorded in the register of unit holders of the unit trust fund(s) and the right to call, attend and vote in any unit holders' meeting is not accorded to me/us as the IUTA is recognized as a registered unit holder of the unit trust fund(s) under the nominee system.

TERMS AND CONDITIONS ("T&C")

You are advised to read and understand the relevant Information Memorandum, Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) and deed(s) which shall be made available upon request before investing in the fund(s).

1.0 RHBAM MY shall be entitled to vary, revise or amend the provisions of the T&C herein at any time. The Customer is deemed to have been notified of such variation, upon such variation being made available on the website(s) of IUTA as well as RHBAM MY (if any) and the Customer is deemed to have accepted such variation, revision, amendment and/or modification in the event the Customer continues to invest with RHBAM MY as well as access to RHBAM MY Website. The relevant provisions of this T&C shall thereafter be deemed to have been varied, revised, amended and/or modified accordingly and shall be read and construed as if such variations, revisions, amendments and/or modification had been incorporated in and formed part of the T&C.

2.0 Customer Care

- If you require further information or clarification, please contact our Customer Service at +603-9205 8000 for assistance.

3.0 Rights of RHBAM MY as the Manager

- a. RHBAM MY reserves the right to accept or reject any account opening application and/or transactions in whole or in part thereof with or without assigning any reasons thereto, without compensation to the customer and the duly completed Transaction form/instruction received by RHBAM MY are deemed irrevocable by the Customer.
- b. Notwithstanding anything contained herein, RHBAM MY shall be at liberty to disregard or refuse to process any of the instructions given via the Transaction form if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose RHBAM MY to any liability.

4.0 Electronic Services

- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in

a RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :

- viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
- transmitting Orders to RHBAM MY for execution;
- access to, including but not limited to key market indicators and real-time quotes;

And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing

b RHBAM MY shall be entitled to:

- modify, suspend or terminate the operation of the Electronic Services; or
 - suspend or terminate the Customer's access to or use of the Electronic Services.
- at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM MY or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

5.0 Notices

All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.

6.0 Investment

a. All monies due and payable by the Customer to RHBAM MY shall be made with clear funds and any cheques issued by the customer must be honoured when presented.

b. No physical cash shall be accepted as payment for investment

c. Without prejudice to the generality of the foregoing, all employees and Unit Trust Scheme Consultants ("Consultants") of RHBAM MY are prohibited from receiving from any parties monies for unit trust investment (whether by way of cash or cheque or any other instruments) made out in favour of the employees and/or Consultants) for their onward transmission to RHBAM MY and in the event that you do hand over such monies to our employees and/or Consultants, such employees and/or Consultants shall for the purposes of such transmission of monies to RHBAM MY, be your agent and not ours and RHBAM MY shall not be liable for any loss whatsoever occasioned to you or any other person. RHBAM MY is under no obligation to accept payments for unit trust investments via employees and/or Consultant of RHBAM MY or any third party and may at our sole discretion reject such payments.

d. If any application made by the Customer is rejected for whatsoever reason, whether in part or whole, any monies paid or remaining balance thereof will be returned (without interest or return) and any costs or expenses incurred thereof shall be borne solely by the customer.

e. Any investment, repurchase or switching requests received after the respective fund's cut-off time or on the fund's non-business day will be treated as the next business day's transaction.

f. Pre-signed purchase/switching and/or repurchase/cooling-off forms is/are strictly prohibited as provided under FIMM's Code of Ethics.

6.1 Account Opening

a. Minimum Investment

Corporate Applicant

- Corporate Applicant to enclose a copy of the Memorandum and Article of Association or its equivalent, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.
- For a Corporate, the Common seal or the Company stamp will have to be affixed. If the Company stamp is used, an Authorised Officer must sign and state his/her representative capacity.
- Certified True Copy (by company secretary, if applicable) of the Board Resolution, Form11, Form9, Form13 (if applicable), Form24, Form44, Form49, Section 14, Section 68, Section 58 or its equivalent and the latest Annual Return/latest Audited Financial Statement.

TERMS AND CONDITIONS ("T&C") (CONTINUE)**6.2 Purchase/Switching****a. Switching application**

- If allowed, minimum switch amount is to be adhered to.
- A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched.
- For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM MY reserves the right to fully switch all the units held by the Customer.
- For full switching, all units in the account shall be switched.

6.3 Repurchase (Redemption)

- Customer must maintain minimum holding as prescribed in the fund's account for partial repurchase, as required by the relevant Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- For partial repurchase, the customer must leave a minimum balance of units required to maintain the fund's account as required by the relevant Fund's Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any). In the event any request for partial repurchase results in the Customer holding less than the required minimum balance of units required, RHBAM MY reserves the right to full repurchase all the units held by the Customer.
- Payment of repurchase proceeds to a third party is strictly prohibited.
- If repurchase order of units received from Customer is above Customer's total available unit, RHBAM MY has the right to proceed with the repurchase order as full repurchase based on the available units.
- RHBAM MY will not be held responsible for any delay or loss incurred due to incorrect bank account number provided by the Customer.
- All payments from the Customer to RHBAM MY or from RHBAM MY to the Customer shall be settled in the relevant Currency of the Fund ("Fund Currency") whose units are being subscribed for or repurchased unless otherwise agreed between RHBAM MY and the Customer. Where RHBAM MY and the Customer have agreed that the payments shall be settled in a currency other than the Fund Currency, such payments shall be settled at a rate of exchange as shall be determined by RHBAM MY in its sole and absolute discretion. If for any reason RHBAM MY cannot effect payment or repayment to the Customer in the Fund Currency or in the agreed currency between RHBAM MY and the Customer, RHBAM MY may effect payment or repayment in the equivalent of any other currency selected by RHBAM MY based on the applicable rate of exchange at the time the payment or repayment is due.

6.4 Cooling-Off

- Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.
- Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).

6.5 Income Distribution / Unclaimed Moneys**a) Income Distribution**

- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.

b) Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

6.6 Bank Account Details

- Bank account details as stated in the account application will be captured under RHBAM MY's system for the payment purposes of income distribution, repurchase and cooling off. If the bank account details provided under the repurchase/cooling-off instruction differs from that of the account application, payment will be processed as per the bank account details maintained under the RHBAM MY's system. If there is any changes to the bank account details, kindly provide the latest details by completing the Updating of Client's Particular Form.
- In the event that no such bank account number provided in the account application, RHBAM MY will maintain the bank account details as provided in the repurchase/cooling-off instruction.

6.7 Regular Savings Plan (RSP)

- If the Customer at any time apply for and are accepted by RHBAM MY to use the services that enable the Customer to make regular savings, the Customer will be subject to the T&C.
- The Customer on application for RSP will need to have a minimum initial investment amount in the nominated unit trust funds and to subsequently nominate number of years of investment. The source of monies is through direct debit authorisation.
- The Customer acknowledges that RHBAM MY reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM MY in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM MY has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively. □

7.0 Change of Particulars

- RHBAM MY shall at all times be entitled to rely on the records in the Application Form last submitted by the Customer unless any change in the particulars therein have been notified to RHBAM MY or updated online by the Customer. RHBAM MY is not obliged to verify any particulars furnished or updated online by the Customer and RHBAM MY shall not be liable or responsible for any losses suffered or incurred by the Customer or any other Person by reason of any error or omission in the completion of the Application Form/Update Particular Form or in the furnishing or online updating of the particulars by the Customer.
- The Customer agrees and undertakes to notify RHBAM MY immediately of any change in the particulars of the Customer, or any information relating to any Account or to these T&C, supplied to RHBAM MY to update the changes online or completing the Updating of Client's Particular Form and submit to:

RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 E-mail: rham@rhbgrou.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8107 E-mail: rham.enquiry@rhbgrou.com

TERMS AND CONDITIONS ("T&C") (END)

- 8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)
- The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").
 - RHBAM MY as IUTA requires on services of a nominee ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
 - Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
 - The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
 - The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
 - The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
- 9.0 TERMINATION
- RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
 - i. an Account without holdings and/or activity for the past two (2) years since the opening of account;
 - ii. an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
 - iii. the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;
 - iv. any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
 - v. the Customer breaches any of the terms herein;
 - vi. any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;
 - vii. RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;
 - viii. if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);
 - ix. if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).
 - x. RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.
- 10.0 CONSEQUENCES OF TERMINATION
- In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY. □
- 11.0 UT LOAN FINANCING RISK DISCLOSURE STATEMENT
- Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-
- a. The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
 - b. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
 - c. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
 - d. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
 - e. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

- "Account" means the account which the Customer opens and maintains with RHBAM MY to have access to the financial products and services provided by RHBAM MY.
- "Business Day" as defined in respective fund's relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) and Product Highlights Sheet.
- "Cash Plan" means a plan where Customer's investment monies in a Fund is other than EPF Plan and RSP.
- "Content" means information, material, report and records including but not limited to text messages, images, banners, videos, animation and forms as appearing or displayed on this Website and/or the Mobile Application.
- "Customer", "You", "Your", "Yourself" refer to a customer/applicant of RHBAM MY, i.e. any person(s) who hold(s) and operate(s) an Account with RHBAM MY and includes the successors in title or legal representatives, whichever is applicable, of the Customer.
- "EPF" means the Employees Provident Fund.
- "EPF Plan" means a plan which allows a Customer (subject to the conditions as imposed by EPF) to invest in a Fund which is managed by a Manager approved by the EPF, by way of transfer of funds from the Customer's EPF account.
- "EPF i-Invest" refers to EPF online facility which allows you to transfer eligible fund from your EPF Saving to make investment into unit trust.
- "EPF Akaun 55" refers to Customer's EPF account where EPF members' contribution is received up to the age of 55 years old.
- "EPF Akaun Emas" refers to Customer's EPF account where EPF members' (who continue to work after the age of 55) contribution is received up to the age of 60 years old. Any outstanding balance from Akaun 55 will be consolidated under Akaun Emas.
- "FIMM" means Federation of Investment Managers Malaysia.
- "Fund(s)" means any unit trust, wholesale fund, investment fund, mutual fund or any other collective investment scheme authorised or recognised by the SC (or deemed to be authorised or recognised under law) and distributed by or made available through RHBAM MY from time to time.
- "Information" means information, text, personal data, data, statements, materials, message or any other information posted and/or provided in the Website.
- "IUTA" means Institutional Unit Trust Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
- "Order" means any authorisation, request, instruction or order transmitted to RHBAM MY by the Customer or which RHBAM MY or a Personnel reasonably believes to be the authorisation, request, instruction or order of the Customer, and includes any authorisation, request, instruction or order to revoke, ignore or vary any previous authorisation, request, instruction or order.
- "Password" means User ID for authentication purposes to access primarily the i-Akaun and other available internet services known only to the user.
- "PDPA" means Personal Data Protection Act 2010.
- "Personnel" means the directors, officers, employees, servants, agents and employees of RHBAM MY and/or its nominee.
- "Registered User" means a customer who has registered for RHBAM.
- "RHB Banking Group" means RHB Bank Berhad and its group of companies.
- "RSP Plan" means Regular Savings Plan.
- "SC" means the Securities Commission Malaysia.
- "Services" means all online services, made available from time to time in the Website.
- "Sophisticated Investor" means a Customer who has successfully declared themselves as a sophisticated investor, which term is as defined in the "Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework" issued by the Securities Commission Malaysia or the glossary section of the information memorandum of the relevant fund. Only sophisticated investor may invest in a Wholesale
- "Statement" means any statements of account, confirmations or notifications in respect of any Order.
- "Trustees" mean the Trustee of the Fund as stated in the Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) & Information Memorandum(s) and its Supplementary(ie) (if any).
- "User ID" means Identification characters used by the user for the purpose of login to the Website.
- "Unit" means a share or unit in a Fund.
- "Visitor" means a non-customer of RHBAM MY.
- "Website" means RHBAM MY's website at <https://www.rhbgroup.com/malaysia/products-and-services/unit-trust/asset-management/rhb-asset-management-sdn-bhd>
- "Wholesale Fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.

In compliance with the Capital Markets and Services Act 2007, this purchase/switch form should not be circulated unless accompanied by the relevant Master Prospectus(s) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any) before completing this purchase/switch form. Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time investors, please fill up the account application form to be submitted with this purchase/switch form.

PURCHASE / SWITCH FORM

Account No.

(for existing unit holders only)

Purchase Switch

Staff Application (Please tick (✓) if this is staff purchase)

INDIVIDUAL / CORPORATE APPLICANT

Name of Individual/Corporate Applicant (as in NRIC/Passport/Certificate of Incorporation)

Name of Individual/Corporate Applicant	

NRIC No. (new)	-	-	NRIC No. (old) / Passport No. / Company Registration No.
Tel No.	Country Code	Area Code	Residence / House / Office
			Mobile

Name of Joint Individual Applicant (as in NRIC/Passport) (not applicable for EPF Investment Scheme ("EPF"))

Name of Joint Individual Applicant	

NRIC No. (new)	-	-	NRIC No. (old) / Passport No.
Tel No.	Country Code	Area Code	Residence / House / Office
			Mobile

DETAILS OF INVESTMENT APPLICATION

- Notes to be read before completing this section:**
- Select a Distribution Instruction only if this is an initial investment in the relevant Fund(s) of RHB Asset Management Sdn Bhd ("RHBAM") and only if applicable. Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
 - Distribution Instruction will be defaulted as per the relevant Fund's Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any), if no distribution instruction provided.
 - Distribution for investment via the EPF Member's Investment Scheme will be automatically reinvested into the Fund. Distribution will continue to be reinvested upon conversion to Cash Plan after EPF released control, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM received a distribution instruction to opt for otherwise.
 - If you wish to change your distribution instruction provided during the initial investment, kindly fill up 'Change of Income Distribution Instruction' form.
 - For investment in RHB Equity Trust Fund, kindly provide the insurance beneficiary details / change of beneficiary by filling up the Insurance Beneficiary Nomination/Change of Insurance Beneficiary Form.
 - Cheque/bank draft should be crossed and made payable to "RHB ASSET MANAGEMENT SDN BHD - TRUST ACCOUNT" for all funds. You should write your full name and NRIC No. on the back of each cheque. The cheque(s)/ bank draft(s) must be attached with this purchase/switch form.
 - RHBAM is under no obligation to accept payments for investments via employees and / or Unit Trust Scheme Consultant ("UTSC") of RHBAM or any third party and may in its sole discretion reject such payments.
 - If you are investing via Standing Instruction (i.e. for Regular Savings Plan), kindly fill up the Standing Instruction Form (i.e. RHB Direct Debit Authorisation Form for RHBAM) and/or of the relevant bank and attach it with this purchase/switch form.
 - RHBAM reserves the right to reject forms which are incomplete, unclear and/or altered without the signature of the authorised signatory. Amendments using correction fluid are strictly prohibited.
 - For EPF Members who are above age 55 years old (Akaun 55 and Akaun Emas) are allowed to perform withdrawal from EPF accounts for investment in the Unit Trust Funds. This shall be treated as type of withdrawal scheme from EPF. Upon successful withdrawal for purchase of Unit Trust Funds, the units created shall subsequently be deemed as cash investments, where subsequent transactions of switching and repurchase shall be treated similar to cash investments.
 - For EPF Simpanan Shariah Akaun, Customers can only purchase or switch- in to shariah compliant unit trust funds.

Investor Suitability Assessment Remain as previous assessment Update (please complete the Investor Suitability Assessment Form ("ISAF") provided)

Fund Name	***Plan Type	**Currency	Amount	****No. of years 1 - 5	Investment Type	*Distribution Instruction (not applicable for EPF)
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional	<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional	<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional	<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
TOTAL						

*Bank Account details for income distribution to be credited will be as per existing details maintained with RHBAM.

** specify the currency acronym eg. RM etc

*** Note: C - Cash Plan ; S - Savings Plan ; E - EPF Plan **** Applicable for Regular Savings Plan

Payment Mode for investment :

- Cheque/Bank Draft (Bank _____ No. _____) (Payable to "RHB Asset Management Sdn Bhd - Trust Account")
- EPF Investment Scheme ("EPF"). Please provide a completed KWSP 9N Form.
- Online Transfer [i.e. IBG / RENTAS], kindly indicate the bank account which you banked into:

Fund Name	Bank	Account No.	Fund Name	Bank	Account No.
1 <input type="checkbox"/> All Funds except for items 3 to 8 below	RHB	2-64317-0002-6750	5 <input type="checkbox"/> RHB Money Market Fund	RHB	2-14231-0003905-5
2 <input type="checkbox"/> All Funds except for items 3 to 8 below	RHB Multi Currency (for foreign currencies)	6-64317-0000-0598	6 <input type="checkbox"/> RHB Deposits Fund	RHB	2-64317-0002-6769
3 <input type="checkbox"/> RHB Cash Management Fund 1	RHB	2-14129-0021227-9	7 <input type="checkbox"/> RHB Cash Management Fund 2	RHB	2-14231-0003905-5
4 <input type="checkbox"/> RHB Islamic Cash Management Fund	RHB	2-64317-0000042-5	8 <input type="checkbox"/> RHB Malaysia Income Fund	RHB	2-14129-00245150
			9 <input type="checkbox"/> Others		

FOR OFFICE USE ONLY **FOR UTSC / DISTRIBUTOR USE ONLY**

Account No. _____	RHBAM / Distributor Branch Code / Stamp _____
Transaction Sequence No. _____	Name of Staff / UTSC / Distributor _____
Price of Transaction (RM/relevant currency) _____	Staff / UTSC Code _____
Transaction Price Date _____	FIMM Code _____
	Signature of Staff / UTSC / Distributor _____

DETAILS OF SWITCHING APPLICATION

- Note:**
- If allowed, minimum switch amount is to be adhered to.
 - A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched
 - For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
 - In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM reserves the right to fully switch all the units held by the Customer.
 - For switching, if full, all units in the account shall be switched.

SWITCH FROM		
Fund Name	*Currency	Units
1		
2		
3		

SWITCH TO		
Fund Name	*Currency	**Distribution Instruction
1		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
2		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
3		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account

* specify the currency acronym eg. RM etc

**Bank Account details for income distribution to be credited will be as per existing details maintained with RHBAM. If there is any changes to the Bank Account details, kindly provide the latest details by filling up the Updating of Client's Particulars Form.

LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

- (i) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
- (ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- (iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
- (iv) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
- (v) This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you have doubts in respect of any aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

I / We acknowledge that I / We have read and understood the contents of the investment Loan Financing Risk Disclosure Statement. I / We do declare and represent that as at the date hereof, I / We am / are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us. With the completion of this purchase/switch form, it constitutes that I / we have read, understood and agreed to be bound by the notes, terms and conditions stated in this purchase/switch form. I / We also accept and acknowledge that RHB Asset Management Sdn Bhd has absolute discretion to reply on facsimile confirmation from me and undertake to indemnify and hold harmless RHB Asset Management Sdn Bhd, its employees and UTSC at all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.

DECLARATIONS AND SIGNATURES

- I / We acknowledge that I / We have received, read and understood the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, the Terms and Conditions of this purchase/switch form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to apply the risk tolerance profile maintained with RHBAM for my subscription and/or switching/transfer. And if there are any changes to my/our risk tolerance profile, I/we will notify and furnish RHBAM with the updated Investor Suitability Assessment Form.
- I/We agrees and undertakes to notify RHBAM immediately of any change in my particulars and bank account.
- With the completion and execution of this purchase/switch form, I/We, the abovenamed unitholder(s)/member(s), agree that all facsimile and/or electronic mails ("emails") confirmation(s) are conclusive and irrevocable as to its terms and contents. I/We further acknowledge and accept that RHBAM:
 - (A) is hereby authorised and has absolute discretion to rely on facsimile and/or emails confirmation(s) from me/us;
 - (B) shall not be responsible or incur any liability(ies) to me/us arising out of or in connection with RHBAM acting in accordance with the facsimile and/or emails confirmation(s), notwithstanding any error, misunderstanding, fraud or lack of clarity in the terms of such instruction(s), and whether or not such facsimile and/or emails confirmation(s) was made or given with or without the authorisation of the abovenamed unitholder(s)/member(s); and
 - (C) I/We further undertake to indemnify and hold harmless RHBAM, its employees and its Unit Trust Scheme Consultants against all actions, costs (including any legal cost incurred), suits, proceeding, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) any inaccuracy of the declarations and inaccurate information provided herein.

TERMS AND CONDITIONS

Regular Savings Plan (RSP)

- The Customer acknowledges that RHBAM reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

Electronic Services

- RHBAM may from time to time provide to the applicant its electronic services such as website, computer, telephone, mobile telephone services or systems (including but not limited to services or information accessible through RHBAM's proprietary software or mobile technology) ("Electronic Services"). The applicant will be automatically enrolled to receive fund's reports and notices in electronic form. If the applicant wishes to receive the reports and notices in printed copies, the applicant may opt out from the Electronic Services by informing RHBAM in writing.
- RHBAM may engage in any services include as part of such Electronic Services from time to time for the purpose of :
 - (i) viewing information and details relating to the applicant's - viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;
 And if the applicant does not wish to utilise the Electronic Services, the applicant may choose to opt out by informing RHBAM in writing.
- RHBAM shall be entitled to
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Services at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

ALL APPLICANTS MUST SIGN THIS PURCHASE/SWITCH FORM

<p>Individual Applicant/Authorised Signatory (ies)</p> <p>Name:</p> <p>Date:</p>	<p>Joint Individual Applicant/Authorised Signatory (ies)</p> <p>Name:</p> <p>Date:</p>	<p>Company Stamp / Common Seal</p>
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Note: Pre-signed purchase/switch form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct.

SECOND SUPPLEMENTARY PROSPECTUS

This second supplementary prospectus is dated 15 October 2024, which must be read together with the prospectus dated 6 October 2017 and the supplementary prospectus dated 30 September 2023 for: -

Name of the Fund	Constitution Date of the Fund
RHB Asian Income Fund	5 January 2012

Manager

RHB Asset Management Sdn Bhd
198801007231 (174588-X)
(A member of RHB Banking Group)

Trustee

HSBC (Malaysia) Trustee Berhad
193701000084 (1281-T)
(A member of the HSBC Group)

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE “RISK FACTORS” COMMENCING ON PAGE 26 OF THE PROSPECTUS DATED 6 OCTOBER 2017, PAGE 12 OF THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023 AND PAGE 4 OF THIS SECOND SUPPLEMENTARY PROSPECTUS.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

Responsibility Statement

This second supplementary prospectus dated 15 October 2024 (“Second Supplementary Prospectus”) 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 this Second Supplementary Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Fund and a copy of this Second Supplementary Prospectus, the supplementary prospectus dated 30 September 2023 (“the Supplementary Prospectus”) and the prospectus dated 6 October 2017 (“the Prospectus”) (collectively, “the Prospectuses”) have been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of these Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the Prospectuses.

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 Fund and takes no responsibility for the contents in the Prospectuses. The Securities Commission Malaysia makes no representation on the accuracy or completeness of the Prospectuses, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

Additional Statements

Investors should note that they may seek recourse under the Capital Markets and Services Act 2007 for breaches of securities laws including any statement in the Prospectuses that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Prospectuses or the conduct of any other person in relation to the Fund.

INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF THE FUND WILL BE ERODED WHEN THE FUND DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

GENERAL

1. The reference to “www.rhbgroup.com” wherever it appears in the Prospectuses has been amended to “www.rhbgroup.com/myinvest”.

A. AMENDMENTS TO THE DEFINITIONS

1. The following definition of “Base Currency” is hereby inserted immediately before the definition of “Bursa Malaysia” on page 1 of the Prospectus:

Base Currency The base currency of the Fund, i.e., RM.

2. The following definitions of “Class(es)”, “Class A” and “Class B” are hereby inserted immediately after the definition of “Business Day” on page 1 of the Prospectus:

Class(es) Any number of class(es) of Unit(s) representing similar interests in the assets of the Fund although a class of Units may have different features from another class of Units and such class(es) of Unit(s) may be issued by the Fund from time to time; a “Class” means any one class of Units.

Class A The class of Units which declares and pays distributions incidentally.

Class B The class of Units which declares and pays distributions quarterly or at any period at the discretion of the Manager.

3. The definition of “Deed” on page 1 of the Prospectus and Section A.1 on page 1 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

Deed Deed dated 5 January 2012 as modified via its first supplemental deed dated 4 September 2013, second supplemental deed dated 26 February 2015, third supplemental deed dated 3 August 2015, fourth supplemental deed dated 22 March 2023, fifth supplemental deed dated 25 June 2024 and any other supplemental deeds that may be registered with the Securities Commission from time to time.

4. The following definition of “Multiclass Ratio or MCR” is hereby inserted immediately after the definition of “Manager/Management Company” on page 1 of the Prospectus:

Multiclass Ratio or MCR MCR is the apportionment of the Net Asset Value of each Class relative to the size of the whole Fund. The MCR is calculated by dividing the Net Asset Value of the respective Class by the Net Asset Value of the Fund before income and expenses for the day. The apportionment is expressed as a ratio and calculated as a percentage.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

RHB ASIAN INCOME FUND

5. The definitions of “Net Asset Value (NAV)” and “Net Asset Value per unit” on page 1 of the Prospectus are hereby deleted in their entirety and replaced with the following:

Net Asset Value (NAV) The Net Asset Value of the Fund or a Class is determined by deducting the value of all the Fund’s liabilities (or the liabilities relating to that Class) from the value of all the Fund’s assets (or assets relating to that Class), at the valuation point.

Net Asset Value per Unit The Net Asset Value attributed to a Class divided by the total number of Units in circulation for that Class at the valuation point.

6. The definition of “Repurchase Price” on page 2 of the Prospectus and Section A.9 on page 2 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

Repurchase Price The price (before deducting any repurchase charge) payable by the Manager to a Unit Holder pursuant to the repurchase of a Unit. The Repurchase Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund’s relevant Business Day (“forward pricing”) after the complete repurchase request is received by the Manager. A repurchase charge, if any, will be computed separately based on the withdrawal amount/repurchase amount, net of bank charges (if any).

7. The definition of “Selling Price” on page 2 of the Prospectus and Section A.10 on page 2 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

Selling Price The price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a Unit. The Selling Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund’s relevant Business Day (“forward pricing”) after the application for Units is received by the Manager. A sales charge, if any, will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

8. The following definition of “Unit(s)” is hereby inserted immediately after the definition of “Trustee” on page 2 of the Prospectus:

Unit(s) Unit(s) of the Fund or a Class and includes fractions of a unit of the Fund or the relevant Class.

9. The definition of “Unit Holder(s)” on page 2 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Unit Holder(s) The person(s) for the time being registered under the provisions of the Deed as the holder(s) of Units and person(s) jointly so registered.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

B. AMENDMENTS TO FUND INFORMATION

- The information on “Financial Year End” in Section 1.1.3 on page 4 of the Prospectus is hereby deleted in its entirety and replaced with the following:

1.1.3 General Information of Classes Available for Investment in the Fund

Class	Currency Denomination	Launch Date	Initial Offer Period	Financial Year End
Class A	RM	To be determined	1 day (To be determined)	31 July.
Class B	RM	5 June 2012	Not applicable as the initial offer period for this Class has ended.	

- The assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each Class.
 - The Classes may differ in terms of currency denomination, rate of fees and charges and transaction details. Save for these differences, Unit Holders of each Class have the same rights and liabilities under the Deed.
 - A separate Net Asset Value per Unit will be calculated for each Class. Any gains / losses or expenses from hedging each of the Class against the Base Currency will be borne by the respective Class.
 - The Net Asset Value 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, the Manager may from time to time launch new Class(es) with different and/or similar features such as fees, charges, currency and/or distribution policy, provided that the issuance of the new Class(es) shall not, in the opinion of the Manager and subject to prior consultation with the Trustee, prejudice the rights of the Unit Holder of the current available Classes.
- The information on “Distribution Policy” in Section 1.2.7 on page 6 of the Prospectus is hereby deleted in its entirety and replaced with the following:

1.2.7 Distribution Policy

Class	Distribution Policy
Class A	Incidental.
Class B	Distribution, if any, after deduction of taxation and expenses (i.e., net distribution) is declared quarterly, or any other period at the discretion of the Manager.

The Fund may distribute from realised income, realised capital gains, and/or capital (i.e. unrealised income and/or unrealised capital gains). The rationale for distribution out of capital is: (i) to allow the Fund to consistently distribute to Unit Holders in accordance with the distribution policy of Class B, and (ii) to provide flexibility for the Fund, in a situation where the Fund has unrealised gain or income by virtue of the Fund’s performance, to reward the Unit Holders without having to dispose the

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

underlying assets of the Fund whilst further allowing future appreciation to the value of the assets.

Distribution out of capital has a risk of eroding the capital of the Fund. It may reduce the Fund's capital available for future investment and capital growth as well as causing reduction in the Net Asset Value of the Fund. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.

C. AMENDMENT TO RISK FACTORS

The following information on “Distribution Out of Capital Risk” is hereby inserted immediately after “(e) Suspension of Redemption Risk” in Section 2.1 of Investment Risks on page 27 of the Prospectus:

f) **Distribution Out of Capital Risk**

The Fund may distribute out of its capital. The declaration and payment of distribution may have the effect of lowering the Net Asset Value of the Fund. In addition, distribution out of the Fund's capital may reduce the Fund's capital available for future investment and the Fund's potential for future income generation.

D. AMENDMENTS TO FEES, CHARGES AND EXPENSES

1. The information on “Other Charges” in Section 4.1(c) on pages 34 to 35 of the Prospectus and Section F.3 on pages 21 to 22 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

(c) **Other Charges**

(i) **Switching of Units**

Available (except during the initial offer period of the respective Class). Units can only be switched to other unit trust funds under the management of the Manager that are of the same currency units and that allow switching. Minimum amount for a switch is RM100.00 or such other amount as the Manager may from time to time decide.

	Class A	Class B
Switching Fee¹	RM 25.00	RM 25.00
	Per switch or the difference in sales charge between switching funds, where applicable.	

- a. Where the sales charge of the fund to be switched into is equal or lower than the sales charge of the Fund, the switch will incur a switching fee¹ to the other fund.
- b. Where the sales charge of the fund to be switched into imposes a higher sales charge, Unit Holders will pay the difference in sales charge¹.

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The Manager, however, reserves the right to vary this switching fee or to vary the terms of the switching facility.

For switching into non-money market fund, units of the fund to be switched into shall be purchased at the net asset value per unit as at the next valuation point of the fund’s relevant business day after the form of request to switch is received by the Manager (“forward pricing”). For switching into money market fund, units shall be purchased at the net asset value per unit as at the next valuation point of the fund’s relevant business day after money is received by the switch in fund.

Illustration

If a Unit Holder switches 10,000 Units in **Class B** at the Repurchase Price of RM0.3399 and wishes to invest in **another unit trust fund under the management of the Manager (that allows switching)** at the net asset value per unit of RM0.5499 (where both funds have the sales charge of 5.50%).

	Class B
Proceeds from switch (10,000 Units x RM0.3399)	= RM 3,399.00
(RHB Asian Income Fund)	
Less: switching fee RM25.00	= RM (25.00)
Net proceed from switch:	= RM <u>3,374.00</u>

Proceeds from RHB Asian Income Fund invested in	
another unit trust fund managed by the Manager:	<u>RM3,374.00</u>
	RM0.5499
	= 6,135.66 Units**

** Units computed are rounded to the nearest 2 decimal places.

(ii) Transfer of Units

	Class A	Class B
Transfer Fee¹ (per transfer)	RM 5.00	RM 5.00

Please refer to section 5.5 (e) (How to Transfer Ownership of Units).

- (iii) Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

Note: ¹All 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.

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2. The information on “Management Fee” in Section 4.2(a) on pages 35 to 36 of the Prospectus and Section F.4 on page 22 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

(a) Management Fee¹

The Manager is entitled to a management fee of one point eight per cent (1.80%) per annum of the Net Asset Value of the respective Class calculated on a daily basis before deducting the management fee and Trustee’s fee for that particular day.

A portion of this fee is paid to Schroder Singapore. As this Fund invests in units of Schroder AI, any management fee charged to Schroder AI by Schroder AI’s manager in relation to the Fund’s investments in Schroder AI will be fully refunded to this Fund. Accordingly, there is **NO DOUBLE CHARGING OF MANAGEMENT FEE**. This means that the Unit Holder will incur only one management fee and only at the Fund’s level.

Illustration: Calculation of management fee

Assuming that the Net Asset Value of Class B (before deducting the management fee and Trustee’s fee) for a particular day is RM105,000,000.00 and the annual management fee is at the rate of one point eight per cent (1.80%) per annum, the calculation of the management fee of Class B for that particular day is as follows:

$$\frac{\text{RM}105,000,000.00 \times 1.80\%}{365 \text{ days}^*} = \text{RM}5,178.08 \text{ per day}$$

* In the event of a leap year, the management fee will be divided by 366 days.

Investors may refer to the Manager’s website, www.rhbgroup.com/myinvest, for the actual management fee of the Fund.

3. The information on “Trustee’s Fee” in Section 4.2(b) on page 36 of the Prospectus and Section F.4 on pages 22 to 23 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

(b) Trustee's Fee¹

The Trustee is entitled to a trustee fee of up to zero point zero eight per cent (0.08%) per annum of the Net Asset Value of the Fund (including local custodian fees and charges but excluding foreign custodian fees and charges) calculated on a daily basis before deducting the management fee and Trustee’s fee for that particular day.

Illustration: Calculation of Trustee’s fee

Assuming that the Net Asset Value of the Fund (before deducting the management fee and Trustee’s fee) for a particular day is RM105,000,000.00 and the Trustee’s fee is at the rate of zero point zero eight per cent (0.08%) per annum, the calculation of the Trustee’s fee of the Fund for that particular day is as follows:

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$$\frac{\text{RM}105,000,000.00 \times 0.08\%}{365 \text{ days}^*} = \text{RM}230.14 \text{ per day}$$

* In the event of a leap year, the Trustee's fee will be divided by 366 days.

Investors may refer to the Manager's website, www.rhbgroup.com/myinvest, for the actual Trustee's fee of the Fund.

4. The information on "Reduction or Waiver of Fees and Charges" in Section 4.3 on page 37 of the Prospectus is hereby deleted in its entirety and replaced with the following:

4.3 Reduction or Waiver of Fees and Charges

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 and/or investors of a Class) or specifically (for any particular Unit Holder and/or investor of a Class) and for any period or periods of time at its absolute discretion.

E. AMENDMENTS TO TRANSACTION INFORMATION

1. The information on "Pricing Policy" in Section 5.1 on page 37 of the Prospectus is hereby deleted in its entirety and replaced with the following:

5.1 Pricing Policy

The Manager adopts a single pricing policy, i.e. the Selling Price and the Repurchase Price is the Net Asset Value per Unit of the respective Class.

2. The following section "5.1A Valuation of Units" is hereby inserted immediately after "Pricing Policy" in Section 5.1 on page 37 of the Prospectus:

5.1A Valuation of Units

The valuation of Units is based on the Net Asset Value of the respective Class and is calculated at the end of a Business Day. In line with the single pricing policy, the Selling Price and the Repurchase Price will be the Net Asset Value per Unit of the respective Class.

Calculation of Net Asset Value per Unit

The valuation of the Fund is conducted at least once every Business Day, except during the Fund's initial offer period. The Net Asset Value of the Fund or a Class is determined by deducting the value of all the Fund's liabilities (or the liabilities relating to that Class) from the value of all the Fund's assets (or assets relating to that Class), at the valuation point.

The valuation of the Fund is in the base currency of the Fund i.e. RM. To determine the Net Asset Value of each Class, all the assets and liabilities of each Class will be converted to RM. The Net Asset Value per Unit of each Class will be the Net Asset

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RHB ASIAN INCOME FUND

Value attributable to a Class divided by the total number of Units in circulation for that Class, at that valuation point.

Illustration: Computation of the Net Asset Value per Unit for a particular Business Day after the initial offer period of the respective Class

	Fund (RM)	Class A (RM)	Class B (RM)
Gross Net Asset Value before income and expenses	150,000,000	60,000,000	90,000,000
Multiclass ratio ("MCR") (%)	100%	⁽¹⁾ 40.00%	⁽¹⁾ 60.00%
Add: income	50,000	⁽²⁾ 20,000	⁽²⁾ 30,000
Less: expenses	(10,000)	(4,000)	(6,000)
Gross Net Asset Value before management fee & Trustee's fee	150,040,000	60,016,000	90,024,000
<u>Less adjustments:</u>			
Management fee (1.80%) per annum		(2,960)	(4,440)
Trustee's fee (0.08%) per annum		(132)	(197)
Total Net Asset Value (RM)		60,012,908	90,019,363
Assumption of Units in circulation at valuation point		120,000,000	180,000,000
Net Asset Value per Unit*		RM0.5001	RM0.5001

⁽¹⁾MCR Computation

	Class A	Class B
Net Asset Value of the Class x 100	$\frac{60,000,000}{150,000,000} \times 100$	$\frac{90,000,000}{150,000,000} \times 100$
Net Asset Value of the Fund before income and expenses for the day	= 40.00%	= 60.00%

⁽²⁾Apportionment based on MCR as follows:

	(RM)	Class A (RM)	Class B (RM)
Add: income	50,000	MCR x income = 40.00% x 50,000 = 20,000.00	MCR x income = 60.00% x 50,000 = 30,000.00
Less: expenses	(10,000)	MCR x expenses = 40.00% x 10,000 = 4,000.00	MCR x expenses = 60.00% x 10,000 = 6,000.00

* Net Asset Value per Unit is rounded to 4 decimal places.

Please note that the above is for illustration purpose only.

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3. The information on “Computation of Purchase of Units” in Section 5.2 on pages 37 to 38 of the Prospectus and Section G.1 on page 25 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

5.2 Computation of Purchase of Units

- (i) During the initial offer period of the respective Class

During the initial offer period of the respective Class, the Selling Price is fixed at the initial offer price of the respective Class. A sales charge¹ will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

If no application for Units is received by the Manager during the initial offer period of the respective Class, the Selling Price for an application for Units received on a Business Day immediately after the initial offer period of the respective Class shall be the initial offer price of the respective Class.

Illustration (based on Class A and Class B)

If an investor invests RM20,000.00 and RM20,000.00 respectively during the initial offer period of the respective Class with a distributor which levies a sales charge¹ of 5.50%, he would have paid a sum of RM21,100.00 for Class A and RM21,100.00 for Class B, which is made up of:-

	Class A	Class B
Investment amount	RM 20,000.00	RM 20,000.00
Add: sales charge @ 5.50%	RM 1,100.00	RM 1,100.00
Total amount paid by the investor	RM 21,100.00	RM 21,100.00
The investor will be allotted with Units calculated as follows:	<u>RM20,000.00</u> RM0.5000*	<u>RM20,000.00</u> RM0.5000*
	= 40,000.00 Units**	= 40,000.00 Units**

- (ii) After the initial offer period of the respective Class

After the initial offer period of the respective Class, the Selling Price shall be the Net Asset Value per Unit of the respective Class as at the next valuation point of the Fund’s relevant Business Day after the application for Units is received by the Manager (“forward pricing”). A sales charge¹ will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

Illustration (based on Class A and Class B)

If an investor invests RM20,000.00 and RM20,000.00 respectively, and purchased Units at the Selling Price of RM0.5005 for Class A and RM0.5005 for Class B (which is the Net Asset Value per Unit of the respective Class as at the next

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

valuation point); and a distributor levies a sales charge¹ of 5.50%, the investor would have paid a sum of RM21,100.00 for Class A and RM 21,100.00 for Class B, which is made up of:-

	Class A	Class B
Investment amount	RM 20,000.00	RM 20,000.00
Add: sales charge @ 5.50%	RM 1,100.00	RM 1,100.00
Total amount paid by the investor	RM 21,100.00	RM 21,100.00
The investor will be allotted with Units calculated as follows:	<u>RM20,000.00</u> RM0.5005*	<u>RM20,000.00</u> RM0.5005*
	= 39,960.04 Units**	= 39,960.04 Units**

Notes:

* Unit price is rounded to the nearest 4 decimal places.

** Units computed are rounded to the nearest 2 decimal places.

¹All 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.

4. The information on “Computation of Redemption of Units” in Section 5.3 on pages 38 to 39 of the Prospectus is hereby deleted in its entirety and replaced with the following:

5.3 Computation of Redemption of Units

- (i) During the initial offer period of the respective Class

During the initial offer period of the respective Class, the Repurchase Price is fixed at the initial offer period of the respective Class.

- (ii) After the initial offer period of the respective Class

After the initial offer period of the respective Class, the Repurchase Price shall be the Net Asset Value per Unit of the respective Class as at the next valuation point of the Fund’s relevant Business Day after the request for redemption of Units is received by the Manager (“forward pricing”). The Manager does not charge any repurchase charge for the Fund.

Illustration (based on Class A and Class B)

If an investor redeems 10,000 Units each for Class A and Class B at the Repurchase Price of RM0.5005 and RM0.5005 (which is the Net Asset Value per Unit as at the next valuation point) respectively, the investor would receive proceeds of redemption as follows:

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	Class A	Class B
Redemption amount	RM5,005.00 (10,000 Units x RM0.5005)	RM5,005.00 (10,000 Units x RM0.5005)
Less: repurchase charge	(Nil)	(Nil)
Net amount payable to the investor	RM5,005.00	RM5,005.00

5. The information on “Pricing Error Policy” in Section 5.4 on page 39 of the Prospectus is hereby deleted in its entirety and replaced with the following:

5.4 Pricing Error Policy

The Manager shall ensure that the Fund and the Units are correctly valued and priced according to the Deed and all relevant laws. Where there is an error in the valuation of the Fund, any incorrect pricing of Units which is deemed to be significant will involve the reimbursement of money in the following manner:

- (a) by the Manager to the Fund, and/or to the Unit Holders and/or to the former Unit Holders; or
- (b) by the Fund to the Manager.

However, reimbursement of money shall only apply if the error is at or above the significant threshold of 0.5% of the Net Asset Value per Unit of the respective Class and the amount to be reimbursed is equivalent to RM10.00 (or in the case of a foreign currency Class, 10.00 denominated in the currency denomination of the foreign currency Class), or more.

6. The second paragraph on “How to Purchase and Redeem Units” in Section 5.5(a) on page 39 of the Prospectus and Section G.2 on page 26 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

2nd paragraph

The minimum initial investment and the minimum additional investment of the respective Class for the Fund are as follows:

Class	Minimum Initial Investment	Minimum Additional Investment
Class A	RM100.00	RM100.00
Class B	RM100.00	RM100.00

However, the Manager may from time to time accept such other amount as it deems fit and appropriate.

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7. The information on “How to Switch between Funds” in Section 5.5(d) on page 40 of the Prospectus and Section G.5 on pages 28 to 29 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

(d) How to Switch between Funds

Unit Holders may switch to units of any unit trust fund under the management of the Manager that are of the same currency units and that allow switching by forwarding the completed form of request to switch to the Manager’s registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors, before their respective cut-off times on any Business Day (except during the initial offer period of the respective Class). The minimum amount for a switch into another fund is RM100.00 or such other amount as the Manager may from time to time decide. There is no restriction as to the number of switches a Unit Holder may perform or the frequency of switching. The minimum investment balance must be at least one hundred (100) Units or such other lower quantity as the Manager may from time to time decide after the switch. Following a switching transaction, if the quantity of Units held by a Unit Holder in the Fund falls below its minimum investment balance, the Manager can switch the entire investment and forward the proceeds to the fund that the Unit Holder intends to switch into. The Manager however, reserves the right to vary these terms.

8. The information on “Unclaimed Moneys” in Section 5.5(f) on page 41 of the Prospectus and Section G.7 on page 29 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

(f) Unclaimed Moneys

All money payable to a Unit Holder may be paid by electronic payments or cheques. However, after the lapse of two (2) years from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of two (2) years from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

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9. The information on “Mode of Distribution” in Section 5.6 on page 42 of the Prospectus is hereby deleted in its entirety and replaced with the following:

5.6 Mode of Distribution

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 Net Asset Value per Unit of the Class as at the first Business Day after Units of that Class are quoted ex-entitlement. Allotment of such Units of the Class shall be within two (2) weeks thereafter.

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 Net Asset Value 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 financial institutions in Malaysia. In the absence of a valid and active bank account, the distribution will be reinvested based on the Net Asset Value per Unit of the Class subscribed on a Business Day determined at the discretion of the Manager.

No sales charge will be imposed for any reinvestment of distribution into the Fund.

Unit prices and distributions payable, if any, may go down as well as up.

F. AMENDMENTS TO SALIENT TERMS OF THE DEED

1. The information on “Salient Terms of the Deed” in Section 6 on page 42 of the Prospectus and Section H.1 on page 30 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

6. SALIENT TERMS OF THE DEED

As at the Latest Practicable Date, the Deed for the Fund is as listed below:

Name of Fund	Deed
RHB Asian Income Fund	Deed dated 5 January 2012 as modified via its first supplemental deed dated 4 September 2013, second supplemental deed dated 26 February 2015, third supplemental deed dated 3 August 2015, fourth supplemental deed dated 22 March 2023 and fifth supplemental deed dated 25 June 2024.

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2. The information on “Sales Charge and Repurchase Charge” in Section 6.2.1 on page 43 of the Prospectus is hereby deleted in its entirety and replaced with the following:

6.2.1 Sales Charge and Repurchase Charge

The Manager may impose a sales charge and a repurchase charge for the sale / repurchase of Units according to such rates and conditions disclosed in this prospectus. The Manager is entitled to retain these charges. The maximum charges allowable by the Deed and the actual charges paid by Unit Holders are as follows:

Sales Charge	Maximum Allowable Rate	10.00% of the investment amount/purchase amount, net of bank charges (if any).	
	Actual Rate Charged	Class A	Up to 5.50% of the investment amount/purchase amount, net of bank charges (if any).
		Class B	
Repurchase Charge	Maximum Allowable Rate	5.00% of the withdrawal amount/repurchase amount, net of bank charges (if any).	
	Actual Rate Charged	Nil.	

3. The information on “Other Permitted Expenses of the Fund” in Section 6.2.5 on page 44 of the Prospectus is hereby deleted in its entirety and replaced with the following:

6.2.5 Other Permitted Expenses of the Fund

Only the expenses which are directly related and necessary to the business of the Fund and/or the respective Class may be charged to the Fund and/or the respective Class.

The expenses directly incurred by and charged to the Fund and/or the respective Class, where applicable, include but are not limited to the list of expenses disclosed in this prospectus (Section 4.2 Fees and Expenses).

Expenses associated with the management and administration of the Fund, such as general overheads and cost for services expected to be provided by the Manager shall not be charged to the Fund.

Expenses relating to the issuance of this prospectus may not be charged to the Fund, where the Manager imposes a sales charge. Accordingly, the Manager has borne all costs relating to the issuance of this prospectus.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

4. The information on “Termination of the Fund” in Section 6.4 on page 45 of the Prospectus and Section H.4 on pages 31 to 32 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

6.4 Termination of the Fund or a Class

The Fund is of unlimited duration and shall continue until terminated:

- (a) by the Manager at any time in its absolute discretion subject to compliance with the relevant laws, which may include but is not limited to the following situations:
 - (i) where authorisation for the Fund’s establishment is revoked by the Securities Commission at any time.
 - (ii) where an approved transfer scheme as defined under the relevant laws has resulted in the Fund being left with no asset.
- (b) by the Trustee if a Unit Holders’ meeting is summoned by the Trustee to pass a special resolution to terminate and wind-up the Fund and thereafter the Trustee must obtain an order from the court to confirm the said special resolution.
- (c) by the Unit Holders if a Unit Holders’ meeting is summoned by the Unit Holders to pass a special resolution to terminate and wind-up the Fund.

A Class may be terminated if a special resolution is passed at a meeting of Unit Holders of that Class to terminate the Class provided always that such termination does not prejudice the interests of any other Class.

Notwithstanding the above, the Manager may also, in consultation with the Trustee and without first obtaining the approval of the Unit Holders, terminate the Fund or a particular Class, as the case may be, at any time, if the Manager deems it uneconomical to continue managing the Fund or a particular Class, as the case may be, and that the termination of the Fund or a particular Class, as the case may be, is in the best interest of the Unit Holders of the Fund or a particular Class, as the case may be.

Notwithstanding the aforesaid, if the Fund is left with no Unit Holder, the Manager shall be entitled to terminate the Fund.

5. The information on “Quorum” in Section 6.5.1 on page 46 of the Prospectus and Section H.5 on page 32 of the Supplementary Prospectus is hereby deleted in its entirety and replaced with the following:

6.5.1 Quorum

The quorum required for a Meeting of the Fund or a Class, as the case may be, shall be five (5) Unit Holders, whether present in person or by proxy; however, if the Fund or a Class, as the case may be, has five (5) or less Unit Holders, the quorum required for a Meeting of the Fund or a Class, as the case may be, shall be two (2) Unit Holders, whether present in person or by proxy.

If the Meeting has been convened for the purpose of voting on a special resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty-five per centum (25%) of the Units in circulation of the Fund or a Class, as the case may be, at the time of the Meeting.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

If the Fund or a Class, as the case may be, has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for a Meeting of the Fund or a Class, as the case may be.

6. The information on “Manner of Voting and Resolution” in Section 6.5.2 on page 46 of the Prospectus is hereby deleted in its entirety and replaced with the following:

6.5.2 Manner of Voting and Resolution

Every Unit Holder entitled to attend the Meeting and to vote, may do so personally or by proxy. At a Meeting, every resolution of the Meeting shall be decided by a show of hands unless a poll is demanded or if the meeting is to determine on a matter of special resolution, in which case a poll should be taken. On a show of hands, every Unit Holder who is present in person or by proxy shall have one vote, notwithstanding that a Unit Holder may hold Units in different Classes in the Fund.

A poll may be demanded on any resolution. If a poll is taken or demanded, every Unit Holder who is present in person or by proxy at a Meeting convened in respect of a single Class shall have one (1) vote for every Unit held by the Unit Holder. Upon a voting by poll, the votes of every Unit Holder who is present in person or by proxy at a Meeting convened in respect of the Fund, shall be based on the value of Units held by the Unit Holders and shall be converted to the Base Currency and shall be determined as at the cut-off date for the deposit of the instrument of proxy (or such other date as may be agreed by the Trustee and the Manager).

The Manager may attend any Meeting but must not exercise the voting rights for the Units it or its nominees hold in any Meeting, regardless of the party who requested for the Meeting and the matters that are laid before the Meeting.

A poll may be demanded by the chairman of the Meeting, the Trustee, the Manager or by Unit Holders holding (or represented by proxy) between them not less than one-tenth (1/10) of the total number of Units then in issue.

Unless a poll is so demanded, a declaration by the chairman of the Meeting of the result of the resolution shall be conclusive evidence of the fact whether in favour of or against such resolution.

All resolutions presented at the Meeting shall be passed by a simple majority except for special resolutions which require majority in number representing at least three-fourths (3/4) of the value of Units held by the Unit Holders present at the Meeting in person or by proxy. Resolutions passed at the Meeting shall bind all Unit Holders whether or not they were present at the Meeting.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.

7. A new section 6.6 Classes of Units is hereby inserted immediately after Section 6.5.2 Manner of Voting and Resolution on page 46 of the Prospectus:

6.6 Classes of Units

The Manager shall have the sole and absolute right to issue other Classes to the Fund with different and/or similar features including but not limited to currency denomination, fees and charges and transactions details without the need to obtain or seek the Unit Holders' approval provided that the issuance of such other Classes shall not in the opinion of the Manager and subject to prior consultation with Trustee, prejudice the rights of the Unit Holder of the currently available Classes.

G. THE PROSPECTUSES REMAIN IN FULL FORCE SUBJECT TO THE AMENDMENTS IN THIS SECOND SUPPLEMENTARY PROSPECTUS

Subject only to the variations herein contained and such other alterations as may be necessary to make the Prospectuses consistent with this Second Supplementary Prospectus, the Prospectuses shall remain in full force and effect and shall be read and construed and be enforceable as if the terms of this Second Supplementary Prospectus were inserted therein by way of addition or substitution as the case may be.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 15 OCTOBER 2024 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 6 OCTOBER 2017 AND THE SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2023.



ACCOUNT APPLICATION FORM
Individual

RHB ASSET MANAGEMENT SDN BHD 198801007231 (174588-X)
RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD 200901036354 (879478-A)
 Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
 Tel:603-9205 8000 Fax: 603-9205 8100
 Toll Free No:1-800-88-3175 Website: www.rhbgroup.com

RHB ASSET MANAGEMENT SDN BHD
 RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD
 Individual Joint Staff Application

RHB Asset Management Sdn Bhd (RHBAM) and its subsidiary, RHB Islamic International Asset Management Berhad (RHBIIAM), either individually or collectively (where applicable), shall be referred to as RHBAM MY in this document.

In compliance with the Capital Markets and Services Act 2007, this account application form should not be circulated unless accompanied by the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) if any before completing this account application form.

Please complete in **BLOCK LETTERS & using BLACK INK PEN only**, and tick(✓) where applicable. For 1st time Investor(s), this form is required to be completed.

PARTICULARS OF INDIVIDUAL APPLICANT

You MUST be 18 years old and above as at the date of this application. Please provide a copy of your NRIC or Passport.

Salutation Mr / En Ms / Cik Mrs / Puan Dr Datuk Dato' Datin Other, please specify _____

Name of Individual (as in NRIC/Passport) _____

Alias Name _____

Former Name _____

NRIC No. (new) _____ - _____ - _____

NRIC No.(old) / Passport No.* _____ Expiry Date (DD/MM/YYYY) _____ - _____ - _____
 * To fill up Expiry date

Date of Birth (DD/MM/YYYY) _____ - _____ - _____ Country of Birth _____

Nationality Malaysian Others (please specify country) _____

Secondary nationality (If any)
 Country _____ ID/Passport No _____ Expiry Date (DD/MM/YYYY) _____ - _____ - _____

Tertiary nationality (If any)
 Country _____ ID/Passport No _____ Expiry Date (DD/MM/YYYY) _____ - _____ - _____

Permanent Resident Status Malaysian Others (please specify country) _____ Permanent Resident No. _____

Tax Identification No. (TIN) _____ SST No. _____

Tourism Tax Registration No. _____

Self-Declaration on Sophisticated Investor Accredited Investor High-Net Worth Individual None

If tick as Accredited Investor or High-Net Worth Individual, I understand on the below:-
 This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Permanent/Registered Address (as in NRIC/Passport) _____

Post Code _____ Town / City _____

State _____ Country _____

Correspondence / Mailing Address (complete if different from permanent address)

Post Code _____ Town / City _____

State _____ Country _____

Tel No. _____ Mobile _____ - _____
 Country Code Area Code Residence / House ext Fax No.
 Country Code Area Code Office ext Fax No.

Email Address

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Gender Male Female

Bumiputera Status Yes No

Race Malay Chinese Indian Others (please specify) _____

Marital Status Single Married Widowed Divorced

Education Level Primary Secondary STPM / Diploma / PreU Degree Post Graduate Others (please specify) _____

Source of Wealth W W W (Refer Appendix to fill in this part for Source of Wealth Code)

(Select more than one option, if any)

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds) (Refer Appendix to fill in this part for Source of Fund Code)

Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1 <input type="text"/> F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %
2 <input type="text"/> F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %
3 <input type="text"/> F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %
4 <input type="text"/> F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %
5 <input type="text"/> F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %

(please specify the exposure (%) for each country if the funds derived from more than one country)

Estimated Net Worth (Combine with Spouse if any) RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM200,000 RM200,001 - RM500,000

(exclude value of primary residence) RM500,001 - RM1,000,000 RM1,000,001 - RM2,999,999 RM3,000,000 and above

Total Asset under Management ("AUM") For Bank RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM500,000 RM500,001 - RM1,000,000

**AUM: total estimated investment to put into RHBAM MY in coming 12 months RM1,000,001 - RM3,000,000 RM3,000,001 - RM5,000,000 RM5,000,001 and above

Mother's Maiden Name

Occupation/Designation Occupation Code (Refer MASCO Code)

Employer's/Company's Name

Specify MSIC Code of Employer

Nature of Business Applicant's Company/ Applicant's Employer Financial/Banking/ Investment Legal/Tax Telecommunications Hotel/ Restaurant Consultancy Government/ Government related

Medical/Health/Science Education Real Estate/ Property Manufacturing Construction Others (please specify) _____

Address Of Employer / Company

Post Code Town / City

State Country

Employer's/Company's Office In Malaysia Outside of Malaysia (please specify) _____ Employer's/Company's Tel No.

Employment Type Government Employee (Contract/Temporary/Permanent)* Private Employee (Contract/Temporary/Permanent)* RHB Asset Management Staff Self-Employed

*To tick the selection given Unpaid Family Worker Unemployed Employer Pensioner

Retired Outside the Labour Force (Student/Housewife) RHB Bank / RHB Group Staff

Monthly Gross Income (RM) Up to RM1,500 RM1,501 to RM3,000 RM3,001 to RM5,000 RM5,001 to RM8,000

RM8,001 to RM15,000 RM15,001 to RM20,000 RM20,001 to RM50,000 RM50,001 to RM100,000

RM100,001 to RM200,000 More than RM200,000

PARTICULARS OF JOINT INDIVIDUAL APPLICANT (not applicable for EPF Investment Scheme "EPF")

Salutation	<input type="checkbox"/> Mr / En <input type="checkbox"/> Ms / Cik <input type="checkbox"/> Mrs / Puan <input type="checkbox"/> Dr <input type="checkbox"/> Datuk <input type="checkbox"/> Dato' <input type="checkbox"/> Datin <input type="checkbox"/> Other, please specify _____										
Name of Joint Applicant <small>(as in NRIC/Passport/Birth Certificate)</small>	_____ _____ _____										
Alias Name	_____ _____ _____										
Former Name	_____ _____ _____										
NRIC No. (new)	_____ - _____ - _____										
NRIC No.(old)/Passport No. */Birth Certificate No. <small>* To fill up Expiry date</small>	_____						Expiry Date (DD/MM/YYYY) _____ - _____ - _____				
Date of Birth (DD/MM/YYYY)	_____ - _____ - _____			Country of Birth _____							
Nationality	<input type="checkbox"/> Malaysian		<input type="checkbox"/> Others <small>(please specify country)</small> _____								
Secondary nationality (If any)	Country _____			ID/Passport No _____			Expiry Date (DD/MM/YYYY) _____ - _____ - _____				
Tertiary nationality (If any)	Country _____			ID/Passport No _____			Expiry Date (DD/MM/YYYY) _____ - _____ - _____				
Permanent Resident Status	<input type="checkbox"/> Malaysian		<input type="checkbox"/> Others <small>(please specify country)</small> _____					Permanent Resident No. _____			
Tax Identification No. (TIN)	_____										
Self-Declaration on Sophisticated Investor	<input type="checkbox"/> Accredited Investor		<input type="checkbox"/> High-Net Worth Individual			<input type="checkbox"/> None					
If tick as Accredited Investor or High-Net Worth Individual, I understand on the below:-											
This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.											
Permanent/Registered Address (as in NRIC/Passport)	_____ _____ _____ _____										
Post Code	_____		Town / City _____								
State	_____						Country _____				
Correspondence/ Mailing Address <small>(complete if different from permanent address)</small>	_____ _____ _____										
Post Code	_____		Town / City _____								
State	_____						Country _____				
Tel No.	_____		_____			Mobile _____		_____			
	Country Code _____		Area Code _____		Residence / House _____			_____			
	Country Code _____		Area Code _____		Office _____			ext _____		Fax No. _____	
Email Address	_____										
By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.											
Gender	<input type="checkbox"/> Male		<input type="checkbox"/> Female								
Bumiputera Status	<input type="checkbox"/> Yes		<input type="checkbox"/> No								
Race	<input type="checkbox"/> Malay		<input type="checkbox"/> Chinese		<input type="checkbox"/> Indian		<input type="checkbox"/> Others <small>(please specify)</small> _____				
Marital Status	<input type="checkbox"/> Single		<input type="checkbox"/> Married		<input type="checkbox"/> Widowed		<input type="checkbox"/> Divorced				
Education Level	<input type="checkbox"/> Primary		<input type="checkbox"/> Secondary		<input type="checkbox"/> STPM / Diploma / PreU		<input type="checkbox"/> Degree		<input type="checkbox"/> Post Graduate		<input type="checkbox"/> Others <small>(please specify)</small> _____
Source of Wealth <small>(Select more than one option, if any)</small>	<input type="checkbox"/> W _____		<input type="checkbox"/> W _____		<input type="checkbox"/> W _____		<small>(Refer Appendix to fill in this part for Source of Wealth Code)</small>				

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds)

(Refer Appendix to fill in this part for Source of Fund Code)

Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1 F	Country	Exposure percentage
2 F	Country	Exposure percentage
3 F	Country	Exposure percentage
4 F	Country	Exposure percentage
5 F	Country	Exposure percentage

(please specify the exposure (%) for each country if the funds derived from more than one country)

Estimated Net Worth (Combine with Spouse if any) RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM200,000 RM200,001 - RM500,000

(exclude value of primary residence) RM500,001 - RM1,000,000 RM1,000,001 - RM2,999,999 RM3,000,000 and above

Total Asset under Management ("AUM") For Bank RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM500,000 RM500,001 - RM1,000,000

**AUM: total estimated investment to put into RHBAM MY in coming 12 months RM1,000,001 - RM3,000,000 RM3,000,001 - RM5,000,000 RM5,000,001 and above

Mother's Maiden Name

Relationship to Individual Applicant Parent Spouse Child Sibling Others (please specify)

Occupation/Designation Occupation Code (Refer MASCO Code)

Employer's/Company's Name

Specify MSIC Code of Employer

Nature of Business Applicant's Company/ Applicant's Employer Financial/Banking/ Investment Legal/Tax Telecommunications Hotel/ Restaurant Consultancy Government/ Government related Medical/Health/Science Education Real Estate/ Property Manufacturing Construction Others (please specify)

Address Of Employer / Company

Post Code Town / City

State Country

Employer's/Company's Office In Malaysia Outside of Malaysia (please specify) Employer's/Company's Tel No.

Government Employee (Contract/Temporary/Permanent)* Private Employee (Contract/Temporary/Permanent)* RHB Asset Management Staff Self-Employed Unpaid Family Worker Unemployed Employer Pensioner Retired Outside the Labour Force (Student/Housewife) RHB Bank / RHB Group Staff

*To tick the selection given

Monthly Gross Income (RM) Up to RM1,500 RM1,501 to RM3,000 RM3,001 to RM5,000 RM5,001 to RM8,000 RM8,001 to RM15,000 RM15,001 to RM20,000 RM20,001 to RM50,000 RM50,001 to RM100,000 RM100,001 to RM200,000 More than RM200,000

EXCHANGE CONTROL DECLARATION BY NON-MALYSIAN RESIDENT(S)

I/We declare that I am/ we are Malaysian resident(s)/ Malaysian organisation

I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of _____ (Country)

DECLARATION ON TAX RESIDENT STATUS

For Individual Applicant
I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :

For FATCA Status Non-US individual with no US indicia * Non-US individual with US indicia * US individual

For CRS Status Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia * A foreign tax resident with foreign indicia (including Malaysia, if applicable)

For Joint Individual Applicant
I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :

For FATCA Status Non-US individual with no US indicia * Non-US individual with US indicia * US individual

For CRS Status Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia * A foreign tax resident with foreign indicia (including Malaysia, if applicable)

* Please complete the Individual Self-Certification form provided.

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)

Investment Objective Capital Growth Regular Income Capital Protection Education Wealth Accumulation Retirement

Investment Experience Unit Trust _____ year(s) Trading on Bursa Malaysia _____ year(s) Futures / Options _____ year(s) Others _____ year(s) No experience

Investment Time Frame Long Term (> 5 years) Medium (3-5 years) Short Term (< 3 years)

PARTICULARS OF INSURANCE (RHB EQUITY TRUST FUND, RHB CAPITAL FUND & RHB MALAYSIA DIVA FUND ONLY)

Name of Beneficiary (as in NRIC/Passport/Birth Certificate)																					
NRIC No. (new)											NRIC No. (old)/Passport No./Birth Certificate No.										
Relation to Applicant																					

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - MYR Class Fund Only

Bank Name																				
Account Holder Name																				
Bank Account No.																				
Account Type	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Current account																		
Note	1. Only one MYR currency bank account will be maintained in RHBAM MY's record at any one time 2. Payment to third party is strictly not allowed 3. For joint investment, bank account provided must consist of both applicants name and/or either one of the applicants's name as stated in this account application form																			

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - Foreign Currency Class Fund Only

Bank Name																				
Account Holder Name																				
Bank Account No.																				
Account Type	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Current account																		
Currency	<input type="checkbox"/> AUD	<input type="checkbox"/> EUR	<input type="checkbox"/> GBP	<input type="checkbox"/> JPY	<input type="checkbox"/> RMB	<input type="checkbox"/> SGD	<input type="checkbox"/> USD	<input type="checkbox"/> Other, please specify _____												
Note	1. At any given moment, only one foreign currency bank account for each currency will be maintained in RHBAM MY's records. 2. Payment to third party is strictly not allowed 3. For joint investment, bank account provided must consist of both applicants name and/or either one of the applicants's name as stated in this account application form																			

RHB PRIVACY NOTICE

I/We understand that RHBAM MY will use, collect, record, store, share and/or process my/our personal information, including, without limitation, my/our contact details, background information, financial data, tax residency and other information relevant to my/our application for the product and / or service which

(a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or

(b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or

(c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:

(i) providing this product and/or service and notifying me/us about important changes or developments to the features;

(ii) updating and managing the accuracy of RHB Banking Group's records;

(iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;

(iv) assessment and analysis including credit / lending / financing / insurance risks / takaful risk / behaviour scoring / market and product analysis and market research;

(v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;

(vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;

(vii) maintaining my/our credit history for present and future reference;

(viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;

(ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;

(x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or

protecting RHB Banking Group's interests and other ancillary or related purposes.

I/we understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM MY will not be able to provide the product/service that I/we have requested from RHBAM MY and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM MY with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance/takaful products/services), I/we hereby provide RHBAM MY with my/our express consent to process the same in the manner described in this Privacy Notice. I/we may exercise my/our options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by contacting our Customer Service at 03 - 9205 8000 for RHBAM MY.

I/We understand that RHBAM MY may disclose my/our personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBAM MY. I/We further understand that I/we may request for correction (if my/our personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I/we no longer have any existing products/services with RHB Banking Group) of my/our personal information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

Customer Service

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
 Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
 Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rhbam@rhbggroup.com / rhbiiam.enquiry@rhbggroup.com

I/We acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbggroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

- By providing my/our personal information and signature, I/we consent to RHBAM MY processing my/our personal information for any necessary disclosures and overseas transfers of my/our personal information to relevant third parties, for the Purpose, if applicable.
- I/We agree to the disclosure and/or transfer of my/our personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my/our personal information for the Purpose, if applicable.
- I/We also represent and warrant that I/we have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I/we have disclosed to RHBAM MY to allow RHBAM MY to process the same in relation to the Purpose, if applicable.

[This paragraph is only applicable to parent/legal guardian/next-of-kin/authorized representative of Junior Accountholder(s), if any]

- If I/we are providing consent as parent / legal guardian / next-of-kin / authorized representative of a junior applicant, I/we understand that the personal information of the junior applicant will be processed by RHBAM MY for the Purpose described above.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHBAM MY akan menggunakan, mengumpul, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

- telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang terhasil daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau
- diperolehi daripada analisis pembayaran saya/kami dan urusniaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:
 - menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
 - mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
 - pengecahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
 - penilaian dan analisis termasuk pemarkahan kredit / pinjaman/pembiayaan / risiko insurans / takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;
 - perhubungan dan memastikan kepuasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;
 - menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;
 - mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - mbolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan;
 - melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
 - bagi acara-acara korporat RHBAM MY (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan untuk penerbitan RHBAM MY.

Saya/Kami faham dan mengakui bahawa RHBAM MY perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebut, tanpanya RHBAM MY tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM MY dan untuk memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM MY maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans/takaful / perkhidmatan), saya/kami dengan ini memberikan RHBAM MY persetujuan nyata saya/kami untuk memproses mengikut cara yang dinyatakan dalam Notis Privasi ini. Saya/Kami boleh menjalankan pilihan saya/kami berkenaan dengan menerima bahan-bahan pemasaran (termasuk penjualan silang, pemasaran dan promosi seperti yang dinyatakan di atas) pada bila-bila masa dengan menghubungi Khidmat Pelanggan pada nombor 03-9205 8000.

Saya/Kami faham bahawa RHBAM MY mungkin akan mendedahkan maklumat peribadi saya/kami (atau maklumat peribadi sensitif, jika berkenaan) kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi pelaporan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang mereka, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut, jika berkenaan, tertakluk pada setiap masa kepada mana-mana undang-undang (termasuk peraturan-peraturan, piawaian, garis panduan dan / atau obligasi) yang terpakai kepada RHBAM MY.

Saya/Kami juga faham bahawa saya/kami boleh meminta untuk membuat pembetulan (jika maklumat peribadi saya/kami adalah tidak tepat, ketinggalan zaman, tidak lengkap, dan lain-lain), akses kepada (fi yang ditetapkan mungkin dikenakan), atau untuk menghapuskan (jika saya/kami tidak lagi mempunyai apa-apa produk/perkhidmatan yang sedia ada dengan Kumpulan Perbankan RHB) ke atas maklumat peribadi saya/kami atau mengehadkan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
 Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
 Nombor Telefon: 03-9205 8000 Nombor Fax: 03-9205 8100 Email: rhbam@rhbggroup.com / rhbiiam.enquiry@rhbggroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuai atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbggroup.com dan anda boleh menyalurkan sebarang aduan atau pertanyaan yang saya/kami mungkin ada dengan cara yang ditunjukkan di atas.

PENGIKTIRAFAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami beserta tandatangan, saya/kami mengizinkan RHBAM MY memproses maklumat peribadi saya/kami untuk mana-mana pendedahan yang diperlukan dan pemindahan maklumat peribadi saya/kami ke luar negara kepada pihak ketiga yang berkaitan, jika berkenaan.
- Saya/Kami bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya/kami kepada pihak ketiga yang berkaitan akibat daripada apa-apa penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima menggunakan maklumat peribadi saya/kami untuk Tujuan tersebut sahaja.
- Saya/Kami juga menyatakan dan menjamin bahawa saya/kami telah cukup memperoleh persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan kecemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY membuat pemprosesan yang sama berhubung dengan Tujuan, jika berkenaan.

[Perenggan ini hanya terpakai kepada ibu bapa/penjaga undang-undang/waris/wakil bagi pemegang-pemegang Akaun Junior, jika ada]

- Jika saya/kami memberikan persetujuan sebagai ibu bapa/penjaga undang-undang/waris/wakil bagi pemohon kanak-kanak, saya/kami faham bahawa maklumat peribadinya akan diproses oleh RHBAM MY untuk Tujuan yang dinyatakan di atas.

FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") AND COMMON REPORTING STANDARD ("CRS")

- **"Foreign Account Tax Compliance Act (FATCA)"** which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.
- RHBAM MY and its related companies and affiliates are subject to and required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM MY is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.
- **"Common Reporting Standard (CRS)"** means the Standard for Automatic Exchange of Financial Account Information ("AEOFAI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- RHBAM MY and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement") In view of this RHBAM MY is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.
- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- RHBAM MY are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).
- "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.
- "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.
- "Tax Resident" refers to the definition of tax residence by each participating jurisdiction as provided on [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).
- For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- "TIN" (including "functional equivalent") means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>]. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.
- "US Person" refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

DECLARATION & SIGNATURES (INDIVIDUAL APPLICANT)

I/We acknowledge that I/We have read, acknowledged and fully understood the contents of this Declarations, Acknowledgement and Authorisations ("DAA") and the T&C (which also incorporated FATCA, CRS, UT Loan Financing Risk Disclosure Statement) as set out in this document, the relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, of this account application and I/We undertake to be bound by them for all my/our transactions with RHB AM MY.

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

		For joint application, please tick (✓) account operating mode for future transactions. <input type="checkbox"/> For Individual Applicant Only <input type="checkbox"/> For Joint Individual Applicant Only <input type="checkbox"/> Either Applicant to sign <input type="checkbox"/> Both Applicants to sign <input type="checkbox"/> Either Two Applicant to sign* <input type="checkbox"/> Three Applicants to sign*
Individual Applicant Name : _____ NRIC/Passport No: _____ Date : _____	Joint Individual Applicant Name : _____ NRIC/Passport No: _____ Date : _____	*For More than One Joint Holder

Note: Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics.

FOR OFFICE USE ONLY

Account No. _____

FOR UTSC/DISTRIBUTOR USE ONLY

RHBAM MY / Distributor / Branch Code / Stamp	Name of Staff / UTSC / Distributor
Staff / UTSC Code / EP Code	Signature of Staff / UTSC / Distributor
FIMM Code	

APPENDIX

Lisf of Source of Wealth

W01	Accumulated Savings
W03	Inheritance
W05	Retirement Income
W07	Disposal of Assets/ Shares
W09	Return on Investment
W11	Income from own business
W13	Foreign investment proceeds
W15	Property (rental proceeds)
W17	Gratuity

W02	Employment Income
W04	Trust Fund
W06	EPF / Retirement Funds
W08	Insurance/Takaful Maturity/Surrender
W10	Legal Settlement
W12	Local Investment proceeds
W14	Crypto currency investment proceeds
W16	Winning lottery money
W18	Sale of Business

Lisf of Source of Fund

F01	Income/Salary
F03	EPF/SOCSSO/Pension/Gratuity
F05	Trust Funds
F07	Sale of Inves/Shares/Prop/Land
F09	Rental Proceeds
F11	Directors Fee/Salary
F13	Return on Investment
F15	Insurance /Takaful Maturity/Surrender
F17	Credit Facility Approve by FI
F19	Spouse/Parents/Children
F21	Part-time Income
F23	Gift/Donation
F25	Regular Periodic Income

F02	Own Bank Transfer (within RHB)
F04	Savings/Investment
F06	Divorce Sett/Compensation
F08	Dividends/Profits
F10	Commission
F12	Welfare Allowance
F14	FD/Term Deposit Placement Roll Over/Renewal
F16	Legal Settlement
F18	Trf frm Own Acct with Oth FI
F20	Financial Aid/Subsidies
F22	Inheritance
F24	Winning-legal Gambling/Contest
F26	Crypto Currency/Digital Asset Investment Proce

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto.
- I/We am/are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/Passport is/are enclosed (applicable to individual).
- I/We declare and represent that as at the date hereof, I/We am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us. (applicable to individual).
- I/We declare that I/We am/are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We acknowledge that I/We shall keep RHBAM MY informed of any changes of the information stated in this account application.
- I/We undertake to provide such information and documents that RHBAM MY may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA 2001") (including any amendments, variations, and/or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT"). I/We agree that I/We shall not hold RHBAM MY liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBAM MY in good faith, nor for any delay and/or refusal by RHBAM MY in carrying out my / our instructions in the event deemed necessary by RHBAM MY. I/We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and/or statutory bodies from time to time and further undertake to give the evidence and/or documentation required by RHBAM MY, the respective regulators, authorities and/or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
- In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us (for joint application only).
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM MY, its Personnel, and Unit Trust Scheme Consultants against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM MY as a result of any inaccuracy of the declarations herein.
- I, being the Main Applicant agree to apply the risk tolerance profile maintained with RHBAM MY for my subscription and/or switching/transfer. If there is any changes to my risk tolerance profile, I will notify and furnish RHBAM MY with the updated Investor Suitability Assessment Form (ISAF).
- For Joint Account(s) investment, I/We agreed that the Main Applicant's risk tolerance profile will be applied.
- For any investment that I/We made through EPF i-Invest for EPF-Member Investment Scheme, I/We understand that I/We am/are fully responsible, at my/our own risk in determining the suitability of the unit trust fund(s), will make all my/our present and future investment decisions based on my/our own judgement and independent advice as I/We consider appropriate. I/We have understood the features, nature, associated risks and T&C of the relevant unit trust fund(s). All information disclosed/provided by me/us is true, complete and accurate. The unit trust consultant that I/We have chosen is purely for post sales services.
- I/We agree to notify RHBAM MY if there is any changes that affect my tax residency/FATCA/CRS status and will furnish RHBAM MY with the relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30days of such change.
- I/We acknowledge that this application is subject to the approval of RHBAM MY and RHBAM MY has the absolute discretion to approve or reject this application without assigning any reasons thereto.
- I/We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBAM MY's branches and that I/We have not withheld any material facts or information from RHBAM MY. RHBAM MY is entitled to fully rely on such information for all purposes, unless RHBAM MY receives notice in writing from me informing otherwise. I/We further undertake to furnish to RHBAM MY with such additional particulars as RHBAM MY may require from time to time.
- I/We undertake to notify RHBAM MY in writing of any changes in the information provided herein by me/us. I/We agree that any such changes shall be effective three (3) business days after RHBAM MY's receipt of my/our notice.
- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by facsimile or electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me/us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post, facsimile or electronic mail are entirely my/our risk for which RHBAM MY shall not be liable for.
- I am/We are aware that signatures on facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY facsimile or electronic mail instructions assuming such risks. RHBAM MY shall not held liable for any losses, damages, expenses, claims or liabilities suffered by me/us as a result of RHBAM MY acting upon facsimile or electronic mail instructions so long as the signature(s) appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen signature(s).
- I/We authorise RHBAM MY to conduct independent verification and/or inquiries in respect of any information declared herein or furnished to RHBAM MY with the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I/We undertake to furnish any additional information that RHBAM MY may require for its assessment of the application and from time to time after the application had been approved. That I/We further consent and authorise the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my information to RHBAM MY.
- I/We hereby undertake to fully, unconditionally and irrevocably indemnify RHBAM MY and keep RHBAM MY indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which RHBAM MY may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHBAM MY in collecting any debts due to RHBAM MY or in connection with the closure of the Account, or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) on my part in this T&C howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with RHBAM MY. Neither RHBAM MY or its subsidiary, associated, or related companies of RHBAM MY's holding company nor any of its agents shall be liable for any direct, indirect, special or consequential damages which may be suffered by me/us such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort, arising directly or indirectly with or arising out of this DAA, and/or the T&C herein. I/We further undertake to indemnify RHBAM MY and or its subsidiary, associated, or related companies of RHBAM MY's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me/us pursuant to the terms of the T&C and/or the DAA stated herein.

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA") (Continued)

- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular in relation to my/our securities and/or depository accounts (for example account particulars, balances, and/or transactions) maintained with the relevant authorities (whether locally or abroad), agents and/or service providers. This consent is irrevocable and I/We shall not hold RHBAM MY liable for any losses arising thereof except for losses or liabilities I/We may directly suffer as a result of any fraudulent act done / committed by RHBAM MY
- I/We consent to and authorize the RHB Banking Group (which shall include its holding company, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including :
 - (i) any companies within the RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation:
 - a) cross-selling, marketing and promotions of products and/or services of the RHB Banking Group;
 - b) conducting conflict checks on any conflict of interest situations whether actual or potential, pursuant to the appointment of RHBAM MY, if applicable; and
 - c) having access to the Company's/ the Customer's information and/or documents in relation to its securities and/or depository accounts maintained with RHBIB and/or the relevant central and/or authorized depositories, if applicable;
 - (ii) any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
 - (iii) any party(ies) providing security for purposes of facility(ies) granted to me/us;
 - (iv) agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers in connection with any products and/or services being provided by the RHB Banking Group;
 - (v) auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facility or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
 - (vi) credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
 - (vii) any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We agree that RHBAM MY shall not be responsible or liable to me in the event the agents or entities appointed by RHBAM MY to perform any obligations, goes into liquidation or insolvency and further agrees that RHBAM MY shall not be liable in respect of the acts or omission of any entity providing any services including repurchase/settlement facilities and/or custodian services.
- I/We undertake to further indemnify RHBAM MY for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBAM MY on behalf of me/us having to act on my/our instructions or at my/our request, (ii) breach by me of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBAM MY selling-off, or collecting any debts due to RHBAM MY or in connection with the closure of the Account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me/us. This obligation to indemnify RHBAM MY survives the termination of these T&C.
- I/We agree to pay all taxes including but not limited to Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the service fee and/or any such other fees in relation to my/our account.
- I/We agree and acknowledge that all communication between RHBAM MY and me/us conducted via Electronic Services - for the purposes of issuing instructions in respect of my/our account may increase the risk of error, security, fraud and privacy issues. I/We acknowledge I/We am/are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Services. I/We further agree to the following:-
 - a. I/We fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I/We must make sure, by all appropriate means, that they are not used by persons other than me/us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.
 - b. I/We agree that RHBAM MY may use my/our mobile number(s) and/or e-mail address(es) to validate/authenticate the registration and/or access for online services and/or other services. Should there be any changes to my/our e-mail address(es) and/or mobile number(s), I/We will advise RHBAM MY and provide the Updating of Client's Particular Form.
 - c. RHBAM MY may rely upon or act in accordance with the instructions given under the Electronic Services but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Services which may from time to time be, or purported to be, or believed by RHBAM MY to be given by me without inquiry on RHBAM MY's part as to the authority or identity of the person making or purporting to make such communication via the Electronic Services.
 - d. RHBAM MY shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by me/us via the nominated Electronic Services. Such instructions shall be deemed irrevocable and binding upon me upon RHBAM MY's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.
 - e. RHBAM MY shall have no liability to me/us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Services which may affect my communication.
 - f. RHBAM MY shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Services. I/We agree to indemnify RHBAM MY from and against all losses, liability judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Services by using my/our designated password whether or not I/We authorised such use.
 - g. I/We agree to use applicable software to protect my/our computer from viruses, malware, spyware, phishing, and other forms of attack on my/our computer. I/We am/are responsible for selecting all system hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
 - a. Withhold any applicable payments in the account(s);
 - b. Report/disclose/exchange any information/documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
 - c. Terminate (with prior notice of 7 business days) my/our contractual relationship(s) with RHBAM MY.
- I/We declare that I am/we are not a U.S. person and in the event of a change in my/our status that I/We become a U.S. Person, I/We shall notify RHBAM MY of the change.
- The Customer shall indemnify and hold harmless RHBAM MY, its directors/shareholders/employees and its Unit Trust Scheme consultants against all actions, cost (including any legal cost incurred), suits, proceedings, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) RHBAM MY having acted on the instructions/Order given in this application, save and except for the gross negligence and wilful default on the part of RHBAM MY.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/We further confirm that I/We are/is a sophisticated investor as defined in the Information Memorandum and thus, I/We are/is qualified to invest in the Wholesale Fund (Applicable for Wholesale Client only)
- For investing into unit trust fund(s) under the nominee system through IUTA, I/We have read and understood that the rights to have my/our particulars recorded in the register of unit holders of the unit trust fund and the right to call, attend and vote in any unit holders' meeting is not accorded to me/us as the IUTA is recognized as a registered unit holder of the unit trust fund(s) under the nominee system.

TERMS AND CONDITIONS ("T&C")

You are advised to read and understand the relevant Information Memorandum, Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) and deed(s) which shall be made available upon request before investing in the fund(s).

1.0 RHBAM MY shall be entitled to vary, revise or amend the provisions of the T&C herein at any time. The Customer is deemed to have been notified of such variation, upon such variation being made available on the website(s) of IUTA as well as RHBAM MY (if any) and the Customer is deemed to have accepted such variation, revision, amendment and/or modification in the event the Customer continues to invest with RHBAM MY as well as access to RHBAM MY Website. The relevant provisions of this T&C shall thereafter be deemed to have been varied, revised, amended and/or modified accordingly and shall be read and construed as if such variations, revisions, amendments and/or modification had been incorporated in and formed part of the T&C.

2.0 Customer Care

- If you require further information or clarification, please contact our Customer Service at +603-9205 8000 for assistance.

TERMS AND CONDITIONS ("T&C") (Continued)**3.0 Rights of RHBAM MY as the Manager**

- a. RHBAM MY reserves the right to accept or reject any account opening application and/or transactions in whole or in part thereof with or without assigning any reasons thereto, without compensation to the customer and the duly completed Transaction form/instruction received by RHBAM MY are deemed irrevocable by the Customer.
- b. Notwithstanding anything contained herein, RHBAM MY shall be at liberty to disregard or refuse to process any of the instructions given via the Transaction form if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose RHBAM MY to any liability.

4.0 Electronic Services

- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in writing.
- a. RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :
 - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM MY for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;
 And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing
- b. RHBAM MY shall be entitled to:
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Services at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM MY or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

5.0 Notices

All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.

6.0 Investment

- a. All monies due and payable by the Customer to RHBAM MY shall be made with clear funds and any cheques issued by the customer must be honoured when presented.
- b. No physical cash shall be accepted as payment for investment
- c. Without prejudice to the generality of the foregoing, all employees and Unit Trust Scheme Consultants ("Consultants") of RHBAM MY are prohibited from receiving from any parties monies for unit trust investment (whether by way of cash or cheque or any other instruments) made out in favour of the employees and/or Consultants) for their onward transmission to RHBAM MY and in the event that you do hand over such monies to our employees and/or Consultants, such employees and/or Consultants shall for the purposes of such transmission of monies to RHBAM MY, be your agent and not ours and RHBAM MY shall not be liable for any loss whatsoever occasioned to you or any other person. RHBAM MY is under no obligation to accept payments for unit trust investments via employees and/or Consultant of RHBAM MY or any third party and may at our sole discretion reject such payments.
- d. If any application made by the Customer is rejected for whatsoever reason, whether in part or whole, any monies paid or remaining balance thereof will be returned (without interest or return) and any costs or expenses incurred thereof shall be borne solely by the customer
- e. Any investment, repurchase or switching requests received after the respective fund's cut-off time or on the fund's non-business day will be treated as the next business day's transaction.
- f. Pre-signed purchase/switching and/or repurchase/cooling-off forms is/are strictly prohibited as provided under FIMM's Code of Ethics.

6.1 Account Opening**a. Minimum Investment**

- Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).

b. Individual Applicant (Main Applicant)

- 18 years old and above; with full capacity and authority to accept and agree to this T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Order thereon and to enter into any Transactions contemplated herein.
- Is not an undischarged bankrupt nor has any current or pending litigation, arbitration or administrative proceeding against the Customer that threatens to restrain the Customer's entry into or performance of the Customer's obligations herein.
- Is neither engaged in any unlawful activity nor monies obtained from any illegal source or related to any illegal activity.

c. Designated Account Holder

- A minor (children below age of 18 years) being a joint applicant shall be registered as a Designated Account Holder.
- The designated Account Holder will not enjoy the rights of a Unit Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s) and only Main Applicant is authorised to give Order in relation thereto.

d. Joint Individual Applicant

- Only one person shall be registered as Main Applicant, while the others as joint applicant(s). Authority to operate the Account may be indicated as the "Power to Sign" in the Account Opening Form. If no indication or explicit instruction is given, then by default all joint Applicants shall sign.
- All applicants must be 18 years old and above; with full capacity and authority to accept and agree to these T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Orders thereon and to enter into any Transactions contemplated herein
- In the case of death of one unit holder, the surviving applicant(s) will be the person recognised by the Manager and the Trustee as having any title to or interest in the units held (except where the units have been pledged as collateral to a licensed financial institution).
- The Main Applicant is held liable should there be any discrepancy in the instruction and/or information given by the Joint Individual Applicant to RHBAM MY

6.2 Purchase/Switching**a. Switching application**

- If allowed, minimum switch amount is to be adhered to.
- A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched.
- For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM MY reserves the right to fully switch all the units held by the Customer.
- For full switching, all units in the account shall be switched.
- For EPF Members who are above age 55 years old (Akaun 55 and Akaun Emas) are allowed to perform withdrawal from EPF accounts for investment in the Unit Trust Funds. This shall be treated as type of withdrawal scheme from EPF. Upon successful withdrawal for purchase of Unit Trust Funds, the units created shall subsequently be deemed as cash investments, where subsequent transactions of switching and repurchase shall be treated similar to cash investments.
- For EPF Simpanan Syariah Akaun, Customer can only purchase or switch-in to Shariah-compliant unit trust funds.

6.3 Repurchase (Redemption)

- Customer must maintain minimum holding as prescribed in the fund's account for partial repurchase, as required by the relevant Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- For partial repurchase, the customer must leave a minimum balance of units required to maintain the fund's account as required by the relevant Fund's Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any). In the event any request for partial repurchase results in the Customer holding less than the required minimum balance of units required, RHBAM MY reserves the right to full repurchase all the units held by the Customer.
- Payment of repurchase proceeds to a third party is strictly prohibited.
- If repurchase order of units received from Customer is above Customer's total available unit, RHBAM MY has the right to proceed with the repurchase order as full repurchase based on the available units.
- RHBAM MY will not be held responsible for any delay or loss incurred due to incorrect bank account number provided by the Customer.
- In the case of a repurchase of units in a Fund acquired using the EPF Plan, the repurchase proceeds will be credited to the Customer's EPF account directly. For the avoidance of doubt, repurchase proceeds of Customers using the EPF plan and who have attained the age of 55, will be paid or credited to the Customer in accordance with these T&C and the Customer's instructions. The repurchase proceeds will be net of any fees, charges or expenses incurred in connection with the repurchase. RHBAM MY shall not be under any duty to ascertain or have any responsibility for the adequacy of the consideration received.
- All payments from the Customer to RHBAM MY or from RHBAM MY to the Customer shall be settled in the relevant Currency of the Fund ("Fund Currency") whose units are being subscribed for or repurchased unless otherwise agreed between RHBAM MY and the Customer. Where RHBAM MY and the Customer have agreed that the payments shall be settled in a currency other than the Fund Currency, such payments shall be settled at a rate of exchange as shall be determined by RHBAM MY in its sole and absolute discretion. If for any reason RHBAM MY cannot effect payment or repayment to the Customer in the Fund Currency or in the agreed currency between RHBAM MY and the Customer, RHBAM MY may effect payment or repayment in the equivalent of any other currency selected by RHBAM MY based on the applicable rate of exchange at the time the payment or repayment is due.

TERMS AND CONDITIONS ("T&C") (CONTINUE)**6.4 Cooling-Off**

- Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.
- Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).

6.5 Income Distribution / Unclaimed Moneys**a) Income Distribution**

- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- Income Distribution for investment via the EPF Member's Investment Scheme, will be automatically reinvested into the Fund. Distribution will continue to be reinvested upon conversion to Cash Plan after EPF released control, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.
- Income Distribution for investment via the EPF Member's Investment Scheme under Akaun 55 and Akaun Emas will be automatically reinvested into the Fund, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.

b) Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

6.6 Bank Account Details

- Bank account details as stated in the account application will be captured under RHBAM MY's system for the payment purposes of income distribution, repurchase and cooling off. If the bank account details provided under the repurchase/cooling-off instruction differs from that of the account application, payment will be processed as per the bank account details maintained under the RHBAM MY's system. If there is any changes to the bank account details, kindly provide the latest details by completing the Updating of Client's Particular Form.
- In the event that no such bank account number provided in the account application, RHBAM MY will maintain the bank account details as provided in the repurchase/cooling-off instruction.

6.7 Regular Savings Plan (RSP)

- If the Customer at any time apply for and are accepted by RHBAM MY to use the services that enable the Customer to make regular savings, the Customer will be subject to the T&C.
- The Customer on application for RSP will need to have a minimum initial investment amount in the nominated unit trust funds and to subsequently nominate number of years of investment. The source of monies is through direct debit authorisation.
- The Customer acknowledges that RHBAM MY reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM MY in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM MY has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

7.0 Change of Particulars

- RHBAM MY shall at all times be entitled to rely on the records in the Application Form last submitted by the Customer unless any change in the particulars therein have been notified to RHBAM MY or updated online by the Customer. RHBAM MY is not obliged to verify any particulars furnished or updated online by the Customer and RHBAM MY shall not be liable or responsible for any losses suffered or incurred by the Customer or any other Person by reason of any error or omission in the completion of the Application Form/Update Particular Form or in the furnishing or online updating of the particulars by the Customer.
- The Customer agrees and undertakes to notify RHBAM MY immediately of any change in the particulars of the Customer, or any information relating to any Account or to these T&C, supplied to RHBAM MY to update the changes online or completing the Updating of Client's Particular Form and submit to:

RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 E-mail: rham@rhbgroup.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8107 E-mail: rhbiim.enquiry@rhbgroup.com

8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)

- The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").
- RHBAM MY as IUTA requires on services of a nominee ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
- Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
- Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
- The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
- The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
- The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
- Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, upon release control from EPF (when a member reaches age of 55 or made full withdrawal due to Leaving the Country, Incapacitation, Pensionable Employees or Death Withdrawals and any other reasons defined by EPF from time to time), Customer hereby agrees and authorise RHBAM MY as the IUTA and the UTMC to automatically re-register/transfer the Customer's holdings under EPF plan to be held by in the name of Nominee.

9.0 TERMINATION

- RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
 - an Account without holdings and/or activity for the past two (2) years since the opening of account;
 - an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
 - the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;
 - any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
 - the Customer breaches any of the terms herein;
 - any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;
 - RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;
 - if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);
 - if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).
 - RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.

TERMS AND CONDITIONS ("T&C") (END)**10.0 CONSEQUENCES OF TERMINATION**

- In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY. Any balance monies shall be credited into the Customer's EPF account, or credited into the Customer's bank account as stipulated during account opening application after EPF release control upon the Customer reaching 55 years of age;
- In the event of any income distribution after the termination of Account, RHBAM MY will sell-off the residual units and the monies will be credited in either the Customer's EPF or bank account as mentioned in the above item 6.5 Income Distribution clause. RHBAM MY shall send e-mail notification to the Customer in relation to the residual units sell-off.

11.0 UT LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

- The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
- You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
- Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
- This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

- "Account" means the account which the Customer opens and maintains with RHBAM MY to have access to the financial products and services provided by RHBAM MY.
- "Business Day" as defined in respective fund's relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) and Product Highlights Sheet.
- "Cash Plan" means a plan where Customer's investment monies in a Fund is other than EPF Plan and RSP.
- "Content" means information, material, report and records including but not limited to text messages, images, banners, videos, animation and forms as appearing or displayed on this Website and/or the Mobile Application.
- "Customer", "You", "Your", "Yourself" refer to a customer/applicant of RHBAM MY, i.e. any person(s) who hold(s) and operate(s) an Account with RHBAM MY and includes the successors in title or legal representatives, whichever is applicable, of the Customer
- "EPF" means the Employees Provident Fund.
- "EPF Plan" means a plan which allows a Customer (subject to the conditions as imposed by EPF) to invest in a Fund which is managed by a Manager approved by the EPF, by way of transfer of funds from the Customer's EPF account.
- "EPF i-Invest" refers to EPF online facility which allows you to transfer eligible fund from your EPF Saving to make investment into unit trust.
- "EPF Akaun 55" refers to Customer's EPF account where EPF members' contribution is received up to the age of 55 years old.
- "EPF Akaun Emas" refers to Customer's EPF account where EPF members' (who continue to work after the age of 55) contribution is received up to the age of 60 years old. Any outstanding balance from Akaun 55 will be consolidated under Akaun Emas.
- "FIMM" means Federation of Investment Managers Malaysia.
- "Fund(s)" means any unit trust, wholesale fund, investment fund, mutual fund or any other collective investment scheme authorised or recognised by the SC (or deemed to be authorised or recognised under law) and distributed by or made available through RHBAM MY from time to time.
- "Information" means information, text, personal data, data, statements, materials, message or any other information posted and/or provided in the Website.
- "IUTA" means Institutional Unit Trust Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
- "Password" means User ID for authentication purposes to access primarily the i-Akaun and other available internet services known only to the user.
- "PDPA" means Personal Data Protection Act 2010.
- "Personnel" means the directors, officers, employees, servants, agents and employees of RHBAM MY and/or its nominee.
- "Registered User" means a customer who has registered for RHBAM MY
- "RHB Banking Group" means RHB Bank Berhad and its group of companies.
- "RSP Plan" means Regular Savings Plan.
- "SC" means the Securities Commission Malaysia.
- "Services" means all online services, made available from time to time in the Website.
- "Sophisticated Investor" means a Customer who has successfully declared themselves as a sophisticated investor, which term is as defined in the "Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework" issued by the Securities Commission Malaysia or the glossary section of the information memorandum of the relevant fund. Only sophisticated investor may invest in a Wholesale Fund.
- "Statement" means any statements of account, confirmations or notifications in respect of any Order.
- "Trustees" mean the Trustee of the Fund as stated in the Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) & Information Memorandum(s) and its Supplementary(ies) (if any)
- "User ID" means Identification characters used by the user for the purpose of login to the Website.
- "Unit" means a share or unit in a Fund.
- "Visitor" means a non-customer of RHBAM MY.
- "Website" means RHBAM MY's website at <https://www.rhbgroup.com/malaysia/products-and-services/unit-trust/asset-management/rhb-asset-management-sdn-bhd>
- "Wholesale Fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.



ACCOUNT APPLICATION FORM
Non-Individual

RHB ASSET MANAGEMENT SDN BHD 198801007231 (174588-X)
RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD 200901036354 (879478-A)
 Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
 Tel:603-9205 8000 Fax: 603-9205 8100
 Toll Free No:1-800-88-3175 Website: www.rhbgroup.com

RHB ASSET MANAGEMENT SDN BHD
 RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD

RHB Asset Management Sdn Bhd (RHBAM) and its subsidiary, RHB Islamic International Asset Management Berhad (RHBIIAM), either individually or collectively (where applicable), shall be referred to as RHBAM MY in this document.

In compliance with the Capital Markets and Services Act 2007, this account application form should not be circulated unless accompanied by the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) if any before completing this account application form.

Please complete in BLOCK LETTERS & using BLACK INK PEN only, and tick(✓) where applicable. For 1st time Investor(s), this form is required to be completed.

BUSINESS INFORMATION

Registered Business Name
 (hereinafter referred to as "the Company")

Former Business Name

Doing Business As Name

Business Registration No. SSM Registration No (if any)

Date of Incorporation (DD/MM/YYYY) Country of Incorporation

Tax Identification No. (TIN) SST No.

Tourism Tax Registration No.

Self-Declaration on Sophisticated Investor Accredited Investor High-Net Worth Entity None

If tick as Accredited Investor or High-Net Worth Entity I understand on the below:-

This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Country of Head Quarters
 (if different from country of incorporation)

Registered Address

Post Code Town / City

State Country

Primary Business Operation Address / Correspondence/ Mailing Address
 (Indicate "Same as above" if same as above Registered address)

Post Code Town / City

State Country

Tel No. Country Code Area Code Office ext Fax No.

Email Address

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Top 5 Country of Business Operations / Activities

Country 1. Country 2.

Country 3. Country 4.

Country 5.

Nature Of Business Specify MSIC Code

Company Status Resident Non Resident Resident Controlled (tick the following) Non-Resident Controlled

If Resident Controlled, please state the following:-

Bumi Controlled Non-Bumi Controlled

Type of Entity E

(Refer Appendix to fill in this part for Type of Entity Code)

Paid Up Capital (RM)

Total Company Assets

Less than RM500,000 (or equivalent) RM500,001 to RM3,000,000 (or equivalent) RM3,000,001 to RM5,000,000 (or equivalent)
 RM5,000,001 to RM10,000,000 (or equivalent) RM10,000,001 to RM25,000,000 (or equivalent) RM25,000,001 to RM50,000,000 (or equivalent)
 RM50,000,001 to RM75,000,000 (or equivalent) RM75,000,001 to RM100,000,000 (or equivalent) More than RM100,000,000 (or equivalent)

Source of Wealth

(Refer Appendix to fill in this part for Source of Wealth Code)

Expected deposit/investment with RHBAM MY in the next 12 months

Less than RM50,000 (or equivalent)
 RM50,001 to RM100,000 (or equivalent)
 RM100,001 to RM500,000 (or equivalent)
 RM500,001 to RM1,000,000 (or equivalent)
 RM1,000,001 to RM5,000,000 (or equivalent)
 RM5,000,001 and above

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds)

(Refer Appendix to fill in this part for Source of Fund Code)

	Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1	F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
2	F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
3	F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
4	F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
5	F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %

Company Source of Income Disposal of non-core business/asset/investments Fund raising exercise such as right issue Cash in hand/surplus funds/working capital

CONTACT DETAILS

Contact Person (1)

Designation Department
 Tel No. ext Fax No.
 Office Email Address

Contact Person (2)

Designation Department
 Tel No. ext Fax No.
 Office Email Address

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN REGISTERED ORGANISATION(S)

I/We declare that I am/ we are Malaysian resident(s)/ Malaysian organisation
 I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of _____

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)

Investment Objective
 Capital Growth Regular Income Capital Protection Education Wealth Accumulation Retirement

Investment Experience
 Unit Trust _____ year(s) Trading on Bursa Malaysia _____ year(s)
 Futures / Options _____ year(s) Others _____ year(s)
 No experience

Investment Time Frame
 Long Term (> 5 years) Medium (3-5 years) Short Term (< 3 years)

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - MYR Class Fund Only

Bank Name
 Account Holder Name
 Bank Account No.
 Account Type Savings Account Current account

Note : 1. Only one MYR currency bank account will be maintained in RHBAM MY's record at any one time
 2. Payment to third party is strictly not allowed

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - Foreign Currency Class Fund Only

Bank Name
 Account Holder Name
 Bank Account No.
 Account Type Savings Account Current account
 Currency AUD EUR GBP JPY RMB SGD USD Other, please specify _____

Note 1. At any given moment, only one foreign currency bank account for each currency will be maintained in RHBAM MY's records.
 2. Payment to third party is strictly not allowed

PARTICULARS OF ALL DIRECTOR(S)/SHAREHOLDER(S)/ULTIMATE BENEFICIAL OWNER(S)/PARTNER(S)/SOLE PROPRIETOR/AUTHORISED SIGNATORY(IES)

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

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Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

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Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

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 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

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Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

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Nationality / Place of Incorporation: _____ Type of Entity: E (Refer Appendix to fill in this part for Type of Entity Code)

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Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

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Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

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Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

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 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

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2. Country: _____ ID / Passport No: _____ Expiry Date: / /

Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Director
 Shareholder
 Authorised Signatory
 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: / /

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 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

Entity Name: _____

Former Name: _____

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Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

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 Ultimate Beneficial Owner
 Other: _____

Full Name As Per NRIC / Passport: _____ Gender: Male Female

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Country of Birth: _____ Date of Birth / Incorporation: / /

Nationality / Place of Incorporation: _____ Type of Entity: (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

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Occupation: _____ Employment Type: Employed Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: _____ Mailing Address: _____

Tel No: _____ H/p No: _____ Email Address: _____

Note: Please attach details in separate sheet if the space provided is insufficient.

RHB PRIVACY NOTICE

I/We understand that RHBAM MY will use, collect, record, store, share and/or process my/our personal information, including, without limitation, my/our contact details, background information, financial data, tax residency and other information relevant to my/our application for the product and / or service which

- (a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:
 - (i) providing this product and/or service and notifying me/us about important changes or developments to the features;
 - (ii) updating and managing the accuracy of RHB Banking Group's records;
 - (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
 - (iv) assessment and analysis including credit / lending / financing /insurance/takaful risks / behaviour scoring / market and product analysis and market research;
 - (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
 - (vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;
 - (vii) maintaining my/our credit history for present and future reference;
 - (viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
 - (ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
 - (x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or
 - (xi) protecting RHB Banking Group's interests and other ancillary or related purposes.

I/We understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM MY will not be able to provide the product/service that I/we have requested from RHBAM MY and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM MY with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance/takaful products/services), I/we hereby provide RHBAM MY with my/our express consent to process the same in the manner described in this Privacy Notice. I/we may exercise my/our options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by contacting our Customer Service at 03 - 9205 8000 for RHBAM MY.

I/We understand that RHBAM MY may disclose my/our personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBAM MY. I/We further understand that I/we may request for correction (if my/our personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I/we no longer have any existing products/services with RHB Banking Group) of my/our personal information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

Customer Service

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad

Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia

Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rham@rhbgroup.com / rhibiam.enquiry@rhbgroup.com

I/We acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

- By providing my/our personal information and signature, I/we consent to RHBAM MY processing my/our personal information for any necessary disclosures and overseas transfers of my/our personal information to relevant third parties, for the Purpose, if applicable.
- I/We agree to the disclosure and/or transfer of my/our personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my/our personal information for the Purpose, if applicable.
- I/We also represent and warrant that I/we have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I/we have disclosed to RHBAM MY to allow RHBAM MY to process the same in relation to the Purpose, if applicable.

[This paragraph is only applicable to the authorized signatory(ies)/contact person(s) of RHBAM MY's corporate customer(s), if any]

- As the authorized signatory(s)/contact person(s) of RHBAM MY's corporate customer, I/we understand that personal information of the directors, individual shareholders, employees, other authorised signatories, individual guarantors, individual security providers, suppliers/vendors and/or related parties etc, may be collected and processed by RHBAM MY for the purpose of the commercial transactions between the corporate customer and RHBAM MY. I/We represent and warrant that I/we am/are entitled to provide the said personal information to RHBAM MY and/or the appropriate consent have been obtained to allow RHBAM MY to process the said personal information for the purpose.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHBAM MY akan menggunakan, mengumpul, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, pendudukan dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

- (a) telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang terhasil daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau
- (b) diperolehi daripada analisis pembayaran saya/kami dan urusniaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- (c) diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau organisasi-organisasi lain, untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:
 - (i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
 - (ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
 - (iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
 - (iv) penilaian dan analisis termasuk pemarkahan kredit / pinjaman / pembiayaan / risiko insurans/takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;
 - (v) perhubungan dan memastikan keupayaan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;
 - (vi) menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;
 - (vii) mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - (viii) membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan;
 - (ix) melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
 - (x) penjualan silang, pemasaran dan promosi produk dan/atau perkhidmatan Kumpulan Perbankan RHB dan rakan-rakan kongsi strategik; atau
 - (xi) bagi acara-acara korporat RHBAM MY (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan untuk penerbitan RHBAM MY.

Saya/Kami faham dan mengakui bahawa RHBAM MY perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebut, tanpanya RHBAM MY tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM MY dan untuk memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM MY maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans/takaful / perkhidmatan), saya/kami dengan ini memberikan RHBAM MY persetujuan nyata saya/kami untuk memproses mengikut cara yang dinyatakan dalam Notis Privasi ini. Saya/Kami boleh menjalankan pilihan saya/kami berkenaan dengan menerima bahan-bahan pemasaran (termasuk penjualan silang, pemasaran dan promosi seperti yang dinyatakan di atas) pada bila-bila masa dengan menghubungi Khidmat Pelanggan pada nombor 03-9205 8000.

Saya/Kami faham bahawa RHBAM MY mungkin akan mendedahkan maklumat peribadi saya/kami (atau maklumat peribadi sensitif, jika berkenaan) kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi pelaporan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang mereka, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut, jika berkenaan, tertakluk pada setiap masa kepada mana-mana undang-undang (termasuk peraturan-peraturan, piawaian, garis panduan dan / atau obligasi) yang terpakai kepada RHBAM MY.

Saya/Kami juga faham bahawa saya/kami boleh meminta untuk membuat pembetulan (jika maklumat peribadi saya/kami adalah tidak tepat, ketinggalan zaman, tidak lengkap, dan lain-lain), akses kepada (fi yang ditetapkan mungkin dikenakan), atau untuk menghapuskan (jika saya/kami tidak lagi mempunyai apa-apa produk/perkhidmatan yang sedia ada dengan Kumpulan Perbankan RHB) ke atas maklumat peribadi saya/kami atau mengehendakkan memprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad

Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia

Nombor Telefon: 03-9205 8000 Nombor Fax: 03-9205 8100 Email: rham@rhbgroup.com / rhbiem.enquiry@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuai atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbgroup.com dan anda boleh menyalurkan sebarang aduan atau pertanyaan yang saya/kami mungkin ada dengan cara yang ditunjukkan di atas.

PENGIKTIRAFAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami berserta tandatangan, saya/kami mengizinkan RHBAM MY memproses maklumat peribadi saya/kami untuk mana-mana pendedahan yang diperlukan dan pemindahan maklumat peribadi saya/kami ke luar negara kepada pihak ketiga yang berkaitan, jika berkenaan.
- Saya/Kami bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya/kami kepada pihak ketiga yang berkaitan akibat daripada apa-apa penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima menggunakan maklumat peribadi saya/kami untuk Tujuan tersebut sahaja.
- Saya/Kami juga menyatakan dan menjamin bahawa saya/kami telah cukup memperoleh persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan kecemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY membuat pemrosesan yang sama berhubung dengan Tujuan, jika berkenaan.

[Perenggan ini hanya terpakai kepada penandatangan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan-pelanggan korporat RHBAM MY, jika ada]

- Sebagai penandatangan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan korporat RHBAM MY, saya/kami memahami bahawa maklumat peribadi pengarah-pengarah, pemegang-pemegang saham individu, pekerja-pekerja, penandatangan lain yang diberi kuasa, penjamin individu, penyedia keselamatan individu, pembekal-pembekal dan/atau pihak-pihak berkaitan dan lain-lain, boleh dikumpul dan diproses oleh RHBAM MY untuk tujuan transaksi komersial antara pelanggan korporat dengan RHBAM MY. Saya/Kami menyatakan dan menjamin bahawa saya/kami berhak untuk memberikan maklumat peribadi tersebut kepada RHBAM MY dan / atau persetujuan yang sesuai telah diperolehi untuk membolehkan RHBAM MY memproses maklumat peribadi untuk tujuan tersebut.

FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") AND COMMON REPORTING STANDARD ("CRS")

- "Foreign Account Tax Compliance Act (FATCA)" which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.
- RHBAM MY and its related companies and affiliates are subject to and required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM MY is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.
- "Common Reporting Standard (CRS)" means the Standard for Automatic Exchange of Financial Account Information ("AEOFI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- RHBAM MY and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement") In view of this RHBAM MY is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.
- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- RHBAM MY are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).
- "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.
- "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.
- "Tax Resident" refers to the definition of tax residence by each participating jurisdiction as provided on [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).
- For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- "TIN" (including "functional equivalent") means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link [<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>]. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.
- "US Person" refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

DECLARATION & SIGNATURES

I/We acknowledge that I/We have read, acknowledged and fully understood the contents of this Declarations, Acknowledgement and Authorisations ("DAA") and the T&C (which also incorporated FATCA, CRS, UT Loan Financing Risk Disclosure Statement) as set out in this document, the relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, of this account application and I/We undertake to be bound by them for all my/our transactions with RHBAM MY.

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

Authorised Signatory (ies) Name : _____ NRIC/Passport No: _____ Date : _____	Authorised Signatory (ies) Name : _____ NRIC/Passport No: _____ Date : _____	Authorised Signatory (ies) Name : _____ NRIC/Passport No: _____ Date : _____	Company Stamp / Common Seal

Note: Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics.

FOR OFFICE USE ONLY

Account No. _____

FOR UTSC/DISTRIBUTOR USE ONLY

RHBAM MY/ Distributor / Branch Code / Stamp _____	Name of Staff / UTSC / Distributor _____
Staff / UTSC Code / EP Code _____	Signature of Staff / UTSC / Distributor _____
FIMM Code _____	

APPENDIX

List of Type of Entity

E01 Association	E02 Commercial Bank	E19 Professional Body	E20 Private Limited Company
E03 Islamic Bank	E04 Investment Bank	E21 Religious Body	E22 Statutory Body
E05 International Islamic Bank	E06 Other Non-Bank Financial Institution	E23 Societies / Clubs	E24 State Government
E07 Central Bank	E08 Cooperative	E25 Schools	E26 Sole Proprietor
E09 Federal Government	E10 Finance	E27 Stock Broking Firm	E28 Trustee
E11 Government-Linked	E12 International Organisation	E29 Trade Union	
E13 Local Government	E14 Limited Liability Partner		
E15 Insurance	E16 Public Limited Company		
E17 Public Fund	E18 Partnership		

List of Source of Wealth

W01 Accumulated Savings	W02 Inheritance
W03 Trust Fund	W04 Disposal of Assets/ Shares
W05 Insurance/takaful Maturity/Surrender	W06 Return on Investment
W07 Legal Settlement	W08 Income from own business
W09 Local Investment proceeds	W10 Foreign investment proceeds
W11 Crypto currency investment proceeds	W12 Property (rental proceeds)
W13 Sale of Business	

List of Source of Fund

F01 Own Bank Transfer (within RHB)	F02 Savings/Investment
F03 Trust Funds	F04 Sale of Inves/Shares/Prop/Land
F05 Dividends/Profits	F06 Rental Proceeds
F07 Return on Investment	F08 FD/Term Deposit Placement Roll Over/Renewal
F09 Insurance/Takaful Maturity/Surrender	F10 Legal Settlement
F11 Credit Facility Approve by FI	F12 Trf Frm Parent/Holding/Subs
F13 Trf frm Own Acct with Oth FI	F14 Financial Aid/Subsidies
F15 Inheritance	F16 Gift/Donation
F17 Business Sales/Proceeds	F18 Working Capital
F19 Crypto Currency/Digital Asset Investment Proceeds	

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto.
- I/We declare that I/We am/are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We, as director(s) of the Corporate do hereby declare that the Corporate is a legally incorporated Corporate. Copy of my/our Certificate of Incorporation is enclosed (applicable to corporate only).
- I/We undertake to provide RHBAM MY with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We acknowledge that I/We shall keep RHBAM MY informed of any changes of the information stated in this account application.
- I/We undertake to provide such information and documents that RHBAM MY may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA 2001") (including any amendments, variations, and/or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT"). I/We agree that I/We shall not hold RHBAM MY liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBAM MY in good faith, nor for any delay and/or refusal by RHBAM MY in carrying out my / our instructions in the event deemed necessary by RHBAM MY. I/We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and/or statutory bodies from time to time and further undertake to give the evidence and/or documentation required by RHBAM MY, the respective regulators, authorities and/or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM MY, its Personnel, and Unit Trust Scheme Consultants against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM MY as a result of any inaccuracy of the declarations herein.
- I/We, the undersigned and representatives for the Corporate, do declare and represent that as at the date hereof, the Corporate is not wound up, no petition for winding-up has been filed against the Corporate nor any receiver has been appointed over any of its assets (applicable to corporate).
- I/We agree to notify RHBAM MY if there is any changes that affect my tax residency/FATCA/CRS status and will furnish RHBAM MY with the relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30days of such change.
- I/We acknowledge that this application is subject to the approval of RHBAM MY and RHBAM MY has the absolute discretion to approve or reject this application without assigning any reasons thereto.
- I/We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBAM MY's branches and that I/We have not withheld any material facts or information from RHBAM MY. RHBAM MY is entitled to fully rely on such information for all purposes, unless RHBAM MY receives notice in writing from me informing otherwise. I/We further undertake to furnish to RHBAM MY with such additional particulars as RHBAM MY may require from time to time.
- I/We undertake to notify RHBAM MY in writing of any changes in the information provided herein by me/us. I/We agree that any such changes shall be effective three (3) business days after RHBAM MY's receipt of my/our notice.

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA") (Continued)

- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence of or arising from the said private arrangement or agreement.
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by facsimile or electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me/us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post, facsimile or electronic mail are entirely my/our risk for which RHBAM MY shall not be liable for.
- I am/We are aware that signatures on facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY facsimile or electronic mail instructions assuming such risks. RHBAM MY shall not hold liable for any losses, damages, expenses, claims or liabilities suffered by me/us as a result of RHBAM MY acting upon facsimile or electronic mail instructions so long as the signature(s) appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen signature(s).
- I/We authorise RHBAM MY to conduct independent verification and/or inquiries in respect of any information declared herein or furnished to RHBAM MY with the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I/We undertake to furnish any additional information that RHBAM MY may require for its assessment of the application and from time to time after the application had been approved. That I/We further consent and authorise the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my information to RHBAM MY.
- I/We hereby undertake to fully, unconditionally and irrevocably indemnify RHBAM MY and keep RHBAM MY indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which RHBAM MY may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHBAM MY in collecting any debts due to RHBAM MY or in connection with the closure of the Account, or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) on my part in this T&C howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with RHBAM MY. Neither RHBAM MY or its subsidiary, associated, or related companies of RHBAM MY's holding company nor any of its agents shall be liable for any direct, indirect, special or consequential damages which may be suffered by me/us such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort, arising directly or indirectly with or arising out of this DAA, and/or the T&C herein. I/We further undertake to indemnify RHBAM MY and or its subsidiary, associated, or related companies of RHBAM MY's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me/us pursuant to the terms of the T&C and/or the DAA stated herein.
- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular in relation to my/our securities and/or depository accounts (for example account particulars, balances, and/or transactions) maintained with the relevant authorities (whether locally or abroad), agents and/or service providers. This consent is irrevocable and I/We shall not hold RHBAM MY liable for any losses arising thereof except for losses or liabilities I/We may directly suffer as a result of any fraudulent act done / committed by RHBAM MY
- I/We consent to and authorize the RHB Banking Group (which shall include its holding company, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including :
 - (i) any companies within the RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation:
 - a) cross-selling, marketing and promotions of products and/or services of the RHB Banking Group;
 - b) conducting conflict checks on any conflict of interest situations whether actual or potential, pursuant to the appointment of RHBAM MY, if applicable; and
 - c) having access to the Company's/ the Customer's information and/or documents in relation to its securities and/or depository accounts maintained with RHBIB and/or the relevant central and/or authorized depositories, if applicable;
 - (ii) any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
 - (iii) any party(ies) providing security for purposes of facility(ies) granted to me/us;
 - (iv) agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers in connection with any products and/or services being provided by the RHB Banking Group;
 - (v) auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facility or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
 - (vi) credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
 - (vii) any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We agree that RHBAM MY shall not be responsible or liable to me in the event the agents or entities appointed by RHBAM MY to perform any obligations, goes into liquidation or insolvency and further agrees that RHBAM MY shall not be liable in respect of the acts or omission of any entity providing any services including repurchase/settlement facilities and/or custodian services.
- I/We undertake to further indemnify RHBAM MY for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBAM MY on behalf of me/us having to act on my/our instructions or at my/our request, (ii) breach by me of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBAM MY selling-off, or collecting any debts due to RHBAM MY or in connection with the closure of the Account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me/us. This obligation to indemnify RHBAM MY survives the termination of these T&C.
- I/We agree to pay all taxes including but not limited to Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the service fee and/or any such other fees in relation to my/our account.
- I/We agree and acknowledge that all communication between RHBAM MY and me/us conducted via Electronic Services - for the purposes of issuing instructions in respect of my/our account may increase the risk of error, security, fraud and privacy issues. I/We acknowledge I/We am/are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Services. I/We further agree to the following:-
 - a. I/We fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I/We must make sure, by all appropriate means, that they are not used by persons other than me/us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.
 - b. I/We agree that RHBAM MY may use my/our mobile number(s) and/or e-mail address(es) to validate/authenticate the registration and/or access for online services and/or other services. Should there be any changes to my/our e-mail address(es) and/or mobile number(s), I/We will advise RHBAM MY and provide the Updating of Client's Particular Form.
 - c. RHBAM MY may rely upon or act in accordance with the instructions given under the Electronic Services but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Services which may from time to time be, or purported to be, or believed by RHBAM MY to be given by me without inquiry on RHBAM MY's part as to the authority or identity of the person making or purporting to make such communication via the Electronic Services.
 - d. RHBAM MY shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by me/us via the nominated Electronic Services. Such instructions shall be deemed irrevocable and binding upon me upon RHBAM MY's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.
 - e. RHBAM MY shall have no liability to me/us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Services which may affect my communication.
 - f. RHBAM MY shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Services. I/We agree to indemnify RHBAM MY from and against all losses, liabilities, judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Services by using my/our designated password whether or not I/We authorised such use.
 - g. I/We agree to use applicable software to protect my/our computer from viruses, malware, spyware, phishing, and other forms of attack on my/our computer. I/We am/are responsible for selecting all systems, hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
 - a. Withhold any applicable payments in the account(s);
 - b. Report/discard/exchange any information/documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
 - c. Terminate (with prior notice of 7 business days) my/our contractual relationship(s) with RHBAM MY.
- I/We declare that I am/we are not a U.S. person and in the event of a change in my/our status that I/We become a U.S. Person, I/We shall notify RHBAM MY of the change.
- The Customer shall indemnify and hold harmless RHBAM MY, its directors/shareholders/employees and its Unit Trust Scheme consultants against all actions, cost (including any legal cost incurred), suits, proceedings, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) RHBAM MY having acted on the instructions/Order given in this application, save and except for the gross negligence and wilful default on the part of RHBAM MY.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/We further confirm that the Company is a sophisticated investor as defined in the Information Memorandum and thus the Company is qualified to invest in the Wholesale Fund (Applicable for Wholesale Client only)
- For investing into unit trust fund(s) under the nominee system through IUTA, I/We have read and understood that the rights to have my/our particulars recorded in the register of unit holders of the unit trust fund(s) and the right to call, attend and vote in any unit holders' meeting is not accorded to me/us as the IUTA is recognized as a registered unit holder of the unit trust fund(s) under the nominee system.

TERMS AND CONDITIONS ("T&C")

You are advised to read and understand the relevant Information Memorandum, Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) and deed(s) which shall be made available upon request before investing in the fund(s).

1.0 RHBAM MY shall be entitled to vary, revise or amend the provisions of the T&C herein at any time. The Customer is deemed to have been notified of such variation, upon such variation being made available on the website(s) of IUTA as well as RHBAM MY (if any) and the Customer is deemed to have accepted such variation, revision, amendment and/or modification in the event the Customer continues to invest with RHBAM MY as well as access to RHBAM MY Website. The relevant provisions of this T&C shall thereafter be deemed to have been varied, revised, amended and/or modified accordingly and shall be read and construed as if such variations, revisions, amendments and/or modification had been incorporated in and formed part of the T&C.

2.0 Customer Care

- If you require further information or clarification, please contact our Customer Service at +603-9205 8000 for assistance.

3.0 Rights of RHBAM MY as the Manager

- a. RHBAM MY reserves the right to accept or reject any account opening application and/or transactions in whole or in part thereof with or without assigning any reasons thereto, without compensation to the customer and the duly completed Transaction form/instruction received by RHBAM MY are deemed irrevocable by the Customer.
- b. Notwithstanding anything contained herein, RHBAM MY shall be at liberty to disregard or refuse to process any of the instructions given via the Transaction form if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose RHBAM MY to any liability.

4.0 Electronic Services

- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in writing.

a. RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :

- viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
- transmitting Orders to RHBAM MY for execution;
- access to, including but not limited to key market indicators and real-time quotes;

And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing

b. RHBAM MY shall be entitled to:

- modify, suspend or terminate the operation of the Electronic Services; or
 - suspend or terminate the Customer's access to or use of the Electronic Services.
- at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM MY or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

5.0 Notices

All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.

6.0 Investment

a. All monies due and payable by the Customer to RHBAM MY shall be made with clear funds and any cheques issued by the customer must be honoured when presented.

b. No physical cash shall be accepted as payment for investment

c. Without prejudice to the generality of the foregoing, all employees and Unit Trust Scheme Consultants ("Consultants") of RHBAM MY are prohibited from receiving from any parties monies for unit trust investment (whether by way of cash or cheque or any other instruments) made out in favour of the employees and/or Consultants) for their onward transmission to RHBAM MY and in the event that you do hand over such monies to our employees and/or Consultants, such employees and/or Consultants shall for the purposes of such transmission of monies to RHBAM MY, be your agent and not ours and RHBAM MY shall not be liable for any loss whatsoever occasioned to you or any other person. RHBAM MY is under no obligation to accept payments for unit trust investments via employees and/or Consultant of RHBAM MY or any third party and may at our sole discretion reject such payments.

d. If any application made by the Customer is rejected for whatsoever reason, whether in part or whole, any monies paid or remaining balance thereof will be returned (without interest or return) and any costs or expenses incurred thereof shall be borne solely by the customer

e. Any investment, repurchase or switching requests received after the respective fund's cut-off time or on the fund's non-business day will be treated as the next business day's transaction.

f. Pre-signed purchase/switching and/or repurchase/cooling-off forms is/are strictly prohibited as provided under FIMM's Code of Ethics.

6.1 Account Opening

a. Minimum Investment

Corporate Applicant

- Corporate Applicant to enclose a copy of the Memorandum and Article of Association or its equivalent, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.

- For a Corporate, the Common seal or the Company stamp will have to be affixed. If the Company stamp is used, an Authorised Officer must sign and state his/her representative capacity.

- Certified True Copy (by company secretary, if applicable) of the Board Resolution, Form11, Form9, Form13 (if applicable), Form24, Form44, Form49, Section 14, Section 68, Section 58 or its equivalent and the latest Annual Return/latest Audited Financial Statement.

TERMS AND CONDITIONS ("T&C") (CONTINUE)**6.2 Purchase/Switching****a. Switching application**

- If allowed, minimum switch amount is to be adhered to.
- A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched.
- For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM MY reserves the right to fully switch all the units held by the Customer.
- For full switching, all units in the account shall be switched.

6.3 Repurchase (Redemption)

- Customer must maintain minimum holding as prescribed in the fund's account for partial repurchase, as required by the relevant Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- For partial repurchase, the customer must leave a minimum balance of units required to maintain the fund's account as required by the relevant Fund's Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any). In the event any request for partial repurchase results in the Customer holding less than the required minimum balance of units required, RHBAM MY reserves the right to full repurchase all the units held by the Customer.
- Payment of repurchase proceeds to a third party is strictly prohibited.
- If repurchase order of units received from Customer is above Customer's total available unit, RHBAM MY has the right to proceed with the repurchase order as full repurchase based on the available units.
- RHBAM MY will not be held responsible for any delay or loss incurred due to incorrect bank account number provided by the Customer.
- All payments from the Customer to RHBAM MY or from RHBAM MY to the Customer shall be settled in the relevant Currency of the Fund ("Fund Currency") whose units are being subscribed for or repurchased unless otherwise agreed between RHBAM MY and the Customer. Where RHBAM MY and the Customer have agreed that the payments shall be settled in a currency other than the Fund Currency, such payments shall be settled at a rate of exchange as shall be determined by RHBAM MY in its sole and absolute discretion. If for any reason RHBAM MY cannot effect payment or repayment to the Customer in the Fund Currency or in the agreed currency between RHBAM MY and the Customer, RHBAM MY may effect payment or repayment in the equivalent of any other currency selected by RHBAM MY based on the applicable rate of exchange at the time the payment or repayment is due.

6.4 Cooling-Off

- Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.
- Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).

6.5 Income Distribution / Unclaimed Moneys**a) Income Distribution**

- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.

b) Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

6.6 Bank Account Details

- Bank account details as stated in the account application will be captured under RHBAM MY's system for the payment purposes of income distribution, repurchase and cooling off. If the bank account details provided under the repurchase/cooling-off instruction differs from that of the account application, payment will be processed as per the bank account details maintained under the RHBAM MY's system. If there is any changes to the bank account details, kindly provide the latest details by completing the Updating of Client's Particular Form.
- In the event that no such bank account number provided in the account application, RHBAM MY will maintain the bank account details as provided in the repurchase/cooling-off instruction.

6.7 Regular Savings Plan (RSP)

- If the Customer at any time apply for and are accepted by RHBAM MY to use the services that enable the Customer to make regular savings, the Customer will be subject to the T&C.
- The Customer on application for RSP will need to have a minimum initial investment amount in the nominated unit trust funds and to subsequently nominate number of years of investment. The source of monies is through direct debit authorisation.
- The Customer acknowledges that RHBAM MY reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM MY in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM MY has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

7.0 Change of Particulars

- RHBAM MY shall at all times be entitled to rely on the records in the Application Form last submitted by the Customer unless any change in the particulars therein have been notified to RHBAM MY or updated online by the Customer. RHBAM MY is not obliged to verify any particulars furnished or updated online by the Customer and RHBAM MY shall not be liable or responsible for any losses suffered or incurred by the Customer or any other Person by reason of any error or omission in the completion of the Application Form/Update Particular Form or in the furnishing or online updating of the particulars by the Customer.
- The Customer agrees and undertakes to notify RHBAM MY immediately of any change in the particulars of the Customer, or any information relating to any Account or to these T&C, supplied to RHBAM MY to update the changes online or completing the Updating of Client's Particular Form and submit to:

RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 E-mail: rham@rhbgroup.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8107 E-mail: rhiiam.enquiry@rhbgroup.com

TERMS AND CONDITIONS ("T&C") (END)

- 8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)
- The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").
 - RHBAM MY as IUTA requires on services of a nominee ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
 - Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
 - The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
 - The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
 - The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
- 9.0 TERMINATION
- RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
 - i. an Account without holdings and/or activity for the past two (2) years since the opening of account;
 - ii. an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
 - iii. the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;
 - iv. any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
 - v. the Customer breaches any of the terms herein;
 - vi. any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;
 - vii. RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;
 - viii. if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);
 - ix. if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).
 - x. RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.
- 10.0 CONSEQUENCES OF TERMINATION
- In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY.
- 11.0 UT LOAN FINANCING RISK DISCLOSURE STATEMENT
- Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-
- a. The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
 - b. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
 - c. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
 - d. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
 - e. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

- "Account" means the account which the Customer opens and maintains with RHBAM MY to have access to the financial products and services provided by RHBAM MY.
- "Business Day" as defined in respective fund's relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) and Product Highlights Sheet.
- "Cash Plan" means a plan where Customer's investment monies in a Fund is other than EPF Plan and RSP.
- "Content" means information, material, report and records including but not limited to text messages, images, banners, videos, animation and forms as appearing or displayed on this Website and/or the Mobile Application.
- "Customer", "You", "Your", "Yourself" refer to a customer/applicant of RHBAM MY, i.e. any person(s) who hold(s) and operate(s) an Account with RHBAM MY and includes the successors in title or legal representatives, whichever is applicable, of the Customer
- "EPF" means the Employees Provident Fund.
- "EPF Plan" means a plan which allows a Customer (subject to the conditions as imposed by EPF) to invest in a Fund which is managed by a Manager approved by the EPF, by way of transfer of funds from the
- "EPF i-Invest" refers to EPF online facility which allows you to transfer eligible fund from your EPF Saving to make investment into unit trust.
- "EPF Akaun 55" refers to Customer's EPF account where EPF members' contribution is received up to the age of 55 years old.
- "EPF Akaun Emas" refers to Customer's EPF account where EPF members' (who continue to work after the age of 55) contribution is received up to the age of 60 years old. Any outstanding balance from Akaun 55 will be consolidated under Akaun Emas.
- "FIMM" means Federation of Investment Managers Malaysia.
- "Fund(s)" means any unit trust, wholesale fund, investment fund, mutual fund or any other collective investment scheme authorised or recognised by the SC (or deemed to be authorised or recognised under law) and distributed by or made available through RHBAM MY from time to time.
- "Information" means information, text, personal data, data, statements, materials, message or any other information posted and/or provided in the Website.
- "IUTA" means Institutional Unit Trust Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
- "Password" means User ID for authentication purposes to access primarily the i-Akaun and other available internet services known only to the user.
- "PDPA" means Personal Data Protection Act 2010.
- "Personnel" means the directors, officers, employees, servants, agents and employees of RHBAM MY and/or its nominee.
- "Registered User" means a customer who has registered for RHBAM
- "RHB Banking Group" means RHB Bank Berhad and its group of companies.
- "RSP Plan" means Regular Savings Plan.
- "SC" means the Securities Commission Malaysia.
- "Services" means all online services, made available from time to time in the Website.
- "Sophisticated Investor" means a Customer who has successfully declared themselves as a sophisticated investor, which term is as defined in the "Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework" issued by the Securities Commission Malaysia or the glossary section of the information memorandum of the relevant fund. Only sophisticated investor may invest in a Wholesale Fund.
- "Statement" means any statements of account, confirmations or notifications in respect of any Order.
- "Trustees" mean the Trustee of the Fund as stated in the Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) & Information Memorandum(s) and its Supplementary(ies) (if any)
- "User ID" means Identification characters used by the user for the purpose of login to the Website.
- "Unit" means a share or unit in a Fund.
- "Visitor" means a non-customer of RHBAM MY.
- "Website" means RHBAM MY's website at <https://www.rhbgroup.com/malaysia/products-and-services/unit-trust/asset-management/rhb-asset-management-sdn-bhd>
- "Wholesale Fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.

DETAILS OF SWITCHING APPLICATION

- Note:**
- If allowed, minimum switch amount is to be adhered to.
 - A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched
 - For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
 - In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM reserves the right to fully switch all the units held by the Customer.
 - For switching, if full, all units in the account shall be switched.

SWITCH FROM

Fund Name	*Currency	Units
1		
2		
3		

SWITCH TO

Fund Name	*Currency	**Distribution Instruction
1		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
2		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
3		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account

* specify the currency acronym eg. RM etc

**Bank Account details for income distribution to be credited will be as per existing details maintained with RHBAM. If there is any changes to the Bank Account details, kindly provide the latest details by filling up the Updating of Client's Particulars Form.

LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

- (i) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
- (ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- (iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
- (iv) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
- (v) This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you have doubts in respect of any aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

I / We acknowledge that I / We have read and understood the contents of the investment Loan Financing Risk Disclosure Statement. I / We do declare and represent that as at the date hereof, I / We am / are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us. With the completion of this purchase/switch form, it constitutes that I / we have read, understood and agreed to be bound by the notes, terms and conditions stated in this purchase/switch form. I / We also accept and acknowledge that RHB Asset Management Sdn Bhd has absolute discretion to reply on facsimile confirmation from me and undertake to indemnify and hold harmless RHB Asset Management Sdn Bhd, its employees and UTSC at all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.

DECLARATIONS AND SIGNATURES

- I / We acknowledge that I / We have received, read and understood the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, the Terms and Conditions of this purchase/switch form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to apply the risk tolerance profile maintained with RHBAM for my subscription and/or switching/transfer. And if there are any changes to my/our risk tolerance profile, I/we will notify and furnish RHBAM with the updated Investor Suitability Assessment Form.
- I/We agrees and undertakes to notify RHBAM immediately of any change in my particulars and bank account.
- With the completion and execution of this purchase/switch form, I/We, the abovenamed unitholder(s)/member(s), agree that all facsimile and/or electronic mails ("emails") confirmation(s) are conclusive and irrevocable as to its terms and contents. I/We further acknowledge and accept that RHBAM:
 - (A) is hereby authorised and has absolute discretion to rely on facsimile and/or emails confirmation(s) from me/us;
 - (B) shall not be responsible or incur any liability(ies) to me/us arising out of or in connection with RHBAM acting in accordance with the facsimile and/or emails confirmation(s), notwithstanding any error, misunderstanding, fraud or lack of clarity in the terms of such instruction(s), and whether or not such facsimile and/or emails confirmation(s) was made or given with or without the authorisation of the abovenamed unitholder(s)/member(s); and
 - (C) I/We further undertake to indemnify and hold harmless RHBAM, its employees and its Unit Trust Scheme Consultants against all actions, costs (including any legal cost incurred), suits, proceeding, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) any inaccuracy of the declarations and inaccurate information provided herein.

TERMS AND CONDITIONS

Regular Savings Plan (RSP)

- The Customer acknowledges that RHBAM reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

Electronic Services

- RHBAM may from time to time provide to the applicant its electronic services such as website, computer, telephone, mobile telephone services or systems (including but not limited to services or information accessible through RHBAM's proprietary software or mobile technology) ("Electronic Services"). The applicant will be automatically enrolled to receive fund's reports and notices in electronic form. If the applicant wishes to receive the reports and notices in printed copies, the applicant may opt out from the Electronic Services by informing RHBAM in writing.
- RHBAM may engage in any services include as part of such Electronic Services from time to time for the purpose of :
 - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;
 And if the applicant does not wish to utilise the Electronic Services, the applicant may choose to opt out by informing RHBAM in writing.
- RHBAM shall be entitled to
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Services at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

ALL APPLICANTS MUST SIGN THIS PURCHASE/SWITCH FORM

<p>Individual Applicant/Authorised Signatory (ies)</p> <p>Name:</p> <p>Date:</p>

<p>Joint Individual Applicant/Authorised Signatory (ies)</p> <p>Name:</p> <p>Date:</p>

<p>Company Stamp / Common Seal</p>

Note: Pre-signed purchase/switch form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct.

RHB ASIAN INCOME FUND



Manager

RHB Asset Management Sdn Bhd (174588-X)
(A member of RHB Banking Group)

Trustee

HSBC (Malaysia) Trustee Berhad (1281-T)
(A member of the HSBC Group)

This prospectus is dated 6 October 2017.

Constitution Date of the Fund : 5 January 2012

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE “RISK FACTORS” COMMENCING ON PAGE 26.

Responsibility Statement

This prospectus 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 this prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Fund and a copy of this prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of this prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this prospectus.

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 said Fund and takes no responsibility for the contents in this prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

Additional Statements

Investors should note that they may seek recourse under the Capital Markets and Services Act 2007 for breaches of securities laws including any statement in this prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this prospectus or the conduct of any other person in relation to the Fund.

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DEFINITIONS

In this prospectus, the following abbreviations or words shall have the following meanings unless otherwise stated:

Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad.
Business Day	A day (other than a Saturday or a Sunday or a public holiday) in which Bursa Malaysia is open for trading and on which commercial banks in Singapore are open for business (or such other day as may from time to time be determined by the manager of Schroder Asian Income with the approval of the trustee of Schroder Asian Income).
Deed	Deed dated 5 January 2012 as modified via its first supplemental deed dated 4 September 2013, second supplemental deed dated 26 February 2015, third supplemental deed dated 3 August 2015 and any other supplemental deeds as may be registered with the Securities Commission from time to time.
deposit	Unless stated otherwise in this prospectus, deposits refer to any deposits with a financial institution which are not embedded or linked to financial derivative instruments (structured deposits) and where applicable these are current accounts, short term money market deposits and short term deposits with financial institutions.
EPF	Employees Provident Fund.
EPF Members' Investment Scheme	The investment schemes approved by the Minister charged with responsibility for matters relating to the Employees Provident Fund Board, subject to such terms and conditions as he thinks fit, which the Employees Provident Fund Board may, subject to any regulations and rules made under the Employees Provident Fund Act 1991, authorize an application for investment, made by a member of the EPF, partly any amount standing to the credit of such member of the EPF.
FIMM	Federation of Investment Managers Malaysia.
Fund	RHB Asian Income Fund ("AIF").
GST	Goods and services tax.
IUTA	Institutional Unit Trust Advisers.
Latest Practicable Date	31 July 2017.
Manager/Management Company	RHB Asset Management Sdn Bhd.
Net Asset Value (NAV)	The Net Asset Value of the Fund is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point.
Net Asset Value per unit	The Net Asset Value of the Fund divided by the total number of units in circulation at that valuation point.

REITs	Real Estate Investment Trusts.
Repurchase Price	The price (before deducting any repurchase charge) payable by the Manager to a Unit Holder pursuant to the repurchase of a unit of the Fund. The Repurchase Price shall be the Net Asset Value per unit of the Fund as at the next valuation point of the Fund's relevant Business Day ("forward pricing") after the repurchase request is received by the Manager. A repurchase charge, if any, will be computed separately based on the withdrawal amount/repurchase amount. The implementation of GST is effective from 1 April 2015 at the rate of 6% and the repurchase charge payable (if any) is exclusive of GST.
RM or Ringgit Malaysia	The lawful currency of Malaysia.
Securities Commission	Securities Commission Malaysia.
Schroder AI	Schroder Asian Income.
Schroder Singapore	Schroder Investment Management (Singapore) Ltd.
Selling Price	The price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a unit of the Fund. The Selling Price shall be the Net Asset Value per unit as at the next valuation point of the Fund's relevant Business Day ("forward pricing") after the application for units of the Fund is received by the Manager. A sales charge, where applicable, will be computed separately based on the investment amount/purchase amount, net of bank charges (if any). The implementation of GST is effective from 1 April 2015 at the rate of 6% and the sales charge payable (if any) is exclusive of GST.
SGD or Singapore dollars	The lawful currency of Singapore.
Trustee	HSBC (Malaysia) Trustee Berhad.
Unit Holder(s)	The person(s) for the time being registered under the provisions of the Deed as the holder(s) of units of the Fund and person(s) jointly so registered.

CORPORATE DIRECTORY

MANAGER

RHB Asset Management Sdn Bhd

REGISTERED & PRINCIPAL OFFICE

Level 8, Tower 2 & 3

RHB Centre, Jalan Tun Razak

50400 Kuala Lumpur

Tel: 03-9205 8000

Fax: 03-9205 8100

E-mail: rhbam@rhbgroup.com

Website: www.rhbgroup.com

TRUSTEE

HSBC (Malaysia) Trustee Berhad

13th Floor, Bangunan HSBC, South Tower

No. 2, Leboh Ampang

50100 Kuala Lumpur

Tel: 03-2075 7800 Fax: 03-2179 6511

1. FUND INFORMATION

1.1 Basic Information

1.1.1 Name of the Fund

RHB Asian Income Fund.

1.1.2 Fund Category

Feeder fund.

1.1.3 Financial Year End

31 July.

1.1.4 Name of Trustee

HSBC (Malaysia) Trustee Berhad.

1.2 Investment Objective, Strategy and Policies

1.2.1 Investment Objective

The Fund aims to provide income[^] and capital growth over the medium to long term* by investing in one target fund, i.e. the Schroder Asian Income.

Note: [^]The income is in the form of units. Please refer to the Fund's distribution mode.

*"medium to long term" in this context refers to a period of between 3-10 years.

Any material change to the investment objective of this Fund requires the Unit Holders' approval. For more information, investors should also refer to the target fund's investment objective, focus and approach (under Section 1.4).

1.2.2 Investment Strategy

The Fund will invest principally in one of the sub-funds of the Schroder International Opportunities Portfolio, that is, the Schroder AI denominated in Singapore dollars and managed by Schroder Singapore. The Schroder AI is an open-ended collective investment scheme domiciled in Singapore and was launched on 21 October 2011. Schroder Singapore is regulated by the Monetary Authority of Singapore and Schroder AI is authorised under section 286 of the Securities and Futures Act (Chapter 289), Singapore. The investment objective of Schroder AI is to provide income and capital growth over the medium to longer term* by investing primarily in Asian equities (including real estate investment trusts) and Asian fixed income securities.

Since the Fund's launch, the Fund has been investing into the shares of the then single share class of the Schroder AI, i.e. the SGD class denominated in Singapore dollars. When the Fund and Schroder AI were established, only the SGD class was available. However, effective 25 February 2013, Schroder Singapore, the manager of Schroder AI, established another share class, i.e. the X share class so that any reinvestment of units of the Fund from this effective date is invested into this X share class and new investments of the Fund, i.e. subscriptions of Schroder AI is made into this X share class. The features of the X share class are the same as the SGD class so the Fund's investment in Schroder AI continue uninterrupted.

Note: *"medium to longer term" in this context refers to a period of between 3-10 years.

Its asset allocation is as follows:

At least 95% of Net Asset Value

- Investments in the units of Schroder AI.

2% - 5% of Net Asset Value

- Investments in liquid assets including money market instruments and deposits with financial institutions.

Although the Fund is passively managed, the investments in the Fund will be rebalanced from time to time to meet sales and redemptions transactions and to enable the proper and efficient management of the Fund. Specific risks associated with the Fund and the target fund, Schroder AI, are as elaborated in Section 2.2.

The Manager does not adopt a temporary defensive position for the Fund in response to adverse market, economic, political, or any other conditions as such defensive strategies are expected to be implemented at the target fund level, i.e. the Schroder AI, when deemed necessary by the Schroder AI's manager. The Manager does not adopt any temporary defensive positions for the Fund as this will allow the Fund to best track the performance of the Schroder AI. It also follows that if the Schroder AI fails to adopt a successful defensive position in response to adverse market and economic conditions, there is a risk that the Fund will mirror the Schroder AI's negative performance, if any. Also, investors should note that at all times the Fund is always subject to currency risk (which is elaborated under Section 2.2).

This Fund is a feeder fund that invests at least 95% of its Net Asset Value in the Schroder AI. The risk management strategies and techniques employed will be at the Schroder AI level together with its investment strategy that involves diversification with its active asset allocation as elaborated in Section 1.4.

Notwithstanding anything contained herein, the Manager may, in consultation with the Trustee and with the Unit Holders' approval, replace the Schroder AI with another fund of a similar objective if, in the Manager's opinion, the Schroder AI no longer meets this Fund's investment objective, or when acting in the interest of the Unit Holders.

The performance of this Fund is benchmarked against 50% MSCI AC Asia Pacific ex Japan Net (RM) and 50% JP Morgan Asia Credit Index (SGD Hedged) (RM). The benchmark chosen for the Fund is consistent and corresponding to the target fund, Schroder AI, except that it is the Ringgit Malaysia equivalent of the target fund's benchmark to allow for similar comparison with the performance of the RM denominated Fund. The benchmark of Schroder AI is a reference benchmark only and it is reflective of its investment geographical universe which extends to Australia and New Zealand (the Asia Pacific region) for its equity investments and the Asia region for its investments in fixed income securities. Notwithstanding this, the Schroder AI is at least 70% invested in the Asia region. For ease of reference, investors may refer to Bloomberg L.P. or the Manager for this indicator. Investor should note that the risk profile of the Fund is different from the risk profile of the benchmark.

1.2.3 Collective Investment Schemes

As this Fund is a feeder fund, it will invest predominantly in one collective investment scheme i.e. Schroder AI.

1.2.4 Financial Derivatives

As Schroder AI is denominated in Singapore dollars, the Manager may participate in financial derivatives such as currency forwards and currency swaps, or any other categories for the purpose of hedging this Fund's exposure to foreign currency. The benefit of any upside of currency movement

is limited as the primary interest is to protect the value of the portfolio. The Fund's net market exposure to financial derivative instruments will not at any time exceed its Net Asset Value. When participating in such instruments, the Manager will monitor the derivative valuation and credit ratings of the financial institutions as counterparty to the instruments, where applicable and take appropriate actions to mitigate any risk associated with such instruments. This may extend to unwinding of derivative instruments in the event where there is a need to terminate current position due to reversal in market movement, redemptions in units or upon downgrade of the credit ratings of the financial institutions.

1.2.5 Foreign Securities

The Manager invests at least 95% of the Net Asset Value in the units of Schroder AI, a collective investment scheme domiciled in Singapore.

1.2.6 Liquid Assets

The Manager in structuring the Fund's portfolio will maintain a minimum liquid assets level of 2% of the Net Asset Value for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level for purposes of accepting sales or to meet redemption payments and to enable proper and efficient management of the Fund.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant law pertaining to unit trust funds. However, the Fund may borrow cash on a temporary basis (i.e. not more than one (1) month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Net Asset Value at the time the borrowing is incurred.

1.2.7 Distribution Policy

The Fund will declare distributions, if any, to Unit Holders depending on the level of income generated at each relevant period. Distributions, if any, after deduction of taxation and expenses (i.e. net distributions) are generally declared quarterly.

1.3 Permitted Investments and Restrictions

This Fund may invest in one collective investment scheme i.e. Schroder AI, trade in financial derivatives, money market instruments and deposits with any financial institutions, liquid assets, and any other investment permitted by the Securities Commission from time to time.

In undertaking the Fund's investments, the Fund must not invest in a fund-of-funds, a feeder fund, or any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.

1.4 Information on Schroder AI

(a) About Schroder Asian Income ("Schroder AI")

Schroder AI is a Singapore dollars denominated open-ended collective investment scheme domiciled in Singapore. Schroder AI is a sub-fund under the umbrella of the Schroder International Opportunities Portfolio and it was launched on 21 October 2011. The manager of Schroder AI is Schroder Investment Management (Singapore) Ltd. ("Schroder Singapore"). The trustee of Schroder AI is HSBC Institutional Trust Services (Singapore) Limited and the custodian of Schroder AI is The Hongkong and Shanghai Banking Corporation Limited. Schroder AI is regulated by the Monetary Authority of Singapore and is authorised under section 286 of the Securities and Futures Act (Chapter 289), Singapore. With effect from 5 February 2013, Schroder Singapore has appointed Schroder Investment

Management (Japan) Limited to advise Schroder Singapore in their management of Schroder AI.

When the Schroder AI was established, only a single share class, i.e. the SGD class denominated in Singapore dollars, was available. Schroder Singapore may establish different classes of units in Schroder AI at its discretion and effective 25 February 2013, Schroder Singapore, established another share class, i.e. the X share class whose features are the same as the SGD class of Schroder AI.

(b) About Schroder AI's manager

Schroder Singapore was incorporated in Singapore and has been managing collective investment schemes and discretionary funds since 1992. They are part of the Schroder group ("Schroders"). Schroders has been managing collective investment schemes and discretionary funds in Singapore since the 1970s. Schroder Singapore is licensed and regulated by the Monetary Authority of Singapore under the Securities and Futures Act (Chapter 289), Singapore.

Schroders is a global asset management company, whose history dates back over 200 years. The group's holding company, Schroders Plc is and has been listed on the London Stock Exchange since 1959.

Schroders aims to apply its specialist asset management skills in serving the needs of their clients worldwide, through its large network of offices and over 400 portfolio managers and analysts covering the world's investment markets.

(c) Investment Objective, Focus and Approach

The investment objective of the Schroder Asian Income ("Schroder AI") is to provide income and capital growth over the medium to longer term* by investing primarily in Asian equities (including REITS) and Asian fixed income securities. The Schroder AI will seek to achieve the investment objective primarily through investment in a portfolio of equity securities of Asian companies which offer attractive yields^{^^} and sustainable dividend payments^{^^}, and bonds and other fixed or floating rate securities, of investment grade or below investment grade (at the time of or subsequent to acquisition), issued by governments, government agencies, supra-national and corporate issuers in Asia which offer attractive yields. The Schroder AI may substantially^{^^} invest in bonds and debt securities which are below investment grade or unrated. The Schroder AI may, if its manager considers fit and to a limited extent, seek exposure to other asset classes including but not limited to non-Asian securities and commodities (including energy, metals and agricultural commodities) indirectly through exchange traded funds and/or similar instruments. The REITs invested in by the Schroder AI may not necessarily be authorised by the Monetary Authority of Singapore ("Authority") and the distribution policy of the Schroder AI may not reflect the dividend policy of the underlying REITs.

*"medium to longer term" in this context refers to a period of between 3-10 years.

^{^^}Explanatory note on these terms:

"attractive yields" for equity securities are level of yields that are generally above the country / industry norms. Attractive yields for fixed income securities are level of yields that are above the industry norm for that type of fixed income security of the same rating in the country of investment.

"sustainable dividend payments" means consistent % dividend payout by a company over time, for example the target fund manager would prefer a company that has a stable dividend payout ratio rather than a company that has a high payout ratio in one or two years

and zero payout ratio in the next few years.

“substantially” means up to 70% of Schroder AI’s net asset value.

The Schroder AI will actively allocate between Asian equities, Asian fixed income securities, cash and other permissible investments in accordance with the Code on Collective Investment Schemes (“Code”) issued by the Authority to achieve the Schroder AI’s objectives. The Schroder AI will use a cyclical approach to asset allocation where the asset mix will be adjusted according to the four phases of the economic cycle – recovery, expansion, slowdown and recession – based on a combination of fundamental and quantitative factors such as asset class valuation, macroeconomic data and liquidity. Cash will be treated as a separate asset class and will be deployed if necessary to limit downside risk during adverse market conditions. The Schroder AI’s expected asset allocation ranges for each asset class is expected to be the following: -

Asian equities: 30-70%

Asian fixed income: 30-70%

Other permissible investments: 0-20%

Cash: 0-30%

In addition to active asset allocation, the Schroder AI will also perform active security selection for its investments in Asian equities, Asian fixed income and other permissible investments. For the Asian equities portfolio, the Schroder AI intends to focus on companies that are able to create true shareholder value**, have a strong and stable earnings stream** and have a strong sustainable dividend yield**. For the Asian fixed income portfolio, the Schroder AI intends to select securities that deliver attractive yield and capital growth taking into account both fundamental and technical views such as valuation, demand/supply conditions and liquidity. The Schroder AI will also perform duration management based on its manager’s interest rate views. Duration is a measure of the sensitivity of the portfolio value to changes in interest rates. Hence duration management means managing the impact that interest rate movements have on the value of the portfolio. For example, an increase in interest rates usually has a negative impact on the value of bonds, hence the manager of Schroder AI would reduce the duration of the portfolio to reduce the effect from rising interest rates.

The Schroder AI may invest up to 10% of its assets in China A-Shares through the Shanghai-Hong Kong Stock Connect and/or the Shenzhen-Hong Kong Stock Connect.

In extreme market conditions, the Schroder AI may hold more than 10% of its assets in cash.

**Explanatory note on these terms:

“create true shareholder value” are companies that in the judgment of the Schroder AI’s manager, delivers value through its management’s ability to grow earnings, dividends and share price. In other words, it is the sum of all strategic decisions that affect the company’s ability to efficiently increase the amount of free cash flow over time, after considering factors such as the effect of inflation, amongst others.

“strong and stable earnings stream” are companies that in the judgment of the Schroder AI’s manager, can offer consistently growing / increasing corporate earnings with low volatility from one year to the next.

“strong sustainable dividend yield” are companies that in the judgment of the Schroder AI’s manager, can offer increasing dividend payout from one year to the next.

(d) Authorised Investments of Schroder AI

The authorised investments of Schroder AI are in accordance with the Code on Collective Investment Schemes issued by the Monetary Authority of Singapore (“Code”).

1 Permissible Investments

1.1 The Schroder AI’s underlying investments may only consist of the following permissible investments:

- a) transferable securities;
- b) money market instruments;
- c) eligible deposits;
- d) units in other schemes;
- e) financial derivatives; and
- f) shares or securities equivalent to shares that are not listed for quotation or quoted and have not been approved for listing for quotation or quotation on an organised exchange.

“organised exchange” refers to an exchange that is and organised market;

“organised market” refers to an exchange, over-the-counter market or government securities market:

- (i) that is of good repute;
- (ii) that is open to the public or a substantial number of market participants; and
- (iii) on which financial instruments are regularly traded.

1.2 For the purpose of paragraph 1.1,

- a) “transferable securities” refer to:
 - i) shares or securities equivalent to shares; and
 - ii) bonds or other securitised debt instruments,that meet the requirements of paragraph 1.3 but do not include:
 - A) money market instruments; or
 - B) any security the title to which cannot be transferred or can be transferred only with the consent of a third party.
- b) “eligible deposits” refer to deposits with banks licensed under Singapore’s Banking Act (Cap. 19), finance companies licensed under Singapore’s Finance Companies Act (Cap. 108), merchant banks approved as financial institutions under section 28 of the Monetary Authority of Singapore Act (Cap. 186) or any other deposit-taking institution licensed under an equivalent law in a foreign jurisdiction.

Requirements of transferable securities

1.3 Transferable securities shall meet the following requirements:

- a) the maximum potential loss which may be incurred as a result of the investment is limited to the amount paid for it;
- b) the investment is liquid;
- c) the investment is subject to reliable and verifiable valuation on a daily basis; and
- d) there is appropriate information available to the market on the investment or, where relevant, on the portfolio.

Note

In determining whether information on a transferable security is appropriate, Schroder AI's manager should consider if the information available on the market is regular and accurate, as well as sufficient to analyse the investment. For example, reliance on annual or financial reports is acceptable if Schroder AI's manager is of the view that it is appropriate.

Requirements on investments in other schemes

1.4 The Schroder AI may invest in other schemes only if the underlying scheme is:

- a) an authorised or recognised scheme;

Note

Notwithstanding paragraph 1.4(a), Schroder AI shall not invest in an underlying scheme which is a hedge fund or fund-of-hedge funds even if the underlying scheme complies with the Code's Investments Guidelines for Hedge Funds.

- b) a scheme which:
 - i) is constituted and regulated in a jurisdiction where the laws and practices afford to participants in Singapore protection at least equivalent to that afforded to participants of schemes which are wholly managed in Singapore;
 - ii) adheres to investment and borrowing guidelines which are substantially similar to those set out in the relevant investment guidelines under the Code; and
 - iii) has a manager that is reputable and supervised by an acceptable financial supervisory authority;
- c) a scheme which is invested in permissible investments, commodities or real estate, meets the requirements set out in paragraph 1.3(a) to (d), for the purposes of this paragraph, the units in the scheme are listed for quotation and traded on an organised exchange.

Note

Restricted schemes, i.e. schemes whose offer of units are only available to relevant persons defined in section 305(5) of Singapore's Securities & Futures Act (Chapter 289) may be acceptable as underlying investments if they can meet the conditions in paragraph 1.4 (b) or (c).

1.5 Schroder AI may feed substantially into an underlying fund-of-funds but the underlying fund-of-funds should invest in other schemes directly and not through another fund-of-funds.

Requirements of financial derivatives

1.6 Financial derivatives shall meet the following requirements:

- a) The underlying consists of instruments referred to in paragraph 1.1, commodities*, indices which meets the requirements in the Code pertaining to index funds, interest rates, foreign exchange rates or currencies. In the case of financial derivatives on commodities*, such transactions shall be settled in cash at all times. The Schroder AI's manager shall also undertake in the trust deed of Schroder AI to settle such transactions in cash and disclose that fact in the Schroder AI's prospectus;
- b) the financial derivatives are liquid;
- c) the financial derivatives are subject to reliable and verifiable valuation on a daily basis and can be sold, liquidated or closed by an offsetting transaction at any time at their fair value; and
- d) the financial derivatives shall not result in the delivery of investments other than those described in paragraph 1.1(a) to (f).

**Note: Schroder AI does not participate or invest in derivatives with underlying comprising commodities.*

Over-the-Counter (OTC) financial derivatives

1.7 In the case of OTC financial derivatives, reliable and verifiable valuation stated in paragraph 1.6 (c) refers to:

- a) a valuation made by the Schroder AI's manager based on a current market value; or
- b) where such value is not available, a fair value based on an appropriate valuation model which is checked at an appropriate frequency by an independent party.
- c) The valuation by the Schroder AI's manager shall not be based solely on a valuation provided by the counterparty to the transaction.

Note

The party who carries out the verification shall be independent of the counterparty as well as the party responsible for the fund management function of Schroder AI.

(e) Investment limits and restrictions of Schroder AI

The investment limits and restrictions of Schroder AI are in accordance with the Code on Collective Investment Schemes issued by the Monetary Authority of Singapore ("Code").

1 Spread of Investments

Single entity limit and group limit

1.1 Schroder AI should comply with the following limits:

- a) Investments in:
 - i) transferable securities; or
 - ii) money market instruments

issued by a single entity should not exceed 10% of Schroder AI's net asset value ("single entity limit").

- b) Aggregate investments in, or exposures to, a group of entities through :
 - i) transferable securities;
 - ii) money market instruments;
 - iii) eligible deposits; and
 - iv) counterparty risk exposures arising from the use of over-the-counter (“OTC”) financial derivatives

should not exceed 20% of Schroder AI’s net asset value (“group limit”). For the purposes of this paragraph, a group of entities refers to an entity, its subsidiaries, fellow subsidiaries and its holding company.

Short-term deposits

- 1.2 The group limit does not apply to placements of eligible deposits arising from:
 - a) subscription monies received at any point in time pending the commencement of investment by Schroder AI; or
 - b) liquidation of investments prior to the termination or maturity of Schroder AI, where the placing of these monies with various institutions would not be in the interests of participants.

Government and other public debt securities / money market instruments

- 1.3 The single entity limit of 10% may be raised to 35% of Schroder AI’s net asset value where:
 - a) the issuing entity or trust is, or the issue is guaranteed by, either a government, government agency or supranational, that has a minimum long-term rating of BBB by Fitch, Baa by Moody’s or BBB by Standard and Poor’s Rating Services (including such sub-categories or gradations therein); and
 - b) not more than 20% of Schroder AI’s net asset value may be invested in any single issue of transferable securities or money market instruments by the same entity or trust.
- 1.4 If there is a downgrade in rating to that below the minimum rating as stated in paragraph 1.3(a), or if the rating agencies no longer rate the entity or the guarantor, the single entity limit should revert to 10%.
- 1.5 The single entity limit of 10% does not apply where:
 - a) the issuing entity or trust is, or the issue is guaranteed by, either a government, government agency or supranational, that has a minimum long-term rating of AA by Fitch, Aa by Moody’s or AA by Standard and Poor’s Ratings Services (including such sub-categories or gradations therein); and
 - b) not more than 20% of Schroder AI’s net asset value may be invested in any single issue of transferable securities or money market instruments by the same entity or trust.
- 1.6 If there is a downgrade in rating to that below the minimum rating as stated in paragraph 1.5(a), or if the rating agencies no longer rate the entity or the guarantor, the single entity limit as specified in paragraph 1.1(a) or 1.3, as the case may be, should apply accordingly.

Unrated and non-investment grade corporate debt securities

- 1.7 The single entity limit of 10% in paragraph 1.1(a) for bonds and other securitised debt instruments is lowered to 5% of Schroder AI's net asset value if the issuing entity or trust:
- a) is not rated; or
 - b) has a long-term rating below that of BBB by Fitch, Baa by Moody's or BBB by Standard and Poor's Rating Services (including such sub-categories or gradations therein).
- 1.8 Notwithstanding paragraph 1.7(a), Schroder AI's manager may rely on:
- a) the rating of an unrated issuer's parent company provided that an explicit guarantee by the parent company for the issuer is in place; or
 - b) its internal rating of an unrated issuer if Schroder AI's manager has satisfied Schroder AI's trustee that its internal rating is comparable to a rating issued by Fitch, Moody's or Standard & Poor's.

Commodity-backed debt securities

- 1.9 Schroder AI may invest in debt securities that are undated, secured by physical commodities, listed for quotation and traded on an organised exchange, subject to the limit in paragraph 1.12.

Investment in other schemes

Requirements on investments in other schemes

- 1.10 Schroder AI may invest in other schemes only if the underlying scheme is:

- a) an authorised or recognised scheme;

Note

Schroder AI shall not invest in an underlying scheme which is a hedge fund or fund-of-hedge funds even if the underlying scheme complies with the Code's Investments Guidelines for Hedge Funds.

- b) a scheme which:
 - i) is constituted and regulated in a jurisdiction where the laws and practices afford to participants in Singapore protection at least equivalent to that afforded to participants of schemes which are wholly managed in Singapore;
 - ii) adheres to investment and borrowing guidelines which are substantially similar to those set out in the relevant appendices under the Code; and
 - iii) has a manager that is reputable and supervised by an acceptable financial supervisory authority;
- c) a scheme which is invested in permissible investments, commodities or real estate, meets the Code's requirements of transferable securities (see paragraph 1.3 of the Authorised Investments of Schroder AI) and, for the purposes of this paragraph, the units in the scheme are listed for quotation and traded on an organised exchange.

Note

Restricted schemes, i.e. schemes whose offer of units are only available to relevant persons defined in section 305(5) of Singapore's Securities & Futures Act (Chapter 289) may be acceptable as underlying investments if they can meet the conditions in the above paragraph b) and c).

- 1.11 Investments in an underlying scheme which does not satisfy paragraph 1.10 (a) or (b) but satisfies:
- a) paragraph 1.10 (c) and is invested in permissible investments or real estate should not exceed 10% of the Schroder AI's net asset value; or
 - b) paragraph 1.10 (c) and is invested directly in commodities is subject to the limit in paragraph 1.12.

Alternative exposure limit

- 1.12 Investments in:
- a) shares or securities equivalent to shares that are not listed for quotation or quoted, and have not been approved for listing for quotation or quotation, on an organised exchange;
 - b) debt securities which are undated, secured by physical commodities, listed for quotation and traded on an organised exchange; and
 - c) underlying schemes which do not satisfy paragraph 1.10 (a) or (b) but satisfy paragraph 1.10(c) and are invested directly in commodities,
- are subject to an aggregate limit of 10% of Schroder AI's net asset value.

Concentration limit

- 1.13 Schroder AI should not invest in more than:
- a) 10% of the total outstanding shares, or securities equivalent to shares, of any single entity or trust;
 - b) 10% of each individual issuance of debt securities of any single issuing entity or trust, where such issuance is not part of a debt issuance programme; or where debt securities are issued under a debt issuance programme, 20% of each tranche, subject to a limit of 10% of the overall programme size; and
 - c) 10% of the money market instruments of a single issuing entity or trust.

2 Global Exposure

- 2.1 The global exposure of Schroder AI to financial derivatives or embedded financial derivatives should not exceed 100% of its net asset value at all times.
- 2.2 Schroder AI's manager should calculate the global exposure of Schroder AI based on the:
- a) Commitment approach under the Code; or
 - b) Value at risk (VaR) Approach (including any other variants of the VaR Approach) under the Code, subject to prior consultation with the Monetary Authority of Singapore ("Authority").

Commitment Approach

- 2.3 The global exposure of Schroder AI is calculated as the sum of:
- a) the absolute value of the exposure of each individual financial derivative not involved in netting or hedging arrangements;
 - b) the absolute value of the net exposure of each individual financial derivative after netting or hedging arrangements; and
 - c) the sum of the values of cash collateral received pursuant to:
 - i) the reduction of exposure to counterparties of OTC financial derivatives; and
 - ii) efficient portfolio management techniques relating to securities lending and repurchase transactions,and that are reinvested.

Netting arrangements

- 2.4 Netting arrangements may be taken into account to reduce Schroder AI's exposure to financial derivatives.
- 2.5 Schroder AI may net positions between:
- a) financial derivatives on the same underlying assets, even if the maturity dates are different; or
 - b) financial derivatives and the same corresponding underlying asset, if those underlying assets are transferable securities, money market instruments or units in other schemes.

Hedging arrangements

- 2.6 Hedging arrangements may be taken into account to reduce Schroder AI's exposure to financial derivatives.
- 2.7 The marked-to-market value of transferable securities, money market instruments or units in schemes involved in hedging arrangements may be taken into account to reduce Schroder AI's exposure to financial derivatives.
- 2.8 For the purposes of the above paragraphs 2.6 and 2.7, the hedging arrangement shall:
- a) not be aimed at generating a return;
 - b) result in an overall verifiable reduction of the risk of Schroder AI;
 - c) offset the general and specific risks linked to the underlying being hedged;
 - d) relate to the same asset class being hedged; and
 - e) be able to meet its hedging objective in all market conditions.
- 2.9 Notwithstanding paragraph 2.8, financial derivatives used for the purposes of hedging currency exposure may be netted when calculating the global exposure.

Exposure arising from reinvestment of cash collateral

- 2.10 If Schroder AI reinvests cash collateral received from counterparties of OTC financial derivatives, securities lending or repurchase transactions to generate a

return in excess of high quality 3-month government bonds, it should include in its global exposure calculations the cash amount reinvested.

VaR Approach or its variants

- 2.11 Schroder AI's manager may apply to the Authority to use the VaR Approach or its variants to calculate the global exposure of Schroder AI instead of the commitment approach (paragraph 2.3.).
- 2.12 The global exposure of Schroder AI should also take into account exposures arising from the reinvestment of cash collateral.
- 2.13 Schroder AI's manager shall comply with the guidelines in the Code on alternative approach for calculating global exposure – VaR Approach.

3 Use of Financial Derivatives

Requirements of financial derivatives

Financial derivatives shall meet the following requirements:

- a) *The underlying consists of instruments referred to in paragraph 1.1 of the Authorised Investments of Schroder AI, commodities*, indices which meets the requirements in the Code pertaining to index funds, interest rates, foreign exchange rates or currencies. In the case of financial derivatives on commodities*, such transactions shall be settled in cash at all times;*
- b) *the financial derivatives are liquid;*
- c) *the financial derivatives are subject to reliable and verifiable valuation on a daily basis and can be sold, liquidated or closed by an offsetting transaction at any time at their fair value; and*
- d) *the financial derivatives shall not result in the delivery of investments other than permissible investments under the Code.*

**Note: Schroder AI does not participate or invest in derivatives with underlying comprising commodities.*

Over-the-Counter (OTC) financial derivatives

In the case of OTC financial derivatives, reliable and verifiable valuation stated in the above paragraph (c) refers to:

- a) *a valuation made by Schroder AI's manager based on a current market value; or*
- b) *where such value is not available, a fair value based on an appropriate valuation model which is checked at an appropriate frequency by an independent party.*

The valuation by Schroder AI's manager shall not be based solely on a valuation provided by the counterparty to the transaction.

Spread of underlying assets

- 3.1 The exposure of Schroder AI to the underlying assets of financial derivatives should

be sufficiently diversified on a portfolio basis.

- 3.2 In the case where the underlying assets are transferable securities, money market instruments, eligible deposits or units in other schemes, the limits in the paragraphs under item 1 stated herein, except for the concentration limits, apply on a portfolio basis.

Embedded financial derivatives

- 3.3 Where a transferable security or money market instrument embeds a financial derivative, the requirements in the paragraphs under item 2 and 3 stated herein apply to the embedded financial derivative.
- 3.4 Where the counterparty risk of the embedded derivative is or may be transferred to Schroder AI, the requirements in the paragraphs under item 4 stated herein also apply to the embedded financial derivative.
- 3.5 A transferable security or money market instrument is considered to be embedding a financial derivative if it contains a component which fulfills the following criteria:
- a) the component results in some or all of the cash flows that otherwise would be required by the transferable security or money market instrument which functions as host contract to be modified according to a variable including but not limited to a specified interest rate, price of a financial instrument, foreign exchange rate, index of prices or rates, credit rating or credit index, and therefore vary in a way similar to a stand-alone financial derivative;
 - b) the component's economic characteristics and risks are not closely related to the economic characteristics and risks of the host contract; and
 - c) the component has a significant impact on the risk profile and pricing of the transferable security or money market instrument.
- 3.6 A transferable security or a money market instrument should not be regarded as embedding a financial derivative where it contains a component which is contractually transferable independently of the transferable security or the money market instrument. Such a component should be deemed to be a separate financial instrument.
- 3.7 Where an instrument is structured as an alternative to an OTC financial derivative or tailor-made to meet the specific needs of Schroder AI, the instrument should be deemed as embedding a financial derivative.

Cover

- 3.8 A transaction in financial derivatives which gives rise, or may give rise, to a future commitment on behalf of Schroder AI should be covered as follows:
- a) in the case of financial derivatives which will, or may at the option of Schroder AI, be cash settled, Schroder AI should hold, at all times, liquid assets sufficient to cover the exposure;
 - b) in the case of financial derivatives which will, or may at the option of the counterparty, require physical delivery of the underlying assets, Schroder AI should hold the underlying assets in sufficient quantities to meet the delivery obligation at all times. If Schroder AI's manager deems the underlying assets to be sufficiently liquid, Schroder AI may hold as coverage other liquid assets in

sufficient quantities, provided that such alternative assets may be readily converted into the underlying asset at any time to meet the delivery obligation.

4 Counterparty of Financial Derivatives

OTC financial derivatives

- 4.1 The counterparty of an OTC financial derivative should be subject to prudential supervision by a financial supervisory authority in its home jurisdiction.
- 4.2 Subject to the group limit in paragraph 1.1, the maximum exposure of Schroder AI to the counterparty of an OTC financial derivative may not exceed:
- a) in the case of an eligible financial institution described in paragraph 4.3, 10% of Schroder AI's net asset value; or
 - b) in any other case, 5% of Schroder AI's net asset value
- ("counterparty limits").
- 4.3 For the purpose of paragraph 4.2, an eligible financial institution should have a minimum long-term rating of A by Fitch, A by Moody's or A by Standard and Poor's Ratings Services (including sub-categories or gradations therein). Alternatively, where the financial institution is not rated, Schroder AI should have the benefit of a guarantee by an entity which has a long-term rating of A (including sub-categories or gradations therein).
- 4.4 The exposure to a counterparty of an OTC financial derivative should be measured based on the maximum potential loss that may be incurred by Schroder AI if the counterparty defaults and not on the basis of the notional value of the OTC financial derivative.

Recognition of collateral

- 4.5 The exposure to a counterparty may be construed as being lower if collateral is tendered to Schroder AI. The collateral should meet the following requirements:
- a) it is marked-to-market daily;
 - b) it is liquid;
 - c) it is taken into account, on a portfolio basis, for the purposes of the requirements on spread of investments in the paragraphs under item 1 stated herein;
 - d) it is not issued by the counterparty or its related corporations;
 - e) it is held by a custodian which is:
 - i) a financial institution subject to prudential supervision by a financial supervisory authority in its home jurisdiction; and
 - ii) independent of the counterparty;
 - f) it is legally secured from the consequences of the failure of the custodian, counterparty and their related corporations;
 - g) it can be fully enforced by the Schroder AI's trustee at any time;

- h) it is free from all prior encumbrances; and
 - i) it cannot be sold or given as security interests.
- 4.6 Collateral may only consist of:
- a) cash;
 - b) money market instruments; or
 - c) bonds.
- 4.7 For the purpose of paragraph 4.6, money market instruments and bonds should be issued by, or have the benefit of a guarantee from, a government, government agency or supranational, that has a long-term rating of AAA by Fitch, Aaa by Moody's or AAA by Standard and Poor's Ratings Services (including sub-categories or gradations therein).
- 4.8 Notwithstanding paragraph 4.6, securitised debt instruments as well as money market instruments or bonds with embedded financial derivatives are not eligible as collateral.
- 4.9 Schroder AI's manager should ensure that it has the appropriate legal expertise to put in place proper collateral arrangements, as well as appropriate systems and operational capabilities for proper collateral management.
- 4.10 Additional collateral should be provided to Schroder AI no later than the close of the next business day if the current value of the collateral tendered is insufficient to satisfy the counterparty limits in paragraph 4.2.

Reinvestment of collateral

- 4.11 Collateral obtained in the form of cash by Schroder AI may be reinvested subject to the following requirements:
- a) it is invested in financial instruments consistent with paragraphs 4.6 and 4.7;
 - b) the investments are taken into account, on a portfolio basis, for the purposes of the requirements on spread of investments in the paragraphs under item 1 stated herein;
 - c) the investments are held by a custodian which is:
 - i) a financial institution subject to prudential supervision by a financial supervisory authority in its home jurisdiction; and
 - ii) independent of the counterparty;
 - d) the investments are legally secured from the consequences of the failure of the custodian, counterparty and their related corporations;
 - e) the investments cannot be sold or given as security interests; and
 - f) the Schroder AI's manager is reasonably satisfied that any investment of cash collateral by Schroder AI will enable Schroder AI to meet its redemption obligations and other payment commitments.
- 4.12 Notwithstanding paragraph 4.11, the cash collateral obtained should not be invested in transferable securities issued by, or placed on deposit with, the counterparty or its related corporations.

- 4.13 Non-cash collateral obtained by Schroder AI may not be reinvested.

Recognition of netting

- 4.14 Schroder AI may net its OTC financial derivative positions with the same counterparty through bilateral contracts for novation or other bilateral agreements between Schroder AI and its counterparty provided that such netting arrangements satisfy the following conditions:

- a) in the case of a bilateral contract for novation, mutual claims and obligations are automatically amalgamated in such a way that this novation fixes one single net amount each time novation applies and thus creates a legally binding, single new contract extinguishing former contracts;
- b) Schroder AI has a netting arrangement with its counterparty which creates a single legal obligation, covering all included transactions, such that, in the event of the counterparty's failure to perform owing to default, bankruptcy, liquidation or any other similar circumstance, Schroder AI would have a claim to receive or an obligation to pay only the net sum of the positive and negative mark-to-market values of the individual included transactions;
- c) Schroder AI's manager obtains written and reasoned legal opinions to the effect that, the netting arrangement is legally enforceable by Schroder AI against its counterparty, and in particular, in the event of a legal challenge, the relevant courts and administrative authorities would find that Schroder AI's claims and obligations would be limited to the net sum, as described in the above paragraph 4.14(b), under:
 - i) the law of the jurisdiction in which the counterparty is incorporated and, if a foreign branch of an entity is involved, also under the law of the jurisdiction in which the branch is located;
 - ii) the law that governs the individual included transactions; and
 - iii) the law that governs the netting agreement;
- d) Schroder AI's manager has procedures in place to ensure that the legal validity of the netting arrangement is kept under review in the light of possible changes in the relevant laws; and
- e) Schroder AI's manager is reasonably satisfied that the netting arrangement is legally valid under the law of each of the relevant jurisdictions.

Exchange-traded financial derivatives

- 4.15 Financial derivatives which:

- a) are transacted on an exchange where the clearing house performs a central counterparty role; and
- b) have trades which are characterised by a daily marked-to-market valuation of the financial derivative positions and subject to at least daily margining,

would not be subject to the counterparty limits in paragraph 4.2.

Margins

- 4.16 Any exposure arising from initial margin posted and the variation margin receivable from a counterparty relating to OTC or exchange-traded financial derivatives, which is not protected against insolvency of the counterparty, is to be included in the counterparty limit.

5 Efficient Portfolio Management (“EPM”) Techniques

Securities lending and repurchase transactions

- 5.1 Schroder AI may carry out the following activities for the sole purpose of EPM:
- a) securities lending; and
 - b) repurchase transactions.
- 5.2 Schroder AI may lend transferable securities and money market instruments:
- a) directly;
 - b) through a standardised lending system facilitated by a clearing house which performs a central counterparty role; or
 - c) through securities lending agents, who are recognised as specialists in securities lending.
- 5.3 Securities lending and repurchase transactions should be effected in accordance with good market practice.

Counterparty

- 5.4 The counterparty to a securities lending agreement or repurchase transaction should:
- a) be a financial institution subject to prudential supervision by a financial supervisory authority in its home jurisdiction; and
 - b) have a minimum long-term rating of A by Moody’s, A by Standard and Poor’s Ratings Services or A by Fitch (including sub-categories or gradations therein). Alternatively, where the counterparty is not rated, it is acceptable if an entity which has and maintains a rating as stated above indemnifies Schroder AI against losses suffered as a result of the counterparty’s failure.
- 5.5 Where Schroder AI’s manager engages in securities lending and repurchase transactions with any of its related corporations, the Schroder AI’s manager should have effective arrangements in place to manage potential conflicts of interest.
- 5.6 The agreement between Schroder AI and the counterparty, either directly or through its agent, should require the counterparty to provide additional collateral to Schroder AI or its agent no later than the close of the next business day if the current value of the eligible collateral tendered is insufficient.

Recognition of collateral

- 5.7 The collateral should meet the following requirements:
- a) it is marked-to-market daily;
 - b) it is liquid;

- c) it exceeds the value of the transferable securities or money market instruments transferred;
 - d) it is taken into account, on a portfolio basis, for the purposes of the requirements on spread of investments in the paragraphs under item 1 stated herein;
 - e) it is not issued by the counterparty or its related corporations;
 - f) it is held by a custodian or agent which is:
 - i) a financial institution subject to prudential supervision by a financial supervisory authority in its home jurisdiction; and
 - ii) independent of the counterparty;
 - g) it is legally secured from the consequences of the failure of the custodian, counterparty or agent and their related corporations;
 - h) it can be fully enforced by Schroder AI's trustee at any time;
 - i) it is free from all prior encumbrances; and
 - j) it cannot be sold or given as security interests.
- 5.8 For the purposes of securities lending and repurchase transactions, collateral may only consist of:
- a) cash;
 - b) money market instruments; or
 - c) bonds.
- 5.9 For the purpose of paragraph 5.8, money market instruments and bonds should be issued by, or have the benefit of a guarantee from, an entity or trust that has a minimum long-term rating of A by Fitch, A by Moody's or A by Standard and Poor's Ratings Services (including sub-categories or gradations therein) (collectively, "eligible collateral").
- 5.10 Notwithstanding paragraph 5.8, securitised debt instruments as well as money market instruments or bonds with embedded financial derivatives are not eligible as collateral.

Settlement

- 5.11 Schroder AI or its agent should receive eligible collateral before, or simultaneously with, the transfer of ownership of the transferable securities lent.
- 5.12 Upon termination of the securities lending or repurchase transaction, the eligible collateral may be remitted by Schroder AI or its agent after, or simultaneously with the restitution of the transferable securities lent.

Reinvestment of collateral

- 5.13 Collateral obtained in the form of cash by Schroder AI or its agent may be reinvested subject to the following requirements:
- a) it is invested in financial instruments consistent with paragraphs 5.8 and 5.9;

- b) the investments are taken into account, on a portfolio basis, for the purposes of the requirements on spread of investments in the paragraphs under item 1 stated herein;
 - c) the investments are held by a custodian which is:
 - i) a financial institution subject to prudential supervision by a financial supervisory authority in its home jurisdiction; and
 - ii) independent of the counterparty;
 - d) the investments are legally secured from the consequences of the failure of the custodian, counterparty or agent and their related corporations;
 - e) the investments cannot be sold or given as security interests; and
 - f) Schroder AI's manager is reasonably satisfied that any investment of cash collateral by Schroder AI or its agent, will enable Schroder AI to meet its redemption obligations and other payment commitments.
- 5.14 Notwithstanding paragraph 5.13, the cash collateral obtained should not be invested in transferable securities issued by, or placed on deposit with, the counterparty or its related corporations.
- 5.15 Non-cash collateral obtained by Schroder AI or its agent may not be reinvested.

Liquidity

- 5.16 Schroder AI's manager should ensure that:
- a) the volume of securities lending or repurchase transactions is kept at an appropriate level; and
 - b) Schroder AI or its agent is entitled to terminate the securities lending or repurchase transaction and request the immediate return of its transferable securities lent without penalty, in a manner which enables Schroder AI to meet its redemption obligations and other payment commitments.

6 Borrowings

- 6.1 Schroder AI may borrow, on a temporary basis, for the purposes of meeting redemptions and bridging requirements.
- 6.2 Schroder AI may only borrow from banks licensed under Singapore's Banking Act (Cap. 19), finance companies licensed under Singapore's Finance Companies Act (Cap. 108), merchant banks approved as financial institutions under section 28 of the Monetary Authority of Singapore Act (Cap. 186) or any other deposit-taking institution licensed under an equivalent law in a foreign jurisdiction.
- 6.3 The borrowing period should not exceed one month.
- 6.4 Aggregate borrowings for the purposes of paragraph 6.1 should not exceed 10% of Schroder AI's net asset value at the time the borrowing is incurred.

7 Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (collectively and individually referred to as the “Stock Connect”)

7.1 The Shanghai-Hong Kong Stock Connect is a securities trading and clearing links program developed by Hong Kong Exchanges and Clearing Limited (“HKEX”), Shanghai Stock Exchange (“SSE”) and China Securities Depository and Clearing Corporation Limited (“ChinaClear”) and the Shenzhen-Hong Kong Stock Connect is a securities trading and clearing links program developed by HKEX, Shenzhen Stock Exchange (“SZSE”) and ChinaClear. The aim of the Stock Connect is to achieve mutual stock market access between mainland China and Hong Kong.

7.2 Shanghai-Hong Kong Stock Connect

The Shanghai-Hong Kong Stock Connect comprises a Northbound Shanghai Trading Link and a Southbound Hong Kong Trading Link. Under the Northbound Shanghai Trading Link, Hong Kong and overseas investors (including Schroder AI), through their Hong Kong brokers and a securities trading service company established by The Stock Exchange of Hong Kong Limited (“SEHK”), may be able to trade eligible China A-Shares listed on the SSE by routing orders to SSE. Under the Southbound Hong Kong Trading Link under the Shanghai-Hong Kong Stock Connect, investors in mainland China will be able to trade certain stocks listed on the SEHK. Under a joint announcement issued by the Securities and Futures Commission (“SFC”) and the China Securities Regulatory Commission (“CSRC”), the Shanghai-Hong Kong Stock Connect commenced trading on 17 November 2014.

Under the Shanghai-Hong Kong Stock Connect, Schroder AI, through their Hong Kong brokers, may trade certain eligible shares listed on the SSE. These include all the constituent stocks from time to time of the SSE 180 Index and SSE 380 Index, and all the SSE-listed China A-Shares that are not included as constituent stocks of the relevant indices but which have corresponding H-Shares listed on SEHK, except for the following:

- SSE-listed shares which are not traded in RMB; and
- SSE-listed shares which are included in the “risk alert board”.

It is expected that the list of eligible securities will be subject to review.

The trading is subject to rules and regulations issued from time to time. Trading under the Shanghai-Hong Kong Stock Connect is subject to a daily quota (“Daily Quota”). The Northbound Shanghai Trading Link and the Southbound Hong Kong Trading Link under the Shanghai-Hong Kong Stock Connect will be subject to a separate set of Daily Quota. The Daily Quota limits the maximum net buy value of cross-boundary trades under the Shanghai-Hong Kong Stock Connect each day.

7.3 Shenzhen-Hong Kong Stock Connect

The Shenzhen-Hong Kong Stock Connect comprises a Northbound Shenzhen Trading Link and a Southbound Hong Kong Trading Link. Under the Northbound Shenzhen Trading Link, Hong Kong and overseas investors (including Schroder AI), through their Hong Kong brokers and a securities trading service company established by SEHK, may be able to trade eligible China A-Shares listed on the SZSE by routing orders to SZSE. Under the Southbound Hong Kong Trading Link under the Shenzhen-Hong Kong Stock Connect, investors in mainland China will be able to trade certain stocks listed on the SEHK. Under a joint announcement issued by the SFC and CSRC, the Shenzhen-Hong Kong Stock Connect commenced trading on 5 December 2016.

Under the Shenzhen-Hong Kong Stock Connect, Schroder AI, through their Hong Kong brokers, may trade certain eligible shares listed on the SZSE. These include any constituent stock of the SZSE Component Index and SZSE Small/Mid Cap

Innovation Index which has a market capitalisation of RMB6 billion or above and all SZSE-listed shares of companies which have issued both China A-Shares and H-Shares, except for the following:

- SZSE-listed shares which are not traded in RMB; and
- SZSE-listed shares which are included in the “risk alert board”.

At the initial stage of the Northbound Shenzhen Trading Link, investors eligible to trade shares that are listed on the ChiNext board of SZSE under the Northbound Shenzhen Trading Link will be limited to institutional professional investors as defined in the relevant Hong Kong rules and regulations.

It is expected that the list of eligible securities will be subject to review.

The trading is subject to rules and regulations issued from time to time. Trading under the Shenzhen-Hong Kong Stock Connect will be subject to a Daily Quota. The Northbound Shenzhen Trading Link and the Southbound Hong Kong Trading Link under the Shenzhen-Hong Kong Stock Connect will be subject to a separate set of Daily Quota. The Daily Quota limits the maximum net buy value of cross-boundary trades under the Shenzhen-Hong Kong Stock Connect each day.

7.4 Stock Connect

The Hong Kong Securities Clearing Company Limited (“**HKSCC**”), a wholly-owned subsidiary of HKEX, and ChinaClear will be responsible for the clearing, settlement and the provision of depository, nominee and other related services of the trades executed by their respective market participants and investors.

China A-Shares traded through the Stock Connect are issued in scripless form, and investors will not hold any physical China A-Shares. Although HKSCC does not claim proprietary interests in the SSE and SZSE securities held in its omnibus stock accounts in ChinaClear, ChinaClear as the share registrar for SSE and SZSE listed companies will still treat HKSCC as one of the shareholders when it handles corporate actions in respect of such SSE and SZSE securities.

SSE-/SZSE-listed companies usually announce information regarding their annual general meetings / extraordinary general meetings about two to three weeks before the meeting date. A poll is called on all resolutions for all votes. HKSCC will advise the Hong Kong Central Clearing and Settlement System (“**CCASS**”) participants of all general meeting details such as meeting date, time, venue and the number of resolutions.

Under the Stock Connect, Hong Kong and overseas investors will be subject to the fees and levies imposed by SSE, SZSE, ChinaClear, HKSCC or the relevant mainland Chinese authority when they trade and settle SSE securities and SZSE securities.

1.5 Fund Business Day

As the target fund into which the Fund invests in, is domiciled in Singapore which has its own business day policy, it is envisaged that although Bursa Malaysia is open for business, the Manager may declare certain days to be a non-Business Day. This is so when it is a non-business day in Singapore (i.e. Saturdays, Sundays and public holidays) and/or a day which is a non-dealing day as defined in the prevailing prospectus of the target fund’s prospectus, or (where applicable) a day which is determined to be a non-business day by the target fund’s manager. This is to ensure that the valuation of the Fund for a particular Business Day will represent the valuation of the target fund, which the Fund invests in for that Business Day. Investors will thus be given a fair valuation of the Fund at all times, be it when buying or redeeming units of the Fund.

2. RISK FACTORS

2.1 General Risks of Investing in Unit Trust Fund

The following are general risks involved in investing in the Fund:

General Risks

a) **Management Risk**

This refers to the expertise of the Manager in dealing with the day-to-day management of the Fund. Inadequate expertise 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.

This refers to the expertise of a fund manager in carrying out the investment management function of the Fund. The selection of securities which make up the assets of the Fund is a subjective process. Securities selected by the fund manager may perform better or worse than the overall market, or as compared to similar portfolios managed by our competitors.

b) **Inflation / Purchasing Power 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.

c) **Liquidity 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 borrow on a temporary basis as permitted by the relevant laws.

d) **Loan Financing Risk**

Investors should assess the inherent risk of investing with borrowed money which would include the following:

i) the ability to service the loan repayments and the effect of increase in interest rates on the loan repayments; and

ii) (in a case where units of the Fund are used as collateral to the loan) the ability to provide additional collateral should the unit prices of the Fund fall beyond a certain level.

[Please see Unit Trust Loan Financing Risk Disclosure Statement in the application form]

e) **Risk of Non-Compliance**

The risk arises should the Manager not follow the provisions set out in the Deed 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 this may affect the Unit Holders' investment.

f) **Returns are not Guaranteed**

There is no guarantee on the investment returns to Unit Holders.

Investments Risksa) **Currency Risk**

Where a percentage of the value of the Fund is invested in foreign currency or assets denominated in a foreign currency, the Fund may be exposed to currency risk. Fluctuation in foreign exchange rates will affect the value of the Fund's foreign investments when converted into local currency and subsequently the value of Unit Holders' investments. This risk can be mitigated by investing in a wide range of foreign currency denominated assets thus diversifying the risk of single currency exposure. Hedging may be applied to mitigate the currency risk, if necessary.

b) **Country Risk**

In addition to currency risk, the value of the assets of the Fund may also be affected by uncertainties such as currency repatriation restrictions or other developments in the law or regulations of the country in which the Fund may invest, i.e. Singapore, the domicile country of the target fund, Schroder AI.

c) **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 global markets as well as the markets where the Fund is invested in and subsequently, the value of the Fund's investments.

d) **Derivative Risk**

If the Fund participates in financial derivative instruments for hedging purposes or as an investment, it will be subject to risks associated with such investments. As hedging activities are meant to protect a Fund from currency, interest rate and price volatility, hence the benefit of any upside of currency or interest rate or securities' price movement is limited. Investments in financial derivative instruments may require the deposit of initial margin 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 investments may be liquidated at a loss. Therefore, it is essential that such investments in financial derivative instruments are monitored closely. If and when the Manager participates or invests in financial derivatives, the Manager will monitor the financial derivative positions for the Fund. In addition, participation or investment in financial derivatives is also subject to the possibility that the counterparty to the financial derivative may fail or default in its obligations under the financial derivative contract. Such failure or default by the counterparty whether in the payment of principal and/or interest or any gain from the financial derivative transaction may ultimately lead to a reduction in the value of the Fund. Investing in financial derivatives may also result in a likelihood of high volatility of the NAV per unit of the Fund.

2.2 Specific Risks When Investing in the Fund

As this Fund invests at least 95% of its Net Asset Value in the target fund, Schroder AI, it is subject to the management risk of the management company and investment managers of Schroder AI. Poor management of Schroder AI will jeopardise the investment of this Fund in Schroder AI and in turn, the Unit Holders' investment through the risk of reduced returns and in some cases loss of capital invested in this Fund as elaborated under Management Risk set out in Section 2.1.

The Fund is also exposed to liquidity risks as there is no secondary market for Schroder AI. Investments in Schroder AI can only be liquidated with the manager of Schroder AI or its appointed agents.

In addition, as Schroder AI is domiciled in Singapore and denominated in Singapore dollars, this Fund may be subject to currency and country risk. Changes in rates of exchange between currencies

may cause the value of this Fund's investment in Schroder AI to diminish or increase which in turn will affect the value of Unit Holders' investments.

The Fund's investments in Schroder AI 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 in Singapore. Investors may also refer to currency risk and country risk elaborated under Section 2.1.

Furthermore, investments of the target fund, Schroder AI are subject to the following risks:

- (a) **Market Risk in Asia**
Schroder AI is exposed to the market risk in the region in which it invests, i.e. Asia. The value of investments by the Schroder AI may go up and down due to changing economic, political or market conditions, or due to an issuer's individual situation.
- (b) **Credit Risk**
The Schroder AI is subject to the risk that some issuers of debt securities and other investments made by the Schroder AI may not make payments on such obligations. Further, an issuer may suffer adverse changes in its financial condition that could lower the credit quality of a security, leading to greater volatility in the price of the security and in the value of the Schroder AI. A change in the quality rating of a security can also affect the security's liquidity and make it more difficult to sell.
- (c) **Investment grade, below investment grade and unrated debt securities risk**
There is a risk that investment grade securities that the Schroder AI invests in may be downgraded due to adverse market conditions. In the event of a down-grading of the credit rating of a security or an issuer relating to a security that the Schroder AI invests in, the value of the Schroder AI may be adversely affected.

The Schroder AI may invest in debt securities below investment grade which are generally accompanied by a higher degree of counterparty risk, credit risk and liquidity risk than higher rated, lower yielding securities. Investors should note that the Schroder AI may substantially invest in bonds and debt securities which are below investment grade or unrated (please refer to Section 1.4 (c)).

Investment in unrated debt securities may be subject to risks similar to those associated with below investment grade debt securities.

- (d) **Risks relating to distributions**
The manager of the target fund, Schroder AI intends to make distributions, at a variable percentage per annum with distributions to be made on a monthly basis at the Schroder AI level. The manager of Schroder AI has the absolute discretion to determine whether a distribution is to be made. The manager of Schroder AI also reserves the right to review and make changes to the distribution policy from time to time. Where the income generated by Schroder AI is insufficient to pay distributions as declared, the manager of Schroder AI may at its discretion make such distributions out of the capital of the Schroder AI. Investors should note that in the circumstances where distributions are paid out of the capital of Schroder AI, its net asset value will be reduced.
- (e) **Emerging markets and frontier risk**
As Schroder AI invests in securities such as Asian bonds and equities in the emerging and less developed markets of Asia (amongst other markets), it may be subject to significant risks not typically associated with investing in securities listed on the major securities markets in developed countries, including but not limited to (a) potential price volatility and reduced liquidity of securities traded in emerging markets, (b) political, economic, market, settlement, legal, regulatory, social instability, execution and counterparty risks, including the risk of nationalisation or expropriation of assets and more substantial

government involvement in the economy and (c) risks arising from less defined tax laws and procedures. As a result, prices of securities traded in the securities markets of the emerging and less developed markets of Asia tend to be volatile, which consequently may impact the value of Schroder AI and in turn the value of the Fund.

Investing in this global market segment may also subject the Schroder AI to other risks such as (a) restrictions on foreign investment and on repatriation of capital invested in emerging markets, (b) currency fluctuations, (c) the cost of converting foreign currency into Singapore dollars and (d) risks arising from inadequate settlement and custody systems in certain countries. As a result, the value of Schroder AI may be affected and in turn, the value of the Fund.

(f) **Derivatives risk**

The use of futures, options, warrants, forwards, swaps or swap options involves increased risks. Schroder AI's ability to use such instruments successfully depends on its manager's ability to accurately predict movements in stock prices, interest rates, currency exchange rates or other economic factors and the availability of liquid markets. If the Schroder AI's manager's predictions are wrong (i.e. the Schroder AI's manager's judgment of the risk-return from the positions under the derivatives or their view of a derivative's underlying reference or asset is wrong), the Schroder AI could suffer greater losses than if the Schroder AI had not used the derivatives. If the Schroder AI invests in over-the-counter derivatives, there is an increased risk that a counterparty may fail to honour its contract. Derivatives transactions will not be used for speculation or leverage. In the event that such instruments are used, the Schroder AI's manager will ensure that the risk management and compliance procedures and controls adopted are adequate and have been or will be implemented and that it has the requisite expertise, experience and quantitative tools to manage and contain such investment risks. Investments in derivatives would normally be monitored and controlled by the Schroder AI's manager with regular mark-to-market valuations, careful research prior to investment and compliance monitoring to ensure careful compliance with the investment restrictions set out in the deed of the Schroder AI with regard to derivatives.

Specific Risks Applicable to investing via the Stock Connect:

Quota limitations

The Stock Connect is subject to quota limitations. In particular, the Stock Connect is subject to a daily quota which does not belong to Schroder AI and can only be utilised on a first-come-first-serve basis. Once the daily quota is exceeded, buy orders will be rejected (although investors will be permitted to sell their cross-boundary securities regardless of the quota balance). Therefore, quota limitations may restrict the Schroder AI's ability to invest in China A-Shares through the Stock Connect on a timely basis.

Differences in trading days

The Stock Connect only operates on days when both mainland China and Hong Kong markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the mainland China stock market but Hong Kong investors (such as Schroder AI) cannot carry out any China A-Shares trading through the Stock Connect. Due to the differences in trading days, Schroder AI may be subject to a risk of price fluctuations in China A-Shares during the time when the Stock Connect is not trading as a result.

Suspension risk

Each of the SEHK ("Stock Exchange of Hong Kong Limited"), SSE ("Shanghai Stock Exchange") and SZSE ("Shenzhen Stock Exchange") reserves the right to suspend northbound and/or southbound trading if necessary for ensuring an orderly and fair market and that risks are managed prudently. Consent from the relevant regulator would be sought before a suspension is triggered.

Where a suspension in the northbound trading through the Stock Connect is effected, Schroder AI's ability to access the mainland China market will be adversely affected.

Operational risk

The Stock Connect is premised on the functioning of the operational systems of the relevant market participants. Market participants are able to participate in this program subject to meeting certain information technology capability, risk management and other requirements as may be specified by the relevant exchange and/or clearing house. The securities regimes and legal systems of the two markets differ significantly and market participants may need to address issues arising from the differences on an on-going basis. There is no assurance that the systems of the SEHK and market participants will function properly or will continue to be adapted to changes and developments in both markets. If the relevant systems fail to function properly, trading in both markets through the program could be disrupted. The Schroder AI's ability to access the China A-Shares market will be adversely affected.

Restrictions on selling imposed by front-end monitoring

The mainland China regulations require that before an investor sells any share, there should be sufficient shares in the account; otherwise SSE or SZSE will reject the sell order concerned. SEHK will carry out pre-trade checking on China A-Share sell orders of its participants (i.e. the stock brokers) to ensure there is no over-selling. If Schroder AI intends to sell certain China A-Shares it holds, it must transfer those China A-Shares to the respective accounts of its brokers before the market opens on the day of selling ("trading day"). If it fails to meet this deadline, it will not be able to sell those shares on the trading day. Because of this requirement, Schroder AI may not be able to dispose of holdings of China A-Shares in a timely manner.

Recalling of eligible stocks

When a stock is recalled from the scope of eligible stocks for trading via the Stock Connect, the stock can only be sold but restricted from being bought.

Clearing and settlement risk

HKSCC ("Hong Kong Securities Clearing Company Limited") and ChinaClear ("China Securities Depository and Clearing Corporation Limited") have established the clearing links and each has become a participant of the other to facilitate clearing and settlement of cross-boundary trades. For cross-boundary trades initiated in a market, the clearing house of that market will on one hand clear and settle with its own clearing participants, and on the other hand undertake to fulfill the clearing and settlement obligations of its clearing participants with the counterparty clearing house. As the national central counterparty of the mainland China securities market, ChinaClear operates a comprehensive network of clearing, settlement and stock holding infrastructure. ChinaClear has established a risk management framework and measures that are approved and supervised by the CSRC ("China Securities Regulatory Commission"). The chances of ChinaClear default are considered to be remote. In the remote event of a ChinaClear default, HKSCC's liabilities in Northbound trades under its market contracts with clearing participants will be limited to assisting clearing participants in pursuing their claims against ChinaClear. HKSCC should in good faith, seek recovery of the outstanding stocks and monies from ChinaClear through available legal channels or through ChinaClear's liquidation. In that event, Schroder AI may suffer delay in the recovery process or may not be able to fully recover their losses from ChinaClear.

Currency risk

The base currency of Schroder AI may not be denominated in RMB ("Renminbi") (i.e. the currency in which SSE and SZSE securities are traded and settled). The performance of Schroder AI may be affected by movements in the exchange rate between RMB and their respective base currency. Schroder AI may seek, but are not obliged, to hedge foreign currency risks. However, even if undertaken, such hedging may be ineffective. This may result in Schroder AI suffering from exchange rate fluctuations.

No protection by investor compensation fund

Investment through the Stock Connect is conducted through broker(s), and is subject to the risks of default by such brokers' in their obligations. Investments of Schroder AI are not covered by the Hong Kong's investor compensation fund, which has been established to pay compensation to investors of any nationality who suffer pecuniary losses as a result of default of a licensed intermediary or authorised financial institution in relation to exchange-traded products in Hong Kong. Since default matters in respect of China A-Shares via the Stock Connect do not involve products listed or traded in SEHK or Hong Kong Futures Exchange Limited, they will not be covered by the investor compensation fund. Therefore Schroder AI is exposed to the risks of default of the broker(s) they engage in their trading in China A-Shares through the Stock Connect.

Regulatory risk

The current regulations relating to the Stock Connect are untested and there is no certainty as to how they will be applied. In addition, the current regulations are subject to change which may have potential retrospective effects and there can be no assurance that the Stock Connect will not be abolished. New regulations may be issued from time to time by the regulators / stock exchanges in mainland China and Hong Kong in connection with operations, legal enforcement and cross-border trades under the Stock Connect. Schroder AI may be adversely affected as a result of such changes.

Legal / Beneficial ownership

China A-Shares traded through the Stock Connect by Schroder AI is held by the sub-custodian in accounts in the CCASS ("Hong Kong Central Clearing and Settlement System") maintained by the HKSCC as central securities depository in Hong Kong. HKSCC in turn holds the China A-Shares, as the nominee holder, through an omnibus securities account in its name registered with ChinaClear for the Stock Connect. The precise nature and rights of Schroder AI as the beneficial owners of the China A-Shares through HKSCC as nominee is not well defined under the mainland China law. There is lack of a clear definition of, and distinction between, "legal ownership" and "beneficial ownership" under the mainland China law and there have been few cases involving a nominee account structure in the mainland China courts. Therefore the exact nature and methods of enforcement of the rights and interests of Schroder AI under the mainland China law is uncertain. Because of this uncertainty, in the unlikely event that HKSCC becomes subject to winding up proceedings in Hong Kong it is not clear if the China A-Shares will be regarded as held for the beneficial ownership of Schroder AI or as part of the general assets of HKSCC available for general distribution to its creditors.

Risks associated with the Small and Medium Enterprise board and/or ChiNext market

Schroder AI may invest in the Small and Medium Enterprise ("SME") board and/or the ChiNext market of the SZSE via the Shenzhen-Hong Kong Stock Connect. Investments in the SME board and/or ChiNext market may result in significant losses for Schroder AI and its investors. The following additional risks apply:

Higher fluctuation on stock prices - Listed companies on the SME board and/or ChiNext board are usually of emerging nature with smaller operating scale. Hence, they are subject to higher fluctuation in stock prices and liquidity and have higher risks and turnover ratios than companies listed on the main board of the SZSE.

Over-valuation risk - Stocks listed on the SME board and/or ChiNext board may be overvalued and such exceptionally high valuation may not be sustainable. Stock price may be more susceptible to manipulation due to fewer circulating shares.

Differences in regulations - The rules and regulations regarding companies listed on ChiNext board are less stringent in terms of profitability and share capital than those in the main board and SME board.

Delisting risk - It may be more common and faster for companies listed on the SME board and/or ChiNext board to delist. This may have an adverse impact on the Relevant Fund if the companies that it invests in are delisted.

The above should not be construed to be an exhaustive list of the risks which investors should consider before investing in Schroder AI.

The risk management strategies and techniques employed will be at the Schroder AI level. The Schroder AI risk management strategies and techniques form part of its investment strategy that involve diversification with its active asset allocation as elaborated in Section 1.4.

3. VALUATION OF ASSETS

The Fund must be valued at least once every Business Day. However, certain foreign markets in which the Fund may invest in have different time zones from that of Malaysia.

Valuation of the Fund for a Business Day will be conducted before 5.00 pm on the following day in which the Manager is open for business, when the closing prices of the foreign markets for that Business Day would be available.

As such, the daily price of the Fund for a particular Business Day will not be published in the major newspapers on the next day in which the Manager is open for business 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.

Illustration

For the market close of 11 October 2017 (Wednesday), the valuation date will be the next day in which the Manager is open for business, that is, 12 October 2017 (Thursday). Thus, the major newspapers' publication date for the price as at 11 October 2017 (Wednesday) will be on 13 October 2017 (Friday).

Investors may however obtain the most current computed prices by contacting the Manager directly or visiting our website, www.rhbgroup.com [please refer to section 5.5 (g) (Availability of Information on Investment)].

In undertaking any of the Fund's investments, the Manager will ensure that all the assets of the Fund will be valued appropriately, that is, at market value, failing which, such assets will be valued at fair value and at all times in compliance with the relevant laws including approved accounting standards.

Accordingly, where applicable:

- (i) Collective investment schemes which are quoted on an approved exchange shall be valued daily based on the last done market price or such other basis as may be prescribed by the relevant laws from time to time including approved accounting standards. When investing in unlisted collective investment schemes, the value shall be determined by reference to that Manager's last published repurchase price of a unit for that unlisted collective investment scheme.
- (ii) Financial derivatives positions will be "marked to market" at the close of each trading day.
- (iii) Cash and deposits placed with financial institutions will be valued each day by reference to the principal value of such investments and the interests accrued thereon for the relevant period.
- (iv) Money market instruments will be valued each day based on the accretion of discount or amortisation of premium on a yield to maturity basis.

- (v) Foreign exchange translation into RM for a particular Business Day is determined based on the bid rate quoted by Bloomberg or Reuters at 4.00 p.m. (United Kingdom time) or such other time as may be prescribed from time to time by relevant laws.

4. FEES, CHARGES AND EXPENSES

The cost to the investor of investing in the Fund is as follows:

4.1 Charges

The charges directly incurred by an investor when purchasing or redeeming units of the Fund are as follows:

(a) Sales Charge

The Manager will impose a sales charge¹ which can be levied on an investor's investment amount / purchase amount, net of bank charges (if any) by the Manager's various distributors as follows:

Distributor	% of investment amount
IUTA	Up to 5.50%
Tied (Retail) Agent	Up to 5.50%
Direct Sales (Direct Investment with the Manager)	Up to 5.50%

Please note that this Fund's investments in Schroder AI will be at its net asset value per unit. The sales charge for investing in Schroder AI will be waived by the manager of Schroder AI.

Note: Investor who invests via the EPF Members' Investment Scheme will be levied a sales charge of up to 3.00% of the investment amount (or such other rate that may be determined by the EPF from time to time).

Illustration

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.3399 and the distributor levies a sales charge of 5.50%, the investor will pay a total of RM10,583.00 as follows: -

Investment amount	=	RM10,000.00
Add:		
sales charge levied by the distributor @ 5.50%	=	RM 550.00
GST ¹ (6% of RM550.00)	=	RM 33.00
Total amount paid by the investor	=	<u>RM10,583.00</u>

The investor will be allotted with 29,420.42 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM0.3399}^*} = 29,420.42 \text{ units}^{**}$$

* Unit price is rounded to the nearest 4 decimal places.

** Units computed are rounded to the nearest 2 decimal places.

An investor can expect differing sales charge to be levied when buying units of the Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge of the Fund. This is due to the different level of services provided by each distribution channel and/or the size of the investment undertaken.

From the sales charge received from investors of the Fund, the Manager pays no more than the entire sales charge as mentioned above as selling commission to its distributors for the Fund.

¹The implementation of GST is effective from 1 April 2015 at the rate of 6% and the sales charge applicable to the Fund are exclusive of GST.

(b) Repurchase Charge

The Manager will not impose any repurchase charge on investors redeeming their investments.

Illustration

Say, an investor redeems 29,420.42 units of the Fund at the Repurchase Price of RM0.3399 (which is the Net Asset Value per unit as at the next valuation point), he would receive proceeds of redemption of RM10,000.00 as follows:

Redemption proceeds (29,420.42 units x RM0.3399)	=	RM10,000.00
Less: repurchase charge	=	(NIL)
Net amount payable to the investor	=	<u>RM 10,000.00</u>

(c) Other Charges

(i) Switching of Units

This is considered as a withdrawal of investment from the Fund and an investment into any of the unit trust funds under the management of the Manager that allows switching of units. A switching fee¹ will be imposed on Unit Holders switching between funds under management (that allow switching).

A switching fee¹ of RM25.00 will be imposed and deducted from the redemption amount of the units to be switched for a switch between funds that impose a similar sales charge or a switch to a fund that impose a lower sales charge. Unit Holders switching to a fund that imposes a higher sales charge will pay the difference in sales charge which is deductible from the redemption amount of the units to be switched.

The Manager however, reserves the right to vary this fee or to vary the terms of the switching facility. Units of the Fund to be switched into shall be purchased at the Net Asset Value per unit of that Fund as at the next valuation point of the Fund's relevant Business Day after the form of request to switch is received by the Manager ("forward pricing").

Illustration

If a Unit Holder switches 10,000 units in **RHB Asian Income Fund** at the Repurchase Price of RM0.3399 and wishes to invest in **another unit trust fund**

under the management of the Manager (that allows switching) at the Selling Price of RM0.5499.

Proceeds from switch (RHB Asian Income Fund) (10,000 units x RM0. 3399)	=	RM	3,399.00
Less:			
Switching fee RM25.00	=	RM	(25.00)
GST ¹ (6% of RM25.00)	=	RM	(1.50)
Net proceed from switch:	=	RM	<u>3,372.50</u>
Proceeds from RHB Asian Income Fund invested in another unit trust fund managed by the Manager:			<u>RM3,372.50</u>
			<u>RM0.5499</u>
	=		6,132.93 units**

** Units computed are rounded to the nearest 2 decimal places.

¹ The implementation of GST is effective 1 April 2015 at the rate of 6% and the switching fee are exclusive of GST.

(ii) Transfer of Units

The Manager charges a transfer fee¹ of RM5.00 for each transfer.

¹ The implementation of GST is effective 1 April 2015 at the rate of 6% and the transfer fee as stated above for the Fund are exclusive of GST.

4.2 Fees and Expenses

The fees and expenses indirectly incurred by an investor when investing in the Fund are as follows:

(a) Manager's Fees

The Manager is entitled to a management fee¹ of one point eight per cent (1.80%) per annum of the Net Asset Value calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

A portion of this fee is paid to Schroder Investment Management (Singapore) Ltd. As this Fund invests in units of Schroder AI, any management fee charged to Schroder AI by the Schroder AI manager in relation to the Fund's investments in Schroder AI will be fully refunded to this Fund. Accordingly, there is **NO DOUBLE CHARGING OF MANAGEMENT FEE**. This means that the Unit Holder will incur **ONLY ONE MANAGEMENT FEE and ONLY AT THE FUND'S LEVEL** i.e. one point eight per cent (1.80%) per annum of the Net Asset Value.

Illustration: Calculation of annual management fee

Assuming that the Net Asset Value (before deducting the Manager's fee and Trustee's fee) of the Fund for a particular day is RM105,000,000.00 and assuming the annual management fee is at the rate of one point eight per cent (1.80%) per annum¹, the calculation of the management fee of the Fund for that particular day is as follows:

$\frac{\text{RM105,000,000.00} \times 1.80\%^1}{365 \text{ days}^*}$	=	RM5,178.08
Add: GST (6% of RM5,178.08)	=	RM310.68
Total management fee payable for that particular day	=	RM5,488.76

*Note: In the event of a leap year, the annual management fee will be divided by 366 days.

¹The implementation of GST is effective 1 April 2015 at the rate of 6% and the management fee as stated above for the Fund are exclusive of GST.

(b) Trustee's Fees

The Trustee is entitled to a trustee fee¹ of up to zero point zero eight per cent (0.08%) per annum of the Net Asset Value calculated on a daily basis (excluding foreign custodian fees and charges) before deducting the Manager's and Trustee's fees for that particular day.

Illustration: Calculation of annual trustee fee

Assuming that the Net Asset Value (before deducting the Manager's fee and Trustee's fee) of the Fund for a particular day is RM105,000,000.00 and assuming the trustee fee is at the rate of zero point zero eight per cent (0.08%) per annum¹, the calculation of the trustee fee of the Fund for that particular day is as follows:

$\frac{\text{RM105,000,000.00} \times 0.08\%^1}{365 \text{ days}^*}$	=	RM230.14
Add: GST (6% of RM230.14)	=	RM13.81
Total trustee fee payable for that particular day	=	RM243.95

*Note: In the event of a leap year, the annual trustee fee will be divided by 366 days.

¹ The implementation of GST is effective 1 April 2015 at the rate of 6% and the trustee fee as stated above for the Fund are exclusive of GST.

(c) Other Indirect Fees

As AIF will invest in the shares of Schroder AI, there are also other fees indirectly incurred by AIF at the Schroder AI level that is the trustee fee which is incurred at the Schroder AI level.

The trustee fee of Schroder AI is currently not more than 0.05% per annum (maximum of 0.25% per annum and subject to a minimum S\$10,000.00).

As such, Unit Holders are indirectly bearing these fees which are charged at the Schroder AI level.

Investors should note the above higher fees arising from the layered investment structure of this Fund.

(d) Other Expenses Directly Related to the Fund

In administering the Fund, there are expenses directly related to the Fund. These expenses include the cost of the auditors' fees and other relevant professional fees, custodial charges, cost of distribution of interim and annual reports, tax certificates, reinvestment statements and other notices to Unit Holders. In addition, there are expenses that are directly related and necessary to the business of the Fund as set out in its Deed, such as commissions paid to brokers, other transaction costs and taxes, if any, that are also paid out of the Fund.

All expenses pursuant to the issue of this prospectus will be borne by the Manager.

4.3 Reduction or Waiver of Fees and Charges

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 and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion.

4.4 Policy on Rebates and Soft Commissions

It is the Manager's policy to credit all rebates to the account of the Fund.

However, goods and services ("soft commissions") provided by any broker or dealer may be retained by the Manager or the fund manager if the goods and services are of demonstrable benefit to the Unit Holders and in the form of research and advisory services that assist in the decision making process relating to the Fund's investments, such as research materials and computer software, which are incidental to the investment management activities of the Fund and any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund.

4.5 Goods and Services Tax ("GST")

All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties (including but not limited to GST) as may be imposed by the government or other authorities from time to time.

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

5. TRANSACTION INFORMATION

5.1 Pricing Policy

The Manager adopts a single pricing policy, i.e. the Selling Price and the Repurchase Price is the Net Asset Value per unit.

5.2 Computation of Purchase of Units

The Selling Price shall be the Net Asset Value per unit 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"). A sales charge will be computed separately based on the investment amount / purchase amount, net of bank charges (if any).

Illustration

Daily Net Asset Value	RM194,489,429.10
Units in circulation	572,211,000
Net Asset Value per unit	$\frac{\text{RM194,489,429.10}}{572,211,000}$
	= RM0.3399*

*Unit price is rounded to the nearest 4 decimal places.

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.3399 (which is the Net Asset Value per unit as at the next valuation point) and the distributor levies a sales charge of 5.50%, the investor will pay a total of RM10,583.00 as follows:

Investment amount	RM 10,000.00
Add:	
sales charge levied by the distributor @ 5.50%	RM 550.00
GST ¹ (6% of RM550.00)	RM 33.00
Total amount paid by the investor	$\frac{\text{RM 10,583.00}}{\text{RM 10,583.00}}$

The investor will be allotted with 29,420.42 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM 0.3399*}} = 29,420.42 \text{ units**}$$

**Units computed are rounded to the nearest 2 decimal places.

¹The implementation of GST is effective from 1 April 2015 at the rate of 6% and the sales charge applicable to the Fund is exclusive of GST.

5.3 Computation of Redemption of Units

The Repurchase Price shall be the Net Asset Value per unit as at the next valuation point of the Fund's relevant Business Day after the request for repurchase is received by the Manager ("forward pricing"). The Manager will not impose any repurchase charge on the redemption amount.

Illustration

Daily Net Asset Value	RM 194,489,429.10
Units in circulation	572,211,000
Net Asset Value per unit	$\frac{\text{RM 194,489,429.10}}{572,211,000}$
	= RM0.3399*

*Unit price is rounded to the nearest 4 decimal places.

Say, an investor redeems 29,420.42 units at the Repurchase Price of RM0.3399 (which is the Net Asset Value per unit as at the next valuation point), he would receive proceeds of redemption of RM10,000.00 as follows:

Redemption amount (29,420.42 units x RM0.3399)	=	RM	10,000.00
Less: repurchase charge	=	RM	NIL
Net amount payable to the investor	=	RM	<u>10,000.00</u>

5.4 Pricing Error Policy

The Manager shall ensure that the Fund and the units of the Fund are correctly valued and priced according to the Deed and all relevant laws. Where there is an error in the valuation of the Fund, any incorrect pricing of units which is deemed to be significant will involve the reimbursement of money in the following manner:

- a) by the Manager to the Fund, and/or to the Unit Holders and/or to the former Unit Holders; or
- b) by the Fund to the Manager.

However, reimbursement of money shall only apply if the error is at or above the significant threshold of 0.5% of the Net Asset Value per unit and the amount to be reimbursed is equivalent to RM10.00 or more.

5.5 Transaction Details

(a) How to Purchase and Redeem Units

When purchasing units of the Fund, investors must forward the following:

- 1) completed application form;
- 2) necessary remittance; and
- 3) relevant supporting documents such as a photocopy of their identity card (for an individual applicant) or certified true copies of the certificate of incorporation or registration, memorandum and articles of association or constitution or by-laws, and relevant resolutions (for a corporate applicant)

to the Manager's registered/principal office or any of its branch offices, or to any of its authorised sales agents or participating IUTAs before their respective cut-off times.

The minimum initial investment of the Fund is RM1,000.00 and the minimum additional investment is RM100.00 (or such other amount as the Manager may from time to time accept).

Please refer to our Directory of Outlets for Purchase and Sale of Units at the end of this prospectus.

Similarly, 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 branch offices, or to any of its authorised sales agents or participating IUTAs before their respective cut-off times. Redemption monies will be paid within ten (10) days after receipt by the Manager of the request to repurchase.

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 are no restrictions on the number of units a Unit Holder can redeem out of his investments or the frequency of redemptions in a year. However, the Manager shall not be bound to comply with any request for redemption of units if the balance of units held after the redemption is less than the minimum investment balance.

(b) Cooling-off Period

The cooling-off right refers to the right of an individual investor to obtain a refund of the investor's investment if the investor so requests within the cooling-off period. The cooling-off right is only given to an individual investor, other than those listed below, who is investing in any unit trust funds managed by the Manager for the first time:

- (i) a staff of the Manager; or
- (ii) a person registered with a body approved by the SC to deal in unit trust funds.

The refund to the investor pursuant to the exercise of his cooling-off right shall not be less than the sum of:

- (a) the Net Asset Value per units of the Fund on the day the units were purchased; and
- (b) the sales charge originally imposed on the day the units were purchased.

The cooling-off period shall be within six (6) business days[#] which shall be effective from the date of receipt of the application by the Manager. Where applicable, for investors contributing from their EPF accounts, the cooling-off period shall be subject to EPF's terms and conditions.

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

The cooling-off right allows investors the opportunity to reverse an investment decision which could have been unduly influenced by certain external elements or factors.

Withdrawal proceeds will only be paid to the investors once the Manager has received cleared funds for the original investment. For investors who paid by cheque, the refund will be made upon clearance of the cheque. Where applicable, for EPF investors, the refund will be credited back into their respective EPF accounts only after funds have been received from the EPF.

(c) Where Units can be Purchased or Redeemed

Units can be purchased or redeemed at the Manager's registered/principal office or at any of its branch offices, or from any of its authorised sales agents or participating IUTAs. Customers or investors may call our help-desk Toll-Free Hotline number: 1-800-88-3175 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. Alternatively, investors may e-mail their enquiries to rhbam@rhbgroup.com or visit our website, www.rhbgroup.com.

Please refer to our Directory of Outlets for Purchase and Sale of Units at the end of this prospectus.

Application forms, redemption forms and prospectus are also available from these distributors.

(d) How to Switch between Funds

Investors may switch between unit trust funds under the management of the Manager that allow switching of units by forwarding the completed form of request to switch to the Manager's registered/principal office or any of its branch offices, or to any of its authorised sales agents or participating IUTAs before their respective cut-off times. The minimum amount for a switch into another fund is RM1,000.00. There are no restrictions as to the number of switches a Unit Holder may perform or the frequency of switching. The Manager however, reserves the right to vary these terms.

(e) How to Transfer Ownership of Units

Investors 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 branch offices or to any of its authorised sales agents or participating IUTAs before their respective cut-off times.

If the transferee is a new investor, he must also forward the following:

- 1) completed application form; and
- 2) relevant supporting documents such as a photocopy of his identity card (for an individual applicant) or certified true copies of the certificate of incorporation or registration, memorandum and articles of association or constitution or by-laws, and relevant resolutions (for a corporate applicant).

However, the Manager may decline 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. The Manager may also refuse an entry of transfer during the fourteen (14) days preceding a distribution date.

(f) Unclaimed Monies

All money payable to a Unit Holder may be paid by cheques. In the event any of the cheques is not presented for payment by the date which falls six (6) months from the date of the cheque, the Unit Holder may request the Manager to arrange for the monies to be paid by a replacement cheque to the Unit Holder. However, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys and Unit Holders will have to liaise directly with the Registrar of Unclaimed Moneys to claim their monies.

(g) Availability of Information on Investment

After purchasing units of the Fund, the value of the investment can be monitored easily as the unit price of the Fund is published daily in the major newspapers and at our website, **www.rhbgroup.com**. The Manager will ensure the accuracy of the price of the Fund to the press for publication. The Manager, however, will not be held liable for any error or omission in the price published as this is beyond the Manager's control. In the event of any conflict between the price published and the price computed by the Manager, the Manager's computed price shall prevail.

Unit Holders will receive an unaudited half year report and an audited annual report of the Fund from the Manager within two (2) months after the end of the financial period/financial year end that the report covers. The Manager may also issue updates either quarterly or semi-annually, on the performance of the Fund as and when appropriate.

In addition, the Manager has a help-desk service specially set-up to assist customers and investors in their enquiries pertaining to their investments. Customers or investors may call our help-desk Toll-Free-Phone number: 1-800-88-3175 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. Alternatively, investors may e-mail their enquiries to **rham@rhbgroup.com** or visit our website, **www.rhbgroup.com**.

Investors may also refer to FIMM for any queries/concerns regarding their investments in unit trust funds.

<p style="text-align: center;"><i>Investors must not make payment in cash to any individual agent when purchasing units of the Fund.</i></p> <p style="text-align: center;"><i>The Fund's annual report is available upon request.</i></p>
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(h) 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.

5.6 Mode of Distribution

Distributions, if any, after deduction of taxation and expenses, (i.e. net distributions) will be reinvested to purchase additional units of the Fund based on the Net Asset Value per unit of the Fund as at the first Business Day when units in 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 distributions into the Fund.

<i>Unit price and distributions payable, if any, may go down as well as up.</i>

6. SALIENT TERMS OF THE DEED

As at the Latest Practicable Date, the Deed for the Fund is as listed below:

Name of Fund	Deed
RHB Asian Income Fund	Deed dated 5 January 2012 as modified via its first supplemental deed dated 4 September 2013, second supplemental deed dated 26 February 2015 and third supplemental deed dated 3 August 2015.

6.1 Rights and Liabilities of Unit Holders**6.1.1 Recognition of Unit Holders**

An investor is only recognised as a Unit Holder when his / her name appears in the register as a Unit Holder of the Fund.

Accordingly, only investors whose applications for units in the Fund are successfully processed are recognised as Unit Holders.

6.1.2 Rights of Unit Holders

Unit Holders shall have the right, amongst others, to the following:

- (a) to receive distributions of the Fund, participate in any increase in the capital value of the units and to other rights and privileges as set out in the Deed;
- (b) to call for Unit Holders' meetings, and to vote for the removal of the Trustee or the Manager through a special resolution as provided for in the Deed;
- (c) to exercise the cooling-off right, if applicable; and
- (d) to receive annual reports, interim reports or any other reports of the Fund.

No Unit Holder shall be entitled to require the transfer to him of any assets comprised in the Fund or be entitled to interfere with or question the exercise by the Trustee or the Manager on his behalf of the rights of the Trustee as owner of such assets.

6.1.3 Liabilities of Unit Holders

The liability of Unit Holders shall be limited to their investment participation in the Fund. Unit Holders shall not be liable to indemnify the Trustee or the Manager against any liabilities whatsoever arising in respect of their duties and obligations as the trustee and the manager of the Fund which exceed the value of the assets of the Fund. Any claims against the Fund shall be entirely restricted to the Fund.

6.2 Fees, Charges, and Expenses Permitted by the Deed**6.2.1 Sales Charge and Repurchase Charge**

The Manager may impose a sales charge and a repurchase charge for the sale / repurchase of units according to such rates and conditions disclosed in this prospectus. The Manager is entitled to retain these charges. The maximum charges allowable by the Deed and the actual charges paid by Unit Holders are as follows:

Sales Charge / Transaction Fee:		
Fund	Maximum Allowable Rate (% of investment / purchase amount, net of bank charges (if any))	Actual Rate Charged (% of investment / purchase amount, net of bank charges (if any))
AIF	10.00	5.50

Repurchase Charge:		
Fund	Maximum Allowable Rate (% of withdrawal amount / repurchase amount)	Actual Rate Charged (% of withdrawal amount / repurchase amount)
AIF	5.00	NIL

6.2.2 Maximum Annual Management Fee

According to the Deed, the Manager is permitted to charge to the Fund an annual management fee at the maximum rate below:

Fund	Maximum Allowable Rate (% of the Net Asset Value)
AIF	2.50

The annual management fee charged to the Fund shall be such rate agreed between the Manager and the Trustee, and as disclosed in this prospectus.

The Trustee shall ensure that the annual management fee charged is reasonable having regard to:

- (a) the nature, quality and extent of the services provided by the Manager;
- (b) the amount of the management fee in relation to the size and composition of the investments of the Fund;
- (c) the success of the Manager in meeting the objective of the Fund;
- (d) the investment performance of the Fund; and
- (e) the maximum allowable rate.

6.2.3 Maximum Annual Trustee Fee

According to the Deed, the Trustee is permitted to charge to the Fund an annual trustee fee at the maximum rate below:

Fund	Maximum Allowable Rate
AIF	0.15% per annum of the Net Asset Value subject to a minimum of RM18,000 (excluding foreign custodian fees and charges).

The rate of the annual trustee fee to be paid by the Fund to the Trustee shall be at such rate disclosed in this prospectus. In addition to the annual trustee fee, the Trustee may be paid by the Fund any expense properly incurred by the Trustee in the performance of its duties and responsibilities and for taking into custody any assets or investments of the Fund. Such custodian fee is determined in consultation with the Manager and shall not exceed the relevant prevailing market rate.

6.2.4 Increase in Fees and Charges

Any increase in the fees and charges (i.e. sales charge, repurchase charge, annual management and annual trustee fees) above the level disclosed in this prospectus (but below the maximum rate prescribed in the Deed) can be made by way of a supplementary prospectus. However, any increase in the sales charge, repurchase charge, annual management and annual trustee fees above the maximum rate prescribed in the Deed can only be made by way of a supplemental deed which will require Unit Holders' approval before the issuance of a supplemental deed and a supplementary prospectus.

6.2.5 Other Permitted Expenses of the Fund

Only the expenses which are directly related and necessary to the business of the Fund may be charged to the Fund.

The expenses directly incurred by and charged to the Fund include but are not limited to the list of expenses disclosed in this prospectus (section 4.2 Fees and Expenses).

Expenses associated with the management and administration of the Fund, such as general overheads and cost for services which are expected to be provided by the Manager shall not be charged to the Fund.

Expenses relating to the issuance of this prospectus may not be charged to the Fund, where the Manager imposes a sales charge. Accordingly, the Manager has borne all costs relating to the issuance of this prospectus.

6.3 Removal, Replacement, and Retirement of the Manager and Trustee

6.3.1 Removal or Replacement of the Manager

The Manager may be removed and replaced by the Trustee on the grounds that the Manager:

- (i) has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose; or
- (ii) has had a receiver appointed; or
- (iii) has ceased to carry on business; or
- (iv) is in breach of any of its obligations or duties under the Deed or the relevant laws; or
- (v) has ceased to be eligible to be a management company under the relevant laws; or
- (vi) has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for the Trustee to remove or replace the Manager after the Trustee has been given notice to the Manager of that opinion and the reasons for that opinion, has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a special resolution.

The Manager may also be removed or be required to retire by the Unit Holders if a special resolution is passed at a meeting of the Unit Holders.

6.3.2 Retirement of the Manager

The Manager may retire in favour of some other corporation upon giving the Trustee twelve (12) months written notice of the Manager's intent to do so, or such shorter time as the Manager and the Trustee may agree upon, provided such retirement is carried out in accordance with the relevant laws and terms and conditions under the Deed.

6.3.3 Removal or Replacement of the Trustee

The Trustee may be removed by the Manager if:

- (i) the Trustee has ceased to exist; or
- (ii) the Trustee has not been validly appointed; or
- (iii) the Trustee was not eligible to be appointed or to act as trustee under any relevant law; or
- (iv) the Trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the Deed or any relevant law; or
- (v) a receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under that appointment; or
- (vi) a petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared insolvent); or
- (vii) the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any relevant law; or
- (viii) a special resolution is duly passed in accordance with the provisions of the Deed that the Trustee be removed in a meeting of Unit Holders.

6.3.4 Retirement of the Trustee

The Trustee may retire by giving twelve (12) months' written notice to the Manager of the Trustee's intent to do so, or such shorter time as the Manager and the Trustee may agree upon, and appoint in its stead another trustee for the Fund who is approved by the Securities Commission.

6.4 Termination of the Fund

The Fund is of unlimited duration and shall continue until terminated:

- (a) By the Manager at any time in its absolute discretion subject to compliance with the relevant laws, which may include but is not limited to the following situations:
 - (i) Where authorisation for the Fund's establishment is revoked by the Securities Commission at any time.
 - (ii) Where an approved transfer scheme as defined under the relevant laws has resulted in the Fund being left with not asset.
- (b) By the Trustee if a Unit Holders meeting is summoned by the Trustee to pass a special resolution in order to terminate and wind-up the Fund and thereafter the Trustee must obtain an order from the court to confirm the said special resolution.
- (c) By the Unit Holders if a Unit Holders meeting is summoned by the Unit Holders to pass a special resolution to terminate and wind-up the Fund.

6.5 Unit Holders Meeting (“Meeting”)

A Meeting may be summoned by the Unit Holders, the Trustee or the Manager in accordance with the provisions of the Deed and any relevant laws. Any such Meeting will be conducted in accordance with the provisions of the Fund’s Deed and any relevant laws.

6.5.1 Quorum

The quorum required for a Meeting is five (5) Unit Holders of the Fund whether present in person or by proxy. However, if the purpose of the Meeting is to pass a special resolution such as to remove the Manager and/or the Trustee, then the quorum must be five (5) Unit Holders whether present in person or by proxy who must hold in aggregate at least 25% of the units in circulation at the time of the Meeting.

Where the Fund has only five (5) or less Unit Holders, the quorum required for a meeting is two (2) Unit Holders whether present in person or by proxy. If the Meeting is convened to pass a special resolution such as to remove the Manager and / or the Trustee then the two (2) Unit Holders whether present in person or by proxy must hold in aggregate at least 25% of the units in circulation at the time of the Meeting.

6.5.2 Manner of Voting and Resolution

Every Unit Holder entitled to attend the Meeting and to vote, may do so personally or by proxy. At a Meeting, every resolution of the Meeting shall be decided by a show of hands unless a poll is demanded or if the meeting is to determine on a matter of special resolution, in which case a poll should be taken. On a show of hands every Unit Holder who is present in person or by proxy shall have one vote.

A poll may be demanded on any resolution. If a poll is taken or demanded, every Unit Holder who is present in person or by proxy has one vote for every unit held by the Unit Holder. The Manager may attend any Meeting but must not exercise the voting rights for the units it or its nominees hold in any Unit Holders’ Meeting, regardless of the party who requested for the Meeting and the matters that are laid before the Meeting.

A poll may be demanded by the chairman of the Meeting, the Trustee, the Manager or by Unit Holders holding (or representing by proxy) between them not less than one-tenth (1/10) of the total number of units then in issue.

Unless a poll is so demanded, a declaration by the chairman of the Meeting of the result of the resolution shall be conclusive evidence of the fact whether in favour of or against such resolution.

All resolutions presented at the Meeting shall be passed by a simple majority except for special resolutions which require majority representing at least three-fourths (3/4) of the value of units held by the Unit Holders present at the Meeting whether present in person or by proxy. Resolutions passed at the Meeting shall bind all Unit Holders whether or not they were present at the Meeting.

7. THE MANAGEMENT AND ADMINISTRATION OF THE FUND

7.1 The Manager

The Manager, RHB Asset Management Sdn Bhd (“RHBAM”), is a wholly-owned subsidiary of RHB Investment Bank Berhad (“RHBIB”). The Manager is a holder of a Capital Markets Services License issued under the Capital Markets and Services Act 2007. The Manager has been in operation since 1989.

7.2 Board of Directors

The board of directors of the Manager takes an active part in the affairs of the Manager and the unit trust funds under its management. The board of directors of the Manager meets at least once every three (3) months to receive recommendations and reports on investment activities from the investment committee, set policies and guidelines of the Manager and to review performance, financial and audit reports of the Manager. Additional meetings shall also be convened, should the need arise.

The board of directors of the Manager are as follows:

1. Mr Patrick Chin Yoke Chung (Non-independent non-executive chairman)
2. Encik Abdul Aziz Peru Mohamed (Senior independent non-executive director)
3. Ms Ong Yin Suen (Non-independent non-executive director / managing director)
4. Mr Chin Yoong Kheong (Independent non-executive director)
5. Dr. Ngo Get Ping (Independent non-executive director)
6. Ms Choo Shan (Independent non-executive director)

7.3 Functions of the Manager

The Manager is responsible for the day-to-day administration of the Fund in accordance with the provisions of the Deed. The main responsibilities of the Manager include:

- Selecting and managing investments of the Fund;
- Executing, supervising and valuing investments of the Fund;
- Arrangement of sale and repurchase of units;
- Keeping proper records of the Fund;
- Issuing the Fund's interim and annual reports to Unit Holders;
- Distribution of income to Unit Holders (if any); and
- Marketing the Fund to potential investors.

The Manager is a member of FIMM. It maintains a tied sales agency force which is duly registered with FIMM which markets and distributes its proprietary unit trust funds to prospective investors. It also has an IUTA arrangement with RHB Bank Berhad and/or such other approved distributors as may be appointed by the Manager from time to time.

7.4 The Investment Committee**Functions of the Investment Committee**

The investment committee is responsible for formulation of the investment policies and investment strategy for the Fund. It has broad discretionary authority over the investments of the Fund. The investment committee also oversees the activities of the fund manager who is responsible for research, securities recommendation and asset allocation.

The investment committee meets at least once every three (3) months and has the responsibility to decide and approve the following: -

- Asset allocation;
- Schedule of securities for purchase and disposal;
- Risk exposure, e.g. country and specific market risks; and
- Schedule of income distribution to Unit Holders.

The fund manager will fine tune the asset allocation in response to periodic changes in the prevailing market condition, particularly interest rates movements and sales operations.

7.5 The Investment Team

The investment team is jointly responsible for the overall investment decisions made on behalf of the Fund.

The designated fund manager is Michael Chang Wai Sing.

Michael Chang Wai Sing (“Mr. Chang”) is the chief investment officer for fixed income in RHB Asset Management Sdn Bhd (“RHBAM”). He has more than 17 years of fund management experience, specializing in fixed income investments for insurers and asset management companies. Prior to joining RHBAM, he was with MCIS Insurance Bhd for 8 years managing both life and general insurance portfolios.

His strong investment acumen is recognized by the market. He was awarded the “Most Astute Investor in Asian Local Currency Bonds” for Malaysia by Asset Benchmark Research, where he ranked no. 1 in the “top ten astute investors in Malaysia” for three consecutive years in 2014, 2015 and 2016.

Mr. Chang is a national member of the ACI-Malaysia – The Financial Markets Association (“PPKM”). Prior to gaining his membership, he was a distinction and award recipient for the Pasaran Kewangan Malaysia Certificate (“PKMC”). Mr Chang holds a Capital Market Services Representative’s License for the regulated activity of fund management.

The designated fund manager of the Fund is supported by our investment team comprising of a team of experienced fund managers who are responsible to actively manage the Fund in accordance with the investment objective of the Fund and the provision of the Deed. The investment team shall have discretionary authority over the investments of the Fund subject to the rules and guidelines issued by the relevant authorities.

7.6 Manager’s Disclosure of Material Litigation

As at the Latest Practicable Date, there is no material litigation and arbitration, including those pending or threatened, and any facts likely to give rise to any proceedings which might materially and adversely affect the business and/or financial position of the Manager.

7.7 Other Information

Further information on the Manager and investment committee of the Fund is provided on our website, www.rhbgroup.com.

8. THE TRUSTEE OF THE FUND

The Trustee is HSBC (Malaysia) Trustee Berhad (Company No. 1281-T), a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at 13th Floor, Bangunan HSBC, South Tower, No. 2, Leboh Ampang, 50100 Kuala Lumpur.

8.1 Experience in Trustee Business

Since 1993, the Trustee has acquired experience in the administration of trusts and has been appointed as trustee for unit trust funds, exchange traded funds, wholesale funds and funds under private retirement scheme.

8.2 Duties and Responsibilities of the Trustee

The Trustee's main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise all due care, diligence and vigilance and is required to act in accordance with the provisions of the Deed, Capital Markets and Services Act 2007 and the Securities Commission's Guidelines on Unit Trust Funds ("Guidelines"). Apart from being the legal owner of the Fund's assets, the Trustee is also responsible for ensuring that the Manager performs its duties and obligations in accordance with the provisions of the Deed, Capital Markets and Services Act 2007 and the Guidelines. In respect of monies paid by an investor for the application of units, the Trustee's responsibility arises when the monies are received in the relevant account of the Trustee for the Fund and in respect of redemption, the Trustee's responsibility is discharged once it has paid the redemption amount to the Manager.

8.3 Trustee's Statement of Responsibility

The Trustee has given its willingness to assume the position as trustee of the Fund and all the obligations in accordance with the Deed, all relevant laws and rules of law. The Trustee shall be entitled to be indemnified out of the Fund against all losses, damages or expenses incurred by the Trustee in performing any of its duties or exercising any of its powers under this Deed in relation to the Fund. The right to indemnity shall not extend to loss occasioned by breach of trust, wilful default, negligence, fraud or failure to show the degree of care and diligence required of the Trustee having regard to the provisions of the Deed.

8.4 Trustee's Disclosure of Material Litigation

As at 31 July 2017, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee and any of its delegates.

8.5 Trustee's Delegate

The Trustee has appointed the Hongkong and Shanghai Banking Corporation Ltd as the custodian of both the local and foreign assets of the Fund. For quoted and unquoted local investments of the Fund, the assets are held through their nominee company, HSBC Nominees (Tempatan) Sdn Bhd. The Hongkong and Shanghai Banking Corporation Ltd is a wholly owned subsidiary of HSBC Holdings Plc, the holding company of the HSBC Group. The custodian's comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate events processing. All investments are registered in the name of the Trustee or to the order of the Trustee. The custodian acts only in accordance with instructions from the Trustee.

The Trustee shall be responsible for the acts and omissions of its delegate as though they were its own acts and omissions.

However, the Trustee is not liable for the acts, omissions or failure of third party depository such as central securities depositories, or clearing and/or settlement systems and/or authorised depository institutions, where the law or regulation of the relevant jurisdiction requires the Trustee to deal or hold any asset of the Fund through such third parties.

Particulars of the Trustee's Delegate

For foreign asset:

The Hongkong And Shanghai Banking Corporation Limited
6/F, Tower 1,
HSBC Centre,

1 Sham Mong Road, Hong Kong.
Telephone No: (852)2288 6111

For local asset:

The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd (Co. No. 258854-D)

No 2 Leboh Ampang

50100 Kuala Lumpur

Telephone No: (603)2075 3000 Fax No: (603)2179 6488

8.6 Anti-Money Laundering and Anti-Terrorism Financing Provisions

The Trustee has in place policies and procedures across the HSBC Group, which may exceed local regulations. Subject to any local regulations, the Trustee shall not be liable for any loss resulting from compliance of such policies, except in the case of negligence, willful default or fraud of the Trustee.

8.7 Statement of Disclaimer

The Trustee is not liable for doing or failing to do any act for the purpose of complying with law, regulation or court orders.

8.8 Consent to Disclosure

The Trustee shall be entitled to process, transfer, release and disclose from time to time any information relating to the Fund, Manager and Unit Holders for purposes of performing its duties and obligations in accordance to the Deed, the Capital Markets and Services Act 2007, Guidelines and any other legal and/or regulatory obligations such as conducting financial crime risk management, to the Trustee's parent company, subsidiaries, associate companies, affiliates, delegates, service providers, agents and any governing or regulatory authority, whether within or outside Malaysia (who may also subsequently process, transfer, release and disclose such information for any of the above mentioned purposes) on the basis that the recipients shall continue to maintain the confidentiality of information disclosed, as required by law, regulation or directive, or in relation to any legal action, or to any court, regulatory agency, government body or authority.

9. RELATED-PARTY TRANSACTION AND CONFLICT OF INTEREST

The directors and officers of the Manager, and members of the investment committee should avoid any conflict of interest arising, and if any conflict arises, should ensure that the Fund is not disadvantaged by the transaction concerned. Any transaction carried out by or on behalf of the Fund should be executed on terms which are the best available for the Fund and which are no less favourable to the Fund than an arm's length transaction between independent parties. In the event the interest of any directors and employees of the Manager, and members of the investment committee is directly or indirectly involved, he or she would abstain from being involved with any decision-making process of the said transaction.

No fees other than the ones set out in this prospectus have been paid to any promoter of the Fund, or the Trustee (either to become a trustee or for other services in connection with the Fund), or the Manager for any purpose or as allowed by regulations or approved by the authorities.

Interests in the Fund and employees' securities dealings

Subject to the paragraph below and any legal and regulatory requirement, any officers or directors of the Manager, Trustee or any of their respective related corporations, may invest in the Fund. Such

officers or directors will receive no payments from the Fund other than usual income distributions that they may receive as a result of investment in the Fund.

The Manager has in place a policy contained in its rules of business conduct, which regulates its employees' securities dealings. A monthly declaration of securities trading is required of all employees to ensure that there is no potential conflict of interest between the employees' securities trading and the execution of the employees' duties to the Manager and customers of the Manager.

The Fund may also invest in related companies and/or instruments issued by related companies of the Manager and/or deposit money in financial institutions related to the Manager. All related party transaction will be transacted at arm's length and are established on terms and conditions that are stipulated in the applicable regulations of the respective stock exchanges and/or other applicable laws and market convention.

Cross trades

The Fund may conduct cross trades with another fund under the management of the Manager provided that:

- 1) the sale and purchase decisions are in the best interest of both funds;
- 2) transactions are executed on arm's length and fair value basis;
- 3) reason for such transactions is documented prior to execution; and
- 4) transaction is executed through a dealer/financial institution.

Cross trades between staff personal account and the Fund's account(s), and cross trades between proprietary accounts and the Fund's account(s) are prohibited.

HSBC (Malaysia) Trustee Berhad

As Trustee for the Fund, there may be related party transaction involving or in connection with the Fund in the following events: -

- 1) Where the Fund invests in instruments offered by the related party of the Trustee (e.g placement of monies, structured products, etc);
- 2) Where the Fund is being distributed by the related party of the Trustee as Institutional Unit Trust Adviser (IUTA);
- 3) Where the assets of the Fund are being custodised by the related party of the Trustee both as sub-custodian and/or global custodian of the Fund (Trustee's delegate); and
- 4) Where the Fund obtains financing as permitted under the Securities Commission's Guidelines on Unit Trust Funds, from the related party of the Trustee.

The Trustee has in place policies and procedures to deal with conflict of interest, if any. The Trustee will not make improper use of its position as the owner of the Fund's assets to gain, directly or indirectly, any advantage or cause detriment to the interests of Unit Holders. Any related party transaction is to be made on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties.

Subject to the above and any local regulations, the Trustee and/or its related group of companies may deal with each other, the Fund or any Unit Holder or enter into any contract or transaction with each other, the Fund or any Unit Holder or retain for its own benefit any profits or benefits derived from any such contract or transaction or act in the same or similar capacity in relation to any other scheme.

Other confirmations

Wei Chien & Partners has given its confirmation that there are no existing or potential conflicts of interest in its capacity as the solicitors for the Manager.

KPMG Tax Services Sdn Bhd has given its confirmation that there are no existing or potential conflicts of interest in its capacity as the tax adviser for the Fund.

10. TAX ADVISER'S LETTER ON THE TAXATION OF THE FUND AND UNIT HOLDERS

(Prepared for inclusion in this prospectus)

Private and confidential

KPMG Tax Services Sdn. Bhd.
Level 10, KPMG Tower
8, First Avenue, Bandar Utama
47800 Petaling Jaya
Selangor Darul Ehsan, Malaysia

The Board of Directors
RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur

31 July 2017

Dear Sirs

Re: Taxation of the Fund and Unit Holders

This letter has been prepared for inclusion in the prospectus dated 6 October 2017 in connection with the offer of units in the RHB Asian Income Fund ("the Fund"): -

Taxation of the Fund

Income Tax

The Fund is treated as a unit trust for Malaysian tax purposes. The taxation of the Fund is therefore governed principally by Sections 61 and 63B of the Malaysian Income Tax Act, 1967 ("the Act").

Subject to certain exemptions, the income of the Fund in respect of investment income derived from or accruing in Malaysia after deducting tax allowable expenses, is liable to Malaysian income tax at the rate of 24% with effect from Year of Assessment ("YA") 2016.

Investment income derived from sources outside Malaysia and received in Malaysia by a resident unit trust is exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

Gains from the realisation of investments (whether local or foreign) by the Fund will not be subject to tax in Malaysia.

Discounts earned by the Fund from the following are also exempt from tax: -

- securities or bonds issued or guaranteed by the Government of Malaysia; or
- debentures or sukuks, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

Deductions in respect of the Fund's expenses such as manager's remuneration, maintenance of a register of Unit Holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage are generally allowed based on a prescribed

formula subject to a minimum of 10 percent and a maximum of 25 percent of the total of these expenses.

Single-tier Malaysian dividends received by the Fund are exempted from tax and expenses incurred by the Fund in relation to dividend income (which is paid or credited under the single-tier system) are disregarded.

Interest income earned by the Fund from the following are exempt from tax:-

- any savings certificates issued by the Government of Malaysia; or
- securities or bonds issued or guaranteed by the Government of Malaysia; or
- debentures or sukuks, other than convertible loan stock, approved or authorised by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia; or
- a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013¹; or
- any development financial institution regulated under the Development Financial Institutions Act 2002¹; or
- Sukuks originating from Malaysia, other than convertible loan stock, issued in any currency other than Ringgit and approved or authorised by, or lodged with, the Securities Commission (“SC”) or approved by the Labuan Financial Services Authority².

Real Property Gains Tax (“RPGT”)

Gains on disposal of investments by the Fund will generally not be subject to income tax in Malaysia. However, such gains may be subjected to RPGT in Malaysia, if the gains are derived from the sale of Malaysian real properties or shares in Malaysian real property companies (as defined). The gains on the disposal of the chargeable assets would be subject to RPGT at the applicable rate depending on the holding period of the chargeable assets.

Goods and Services Tax (“GST”)

GST has been implemented in Malaysia with effect from 1 April 2015, at a standard rate of 6%. It replaced the Sales Tax and Service Tax.

The issue, holding or redemption of any unit under a trust fund is regarded as an exempt supply. The investment activities of the Fund such as buying and selling of securities are exempt supplies and thus not subject to GST. Thus, if the Fund is only making exempt supplies, it is not required to be registered for GST.

However, certain expenses incurred by the Fund such as fund manager’s fees, trustee fees and professional fees will be subject to GST if the service providers are GST registered. If the Fund is only making exempt supplies (and thus not GST registered), any input tax incurred by the Fund for the aforementioned expenses are not claimable.

Note 1: Effective from YA 2017, in the case of a wholesale fund which is a money market fund, the exemption shall only apply to a wholesale fund which complies with criteria as set out in the relevant guidelines of the Securities Commission.

Note 2: With effect from YA 2017, the income tax exemption shall not apply to interest paid or credited to a company in the same group, licensed banks and prescribed development financial institutions.

Taxation of Unit Holders

Unit Holders are taxed on an amount equivalent to their share of the total taxable income of the Fund, to the extent that this is distributed to them. The income distribution from the Fund may carry with it applicable tax credits proportionate to each Unit Holder's share of the total taxable income in respect of the tax paid by the Fund. Unit Holders will be entitled to utilise the tax credit as a set-off against the tax payable by them. Any excess over their tax liability will be refunded to the Unit Holders. No other withholding taxes will be imposed on the income distribution of the Fund.

With effect from YA 2016, corporate Unit Holders (resident or non resident in Malaysia), will be taxed at the corporate tax rate of 24%, on distributions of income from the Fund to the extent of an amount equivalent to their share of the total taxable income of the Fund.

Resident corporate Unit Holders whose paid-up capital in the form of ordinary shares does not exceed RM2.5 million will be subject to a tax rate of 19% (will be reduced to 18% from YA 2017) on chargeable income of up to RM500,000. For chargeable income in excess of RM500,000, the tax rate of 24% (effective from YA 2016) is still applicable. However, the said tax rate of 19% on chargeable income of up to RM500,000 will not apply if more than 50% of the paid up capital in respect of ordinary shares of that company is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa, or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

Pursuant to Income Tax (Exemption) (No. 2) Order 2017 [P.U.(A) 117], a tax exemption equivalent to a reduction in the corporate tax rate from 1% to 4% will be effectively given for YA 2017 and YA 2018 based on percentage of increase in the chargeable business income for the relevant YA as compared to the immediately preceding YA, subject to meeting the stipulated conditions.

Individuals and other non-corporate Unit Holders who are resident in Malaysia are generally subject to income tax at scaled rates. The scaled tax rates range from 0% to 28% with effect from YA 2016.

Individuals and other non-corporate Unit Holders who are not resident in Malaysia, for tax purposes, will be subject to Malaysian income tax at the rate of 28% with effect from YA 2016. Non resident Unit Holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdictions.

The distribution of single-tier dividends and other tax exempt income by the Fund will be exempted from tax in the hands of the Unit Holders in Malaysia. Distribution of foreign income will also be exempted from tax in the hands of the Unit Holders.

Units split by the Fund will be exempted from tax in Malaysia in the hands of the Unit Holders.

Any gains realised by the Unit Holders (other than financial institutions, insurance companies and those dealing in securities) from the transfers or redemptions of the units are generally treated as capital gains which are not subject to income tax in Malaysia. However, certain Unit Holders may be subject to income tax in Malaysia on such gains, due to specific circumstances of the Unit Holders.

The following gains or income received by the Unit Holders are not subject to GST: -

- the distribution of income from the Fund to the Unit Holders which may comprise of dividends, interest income and gain from realisation of investments;
- distribution of foreign income from the Fund;

- unit split by the Fund and reinvestment of distribution; and
- gain made from selling or redemption of units.

However, the following expenses incurred by the Unit Holders should be subject to GST if the supplier is GST registered: -

- any fee based charges in relation to buying of the units such as sales charge; and
- switching and transfer charges for switching or transferring the units.

The tax position is based on our understanding and interpretation of the Malaysian tax laws and proposals as they stand at present. All prospective investors should not treat the contents of this letter as advice relating to taxation matters and are advised to consult their own professional advisers concerning their respective investments.

Yours faithfully



Ong Guan Heng
Executive Director

11. EXPERTS' REPORT

There are no experts' reports in respect of the Fund as no experts (i.e. any party providing advice to the Manager) apart from the tax adviser were appointed for the Fund.

12. APPROVAL AND CONDITIONS

There are no other approvals required, sought or pending from any relevant authorities in respect of the Fund.

There are no waivers or exemptions granted by the Securities Commission for the Fund as none has been sought for.

13. DOCUMENTS AVAILABLE FOR INSPECTION

The following documents or copies thereof, where applicable, may be inspected by Unit Holders without charge at the registered/principal office of the Manager or such other place as the Securities Commission may determine:

- (a) the Deed;
- (b) this prospectus and supplementary or replacement prospectus, if any;
- (c) the latest annual and interim reports of the Fund;
- (d) each material contract disclosed in this prospectus and, in the case of a contract not reduced into writing, a memorandum which gives full particulars of the contract;
- (e) where applicable, the audited financial statements of the Manager and the Fund for the current financial year and for the last three (3) financial years;
- (f) all reports, letters or other documents, valuations and statements by any expert, any part of which is extracted or referred to in this prospectus (if any). Where a summary expert's report is included in the prospectus, the corresponding full expert's report shall be made available for inspection;
- (g) all consents given by the experts disclosed in this prospectus; and
- (h) writ and relevant cause papers for all material litigation and arbitration disclosed in this prospectus.

DIRECTORY OF OUTLETS FOR PURCHASE AND SALE OF UNITS

For information on the participating distributors, please contact:

RHB Asset Management Sdn Bhd's Registered/Principal Office:
(Kindly refer to the Corporate Directory for details.)

Investors may call our help-desk at Toll-Free-Phone number: 1-800-88-3175 at any time during our office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. or e-mail your enquiries to rhbam@rhbgroup.com or visit our website, www.rhbgroup.com.

RHB ASSET MANAGEMENT SDN BHD 174588-X
Level 8 Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
Tel:603-9205 8000 Fax: 603-9205 8100
Toll Free No:1-800-88-3175 Website: www.rhbgroup.com

Individual Joint Corporate Staff Application

In compliance with the Capital Markets and Services Act 2007, this form should not be circulated unless accompanied by the relevant master prospectus(es)/ prospectus(es) and its supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant master prospectus(es)/ prospectus(es) and its supplementary(ies) if any before completing this form. Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time Investor(s), this form is required to be completed.

PARTICULARS OF INDIVIDUAL APPLICANT / CORPORATE APPLICANT

You MUST be 18 years old and above as at the date of this application. Please provide a copy of your NRIC or Passport.

Name of Individual/ Corporate Applicant _____
(as in NRIC/Passport No./Certificate of Incorporation)

NRIC No.(old)/Passport No./Company Registration No. _____ NRIC No. (new) _____ - _____ - _____

(To be completed if Individual Applicant)
Date of Birth (DD/MM/YYYY) _____ - _____ - _____ Country of Birth _____

Source of Income Employed (Permanent/Contract) Own business Savings/ Inheritance Others (please specify) _____

Employer's/Company's Name _____

Employer's/Company's Tel No. _____ Occupation/ Designation _____

Employer's/Company's Office In Malaysia Outside Malaysia (please specify) _____

Nature of Business of Applicant/ Applicant's Employer Financial/Banking/Investment Legal/Tax Telecommunications Hotel/ Restaurant Consultancy Government/ Government related Medical/Health/Science Education Real Estate/ Property Manufacturing Construction Others (please specify) _____

Marital Status Single Married Widowed Divorced No. of Dependents (please indicate if any) _____

Nationality Malaysian Others (please specify) _____ Sex Male Female

Bumiputera Status Yes No Race Malay Chinese Indian Others _____

Education Level Primary Secondary STPM / Diploma /PreU Degree Post Graduate Others _____

Annual Income Up to RM18,000 RM18,001 - RM36,000 RM36,001 - RM50,000 RM50,001 - RM96,000 RM96,001 - RM180,000 RM180,001 - RM240,000 RM240,001 and above

Mother's Maiden Name _____

Individual Applicant Email Address _____

By providing your email address to RHB Asset Management Sdn Bhd ("RHBAM"), you have consented to receive communications and/or information from RHBAM relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

(To be completed if Corporate Applicant)
Date of Incorporation (DD/MM/YYYY) _____ - _____ - _____ Country of Incorporation _____

Nature of Business of Applicant/Applicant's Employer Financial/Banking/Investment Legal/Tax Telecommunications Hotel/ Restaurant Consultancy Government/ Government related Medical/Health/Science Education Real Estate/ Property Manufacturing Construction Others (please specify) _____

Company Status Bumiputra Controlled Non-Bumiputra Controlled Non-Malaysian Controlled

Company Source of Income Disposal of non-core business/asset/investments Fund raising exercise such as right issue Cash in hand/surplus funds/working capital

Contact Person (1) _____

Designation _____ Department _____

Tel No. _____ ext _____ Fax No. _____

Office Email Address _____

Contact Person (2) _____

Designation _____ Department _____

Tel No. _____ ext _____ Fax No. _____

Office Email Address _____

Please refer to clause 4 of the Terms and Conditions to ascertain the documents required to be submitted with this application.

PARTICULARS OF JOINT INDIVIDUAL APPLICANT (not applicable for EPF Investment Scheme"EPF")

Name as in NRIC/Passport _____

NRIC No.(old)/Passport No./Birth Certificate No. _____ NRIC No. (new) _____ - _____ - _____

Date of Birth (DD/MM/YYYY) _____ - _____ - _____ Country of birth _____ Sex Male Female

Nationality : Malaysian Others (please specify) _____ Bumiputera Status : Yes No

Occupation _____ Relationship to Individual Applicant Parent Spouse Child Sibling Others _____

Nature of Business of Applicant/Applicant's Employer Financial/Banking/Investment Legal/Tax Telecommunications Hotel/ Restaurant Consultancy Government/ Government related Medical/Health/Science Education Real Estate/ Property Manufacturing Construction Others (please specify) _____

APPLICANT'S CONTACT DETAILS

Permanent Address _____

(as in NRIC/Passport No./Certificate of Incorporation)

Post Code _____ Town / City _____

State _____ Country _____

Correspondence/ Mailing Address _____

(complete if different)

Post Code _____ Town / City _____

State _____ Country _____

Tel No. _____

Country Code _____ Area Code _____ Residence / House _____ Mobile _____

Office _____ ext _____ Fax No. _____

FOR UTC/DISTRIBUTOR USE ONLY

RHBAM/Distributor Branch Code/ Stamp _____ Name of Staff/ UTC/Distributor Staff/UTC Code _____ Signature of Staff/ UTC/Distributor FiMM Code _____

FOR OFFICE USE ONLY

Account No. _____ Trans. Sequence No. _____ Price of Transaction (RM/relevant currency) _____

INVESTMENT OBJECTIVE & EXPERIENCE

Investment Objective

- Capital Growth Regular Income Capital Protection Retirement
 Education Wealth Accumulation

Investment Experience

- Unit Trust _____ year(s) Trading on Bursa Malaysia _____ year(s)
 Futures / Options _____ year(s) Others _____ year(s)
 No experience

Investment Time Frame

- Long Term (> 5 years) Medium (3-5 years) Short Term (< 3 years)

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN RESIDENT(S)/REGISTERED ORGANISATION(S)

- I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of _____ (Country)
- We declare that we are a non-Malaysian organisation and our organisation is incorporated in _____ (Country)

PARTICULARS OF INSURANCE (RHB EQUITY TRUST FUND ONLY)

Name of Beneficiary (as in NRIC/Passport/Birth Certificate) _____

NRIC No.(old)/Passport No./Birth Certificate No. _____ NRIC No. (new) _____ - _____ - _____

Relation to Applicant _____

DECLARATIONS AND SIGNATURES

INDIVIDUAL APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Master Prospectus(es)/ Prospectus(es) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my/our initial and subsequent transactions with RHB Asset Management Sdn. Bhd. ("RHBAM").
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/ We were a party thereto.
- I am/ We are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/ Passport is/are enclosed.
- I/We do declare and represent that as at the date hereof, I/We am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us.
- I/We declare that I am/ We are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I am/ We are in compliance and undertake that I/We will comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM with all information as it may require for the purpose of and in connection with completing the Account Application Form, including but not limited to, my/our information on financial position, condition or prospect.
- I/We acknowledge that I/We shall keep RHBAM informed of any change of my/our particulars as stated in this Account Application Form and/or of any material facts that will, direct or indirectly, affect my/our financial position(s), condition(s) or prospect(s).
- I/We undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the Anti-Money Laundering and Counter Financing Terrorism Act 2001 ("AML/CFTA").
- (For joint application only) In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.

CORPORATE APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Master Prospectus(es)/ Prospectus(es) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my/our initial and subsequent transactions with RHB Asset Management Sdn. Bhd. ("RHBAM").
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/ We were a party thereto.
- I/We do declare and represent that as at the date hereof, I/We am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us.
- I am/ We are duly authorised officer(s) of the Corporation, and warrant that the Corporation has the power and capacity to enter into this agreement and undertake transactions involving the Fund(s). Attached is a certified true copy of the Corporation's list of authorised signatories.
- I/We, as directors(s) of the Corporation do hereby declare that the Corporation is a legally incorporated Corporation. Copy of my/our Certificate of Incorporation is enclosed.
- I/We, hereby declare and represent that as at this date, the Corporation is not wound up nor has there been any winding-up petition presented to the Corporation.
- I/We declare that I am/ We are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We undertake to provide RHBAM with all information as it may require for the purpose of and in connection with completing the Account Application Form, including but not limited to, the Corporation and its group of companies' information on financial position, condition, operation, business or prospect.
- I/We acknowledge that I/We shall keep RHBAM informed of any change of the information stated in this Account Application Form and/or of any material facts that will, direct or indirectly, affect the Corporation and its group of companies' financial position, condition, operation, business or prospect.
- I/We undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the AML/CFTA.
- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- We, the abovementioned authorised signatories and representatives for the Company, do declare and represent that as at the date hereof, no petition for winding-up has been filed against the Company nor any receiver has been appointed over any of its assets.

DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010 (Applicable for Individual/Corporate Applicant)

- I/We shall fully comply with the provisions of the Personal Data Protection Act 2010 ("the Act") applicable to the processing of personal data as defined in the Act and specifically, that all necessary consents have been obtained from individuals whose personal data may be disclosed to RHBAM or its representatives ("Disclosed Data") in respect of such disclosure to and processing by RHBAM and its representatives and that I/We will always furnish RHBAM or its representatives with up-to-date Disclosed Data.
- I/We shall procure any third party that processes Disclosed Data for or on behalf of me/us to agree in writing to the same terms that I/We agree in line with the Act and in this declaration.
- I/We shall immediately notify RHBAM in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant authorities.
- I/We shall indemnify RHBAM Group against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to RHBAM contained in this clause are without prejudice to and in addition to any warranties, indemnities, remedy or other rights provided by law or any prior agreement.
- Based on the above declaration, I/We undertake that this declaration shall not be assigned without RHBAM's prior written consent; will be binding upon my/our servants, agents, personal representatives, assigns and successor-at-law; will inure to the benefit of RHBAM and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communications between RHBAM and me/us in connection with the processing and disclosure of Disclosed Data to RHBAM.

No delay or omission by RHBAM in exercising any right under this declaration will operate as a waiver of that or any other right. The covenants set out in this declaration are separate and severable and enforceable accordingly and whilst the restrictions are considered by the parties to be reasonable in all the circumstances as at the date hereof, it is acknowledged that restrictions of such a nature may be invalid because of a change in circumstances or other unforeseen reasons and accordingly, if any restrictions shall be adjudged to be void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wording thereof were deleted or the periods thereof reduced, such modifications shall be applied as may be necessary to make them valid and effective.

ACCOUNT DETAILS FOR INCOME DISTRIBUTION / REDEMPTION

For MYR Currency	For Foreign Currency
Bank Name : _____	Bank Name : _____
Account Holder Name : _____	Account Holder Name : _____
Account No. : _____	Account No. : _____
Account Type : <input type="checkbox"/> Savings <input type="checkbox"/> Current	Account Type : <input type="checkbox"/> Savings <input type="checkbox"/> Current
Account Ownership : <input type="checkbox"/> Single <input type="checkbox"/> Joint	Account Ownership : <input type="checkbox"/> Single <input type="checkbox"/> Joint

ALL APPLICANTS MUST SIGN THIS FORM

Applicant / Authorised Signatory (ies) Date	Joint Applicant / Authorised Signatory (ies) Date	Company Stamp / Common Seal

For **Joint Application**, please tick (✓) account operating mode for future transactions

Applicant Only
 Joint Applicant Only
 Either Applicant to sign
 Both Applicants to sign

TERMS AND CONDITIONS

You are advised to read and understand the relevant Master Prospectus(es)/ Prospectus(es) and deed(s) which shall be made available upon request before investing in the fund(s).

1. MINIMUM INVESTMENT

- Initial and subsequent investment must be for a minimum amount stated in the relevant Master Prospectus(es)/ Prospectus(es).

2. INDIVIDUAL APPLICANT

- Applicant must be 18 years old and above.
- Please enclose a photocopy of your identity card or passport.

3. JOINT INDIVIDUAL APPLICANT

- Please enclose a photocopy of your identity card or passport.
- If aged 18 years old and above, he/she is also required to sign the application form.
- In the case of death of a joint-holder, the surviving holder will be the only person recognised by the Manager and the Trustee as having any title or interest in the units held.
- In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.

4. CORPORATE APPLICANT

- Please enclose a copy of the Memorandum and Articles of Association, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.
- For a corporation, the Common Seal or the Company stamp will have to be affixed. If the Company stamp is used, an Authorised Officer must sign and state his/her representative capacity.
- Certified True Copy (by company secretary, if applicable) of the Board Resolution, Form 11, Form 9, Form 13 (if applicable), Form 24, Form 44, Form 49 and latest Annual Return.

5. RIGHTS OF THE MANAGER

The Manager reserves the right to accept or reject any application in whole or in part thereof and reject any Fund Application Form which is not completed in full and supported by the requested documents and payments.

6. CUSTOMER CARE

If you require further information or clarification, please contact our Customer Service for assistance.

All notices and other communications sent by or to the applicant shall be sent at the risk of the applicant. Unless due to willful default or negligence of the Manager, the Manager shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. The Manager shall not be liable for any direct or indirect consequential losses arising from the foregoing.

The information that you have provided will be used strictly for our own purpose and shall not be shared with any other parties unless as required by law.

PURCHASE / SWITCH FORM

Account No. _____

(for existing unit holders only)

Please tick (✓) if this is staff purchase

Purchase Switch Staff Application

In compliance with the Capital Markets and Services Act 2007, this form should not be circulated unless accompanied by the relevant master prospectus(es)/ prospectus(es) and supplementary(ies) (if any). Investor(s) **should** read and understand the contents of the relevant master prospectus(es)/ prospectus(es) and its supplementary(ies) if any before completing this form. Please complete in BLOCK LETTERS only, and tick (✓) where applicable. For 1st time investors, please fill up the application form to be submitted with this form.

INDIVIDUAL APPLICANT

Name of Individual Applicant _____

NRIC No. (new) _____ - _____ - _____

NRIC No.(old)/ Passport No. _____

Tel No. _____

Update (complete where applicable) Remain as previous application

Occupation/Designation _____

Education Level Primary Secondary STPM / Diploma /PreU Degree Post Graduate Others _____

Annual Income Up to RM18,000 RM18,001 - RM36,000 RM36,001 - RM50,000 RM50,001 - RM96,000

RM96,001 - RM180,000 RM180,001 - RM240,000 RM240,001 and above

Source of Income Employed (Permanent/Contract) Own business Savings / Inheritance Others (please specify) _____

Employer's/Company's Name _____

Employer's/Company's Tel No. _____

Employer's/Company's Office In Malaysia Outside Malaysia (please specify) _____

Nature of Business of Applicant/ Applicant's Employer Financial/Banking/Investment Legal/Tax Telecommunications Hotel/ Restaurant Consultancy Government/ Government related

Medical/Health/Science Education Real Estate/ Property Manufacturing Construction Others (please specify) _____

JOINT INDIVIDUAL APPLICANT (not applicable for EPF)

Name as in NRIC/Passport _____

NRIC No. (new) : _____ - _____ - _____

NRIC No.(old)/ Passport No. _____

Tel No. _____

CORPORATE APPLICANT (not applicable for EPF)

Update on Corporation's documents Remain as previous application

Name of Company _____

Company Registration No _____

Name of Contact Person(s) _____

Tel No: _____ ext _____ Fax No. _____

INVESTMENT OBJECTIVE & EXPERIENCE

Investment Objective

Capital Growth Regular Income Capital Protection Retirement

Education Wealth Accumulation

Investment Time Frame

Long Term (> 5 years) Medium (3-5 years) Short Term (< 3 years)

Investment Experience

Unit Trust _____ year(s) Trading on Bursa Malaysia _____ year(s)

Futures / Options _____ year(s) Others _____ year(s)

No experience

DETAILS OF INVESTMENT APPLICATION

Note: Select a Distribution Instruction only if this is an initial investment in the relevant Fund(s) of RHB Asset Management Sdn Bhd (RHBAM) and only if applicable. Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), income distribution will either be reinvested into further units in the relevant fund or be paid out.

Fund Name	***Plan Type	** Currency	Amount	****No. of years 1 - 5	Investment Type			*Distribution Instruction (not applicable for EPF)		
					<input type="checkbox"/> Initial	<input type="checkbox"/> Additional	<input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Account Details for income distribution to be credited:

** specify the currency acronym eg. RM etc

*** Note: C - Cash Plan
S - Savings Plan
E - EPF Plan

**** Applicable for Regular Savings Plan

For MYR Currency

Bank Name : _____

Account Holder Name : _____

Account No. : _____

Account Type : Savings Current

Account Ownership : Single Joint

For Foreign Currency

Bank Name : _____

Account Holder Name : _____

Account No. : _____

Account Type : Savings Current

Account Ownership : Single Joint

Payment Mode for investment :

Cheque/Bank Draft (Bank _____ No. _____) (Payable to "RHB Asset Management Sdn Bhd")

EPF Investment Scheme ("EPF")

Cash Deposit, kindly indicate the bank account which you banked into:

Fund Name	Bank	Account No.
1 <input type="checkbox"/> All Funds except for items 4 to 9 below	RHB	2-14129-00200777
2 <input type="checkbox"/> All Funds except for items 4 to 9 below	Maybank	514011-592181
3 <input type="checkbox"/> All Funds except for items 4 to 9 below	RHB Multi Currency (for foreign currencies)	6-14129-00007029
4 <input type="checkbox"/> RHB Cash Management Fund 1	RHB	2-14129-0021227-9
5 <input type="checkbox"/> RHB Islamic Cash Management Fund	RHB	2-64317-000042-5
6 <input type="checkbox"/> RHB Money Market Fund	RHB	2-14231-00039055
7 <input type="checkbox"/> RHB Institutional Islamic Money Market Fund	RHB	2-14231-00039055
8 <input type="checkbox"/> RHB Deposits Fund	RHB	2-14231-00039055
9 <input type="checkbox"/> RHB Cash Management Fund 2	RHB	2-14231-00039055
<input type="checkbox"/> Others _____		

Notes to be read before completing this section:

• Cheque/bank draft should be crossed and made payable to "RHB ASSET MANAGEMENT SDN BHD" for all funds. You should write your full name and NRIC No. on the back of each cheque. The cheque(s)/ bank draft(s) must be attached with this Form.

• You may bank-in cash or arrange for a bank transfer into one of the accounts as stated herein. Please attach the bank-in slip or a copy of the Direct Transfer form with this Form. It must clearly state your name, NRIC No, amount remitted and the name of the Fund(s) you are investing into.

• If you are investing via Standing Instruction, kindly fill up the Standing Instruction Form of the relevant bank and attach it with this Form.

FOR UTC / DISTRIBUTOR USE ONLY

RHBAM/ Distributor Branch _____
Code/ Stamp _____
Name of Staff/ UTC/ Distributor _____
Signature of Staff/ UTC/ Distributor _____
Staff/UTC Code _____
FIMM Code _____

FOR OFFICE USE ONLY

Account No. _____ Trans. Sequence No _____ Price of Transaction _____ Trans Price Date _____
(RM/relevant currency)

DETAILS OF SWITCHING APPLICATION

Please ensure you maintain the minimum amount required in the original Fund as stated in the relevant Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies).

SWITCH FROM	
Fund Name	No. of Units
1.	
2.	
3.	
4.	
5.	

SWITCH TO			
Fund Name	*Distribution Instruction (not applicable for EPF)		
1.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
2.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
3.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
4.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
5.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account

*Account Details for income distribution to be credited:

Change of Bank Details (Please provide latest Bank Details (Leave blank if there is no changes.))

For MYR Currency	For Foreign Currency
Bank Name : _____	Bank Name : _____
Account Holder Name : _____	Account Holder Name : _____
Account No. : _____	Account No. : _____
Account Type : <input type="checkbox"/> Savings <input type="checkbox"/> Current	Account Type : <input type="checkbox"/> Savings <input type="checkbox"/> Current
Account Ownership : <input type="checkbox"/> Single <input type="checkbox"/> Joint	Account Ownership : <input type="checkbox"/> Single <input type="checkbox"/> Joint

LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

- (i) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
- (ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- (iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.

- (iv) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you have doubts in respect of any aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

I / We acknowledge that I / We have read and understood the contents of the investment Loan Financing Risk Disclosure Statement. I / We do declare and represent that as at the date hereof, I / We am / are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us. With the completion of this form, it constitutes that I have read, understood and agreed to be bound by the notes, terms and conditions stated in this form. I also accept and acknowledge that RHB Asset Management Sdn Bhd has absolute discretion to reply on facsimile confirmation from me and undertake to indemnify and hold harmless RHB Asset Management Sdn Bhd, its employees and agents at all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.

DECLARATIONS AND SIGNATURES

- I / We acknowledge that I / We have received, read and understood the relevant Master Prospectus(es)/ Prospectus for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.

ALL APPLICANTS MUST SIGN THIS FORM

Applicant / Authorised Signatory (ies) Date	Joint Applicant / Authorised Signatory (ies) Date	Company Stamp / Common Seal

RHB **Asset Management**

RHB Asset Management Sdn Bhd (174588-X)

Head Office

Level 8, Tower 2 & 3,
RHB Centre, Jalan Tun Razak,
50400 Kuala Lumpur, Malaysia

Tel: +603 9205 8000

Fax: +603 9205 8100

www.rhbgroup.com