SUPPLEMENTARY MASTER PROSPECTUS

This supplementary master prospectus is dated 7 August 2023, which must be read together with the master prospectus dated 15 July 2017 for: -

Name of the Funds	Constitution Date of the Funds
RHB GoldenLife Funds -	
Bond Fund: RHB GoldenLife Today	21 February 2005
Equity Fund: RHB GoldenLife 2030	21 February 2005

The RHB GoldenLife 2020 has matured on 29 February 2020.

Manager	**Trustee**
RHB Asset Management Sdn Bhd 198801007231 (174588-X) (A member of RHB Banking Group)	HSBC (Malaysia) Trustee Berhad 193701000084 (1281-T) (A member of the HSBC Group)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 7 AGUST 2023 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 15 JULY 2017.

Responsibility Statement

This supplementary master prospectus dated 7 August 2023 ("Supplementary Master 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 Master Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Funds and a copy of this Supplementary Master Prospectus and the master prospectus dated 15 July 2017 ("the Master Prospectus") (collectively, "the Prospectuses") have been registered with the Securities Commission Malaysia.

The authorisation of the Funds, and registration of these Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Funds 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 Funds 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 Funds.

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GENERAL

1. The information on "RHB GoldenLife 2020" wherever it appears in the Master Prospectus is hereby deleted in its entirety.

2. The reference to "interim report(s)" wherever it appears in the Master Prospectus will be amended to semi-annual report(s)".

A. AMENDMENTS TO THE DEFINITIONS

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

Deed	The master deed (umbrella funds) dated 12 June 2008 as modified via its first supplemental master deed (umbrella funds) dated 25 August 2008, second supplemental master deed (umbrella funds) dated 19 June 2009, third supplemental master deed (umbrella funds) dated 30 April 2013, fourth supplemental master deed (umbrella funds) dated 24 September 2013, fifth supplemental master deed (umbrella funds) dated 2 March 2015, sixth supplemental master deed (umbrella funds) dated 20 May 2015 and seventh supplemental master deed (umbrella funds) dated 28 February 2023 and any other supplemental deeds that may be registered with the Securities Commission Malaysia from time to time.

2. The definition of "Deposits" on page 1 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Deposits	Unless stated otherwise in this master 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.

3. The following definition of "Eligible Market" is hereby inserted immediately after the definition of "Deposits" on page 1 of the Master 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.

4. The definition of "EPF Members Investment Scheme" on page 1 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

EPF-MIS	Employees Provident Fund – Members' Investment Scheme.

5. The following definition of "FIMM" is hereby inserted immediately after the definition of "FBM KLCI" on page 1 of the Master Prospectus:

FIMM	Federation of Investment Managers Malaysia.

6. The following definition of "financial institution(s)" is hereby inserted immediately after the definition of "FIMM" on page 1 of the Master 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.

7. The following definition of "Guidelines" is hereby inserted immediately after the definition of "Fund (respectively) or Funds (collectively)" on page 1 of the Master 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 "GST" on page 1 of the Master Prospectus is hereby deleted in its entirety.

9. The following definition of "IUTA(s)" is hereby inserted immediately after the definition of "Guidelines" on page 1 of the Master Prospectus:

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

10. The definition of "RAM" on page 1 of the Master Prospectus is hereby deleted in its entirety.

11. The following definition of "US Person" is hereby inserted immediately after the definition of "Unit Holder(s)" on page 2 of the Master 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.

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B. AMENDMENTS TO THE CORPORATE DIRECTORY

1. The information on the "Manager" on page 3 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

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**

2. The information on "Trustee" on page 3 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

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@hsbc.com.my

C. AMENDMENTS TO THE FUND INFORMATION

1. A new Section 1.1.1A Fund Type is hereby inserted immediately after Section 1.1.1 Fund Category on page 4 of the Master Prospectus:

1.1.1A Fund Type

Income.

2. The last paragraph on "Investment Strategy" in Section 1.1.5 on pages 4 to 5 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

The performance of this Fund is benchmarked against a weighted average of FBM KLCI (10%) and RHB Bank Berhad's 12-month fixed deposit rate^^ (90%). The benchmark reflects the performance of each asset class as the Fund invests in more than one asset class. FBM KLCI represents the equities portion (10%) while RHB Bank Berhad's 12-month fixed deposit rate represents the fixed income and money market portion (90%). The higher weightage of the Fund's benchmark to RHB Bank Berhad's 12-month fixed deposit rate is a reflection of the investment strategy that emphasizes on fixed income securities and money market in line with the Fund's risk profile of retirement planning. Unit Holders may log on to RHB Bank Berhad's website, **www.rhbgroup.com**, to obtain the latest information on RHB Bank Berhad's fixed deposit rate. To obtain the latest information on the FBM KLCI, investors can refer to Bursa Malaysia's website, **www.bursamalaysia.com**. Unit Holders can obtain information on the composite benchmark from the Manager upon request.

^^ the performance benchmark of the Fund has been replaced from Maybank's 12-month fixed deposit rate to RHB Bank Berhad's 12-month fixed deposit rate with effect from the date of this Supplementary Master Prospectus due to the Manager's intention to standardize the source of the fixed deposit rate from Maybank to RHB Bank Berhad.

3. The information on "Permitted Investments and Restrictions" in Section 1.1.7 on pages 5 to 7 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

1.1.7 Permitted Investments and Restrictions

The Fund may invest in securities of companies listed on Bursa Malaysia; unlisted securities including securities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing or quotation and are offered directly to the Fund by the issuer; financial derivatives; collective investment schemes; structured products and warrants that carry the right in respect of a security traded in or under the rules of an Eligible Market; securities listed on foreign stock exchange, subject to the approval of the relevant authorities; Malaysian Government Securities, Treasury Bills, Bank Negara Malaysia Certificates and Government Investment Certificate; Malaysian currency balance in hand, Malaysian currency deposits with financial institutions, Bank Islam Malaysia Berhad including Negotiable Certificate of Deposits, Bankers' Acceptance and placements of money at call with financial institutions; Cagamas bonds, unlisted loan stocks and corporate bonds and private debt securities; and any other investments permitted by the Securities Commission from time to time.

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The acquisition of such permitted investments is subject to the following restrictions:

a) The aggregate value of the Fund's investments in transferable securities that are not traded or dealt in or under the rules of an Eligible Market (i.e. unlisted securities) must not exceed fifteen (15) per cent of the Fund's Net Asset Value, subject to a maximum limit of ten (10) per cent of the Fund's Net Asset Value in a single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in ordinary shares issued by any single issuer 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.

c) The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed twenty (20) per cent of the Fund's Net Asset Value ("single issuer limit"), or any other limit as may be prescribed by the Securities Commission from time to time. In determining the single issuer limit, the value of the Fund's investments in instruments in paragraph (a) issued by the same issuer must be included in the calculation.

d) The value of the Fund's investments in the transferable securities and money market instruments issued by any group of companies must not exceed thirty (30) per cent of the Fund's Net Asset Value ("group limit"), or any other limit as may be prescribed by the Securities Commission from time to time. In determining the group limit, the value of the Fund's investment in instruments in paragraph (a) issued by the issuers within the same group of companies must be included in the calculation.

e) The aggregate value of the Fund's investments in, or exposure to, a single issuer through transferable securities, money market instruments, Deposits, underlying assets of financial derivatives and counterparty exposure arising from the use of over-the-counter financial derivatives must not exceed twenty-five (25) per cent of the Fund's Net Asset Value ("single issuer aggregate limit"), or any other limit as may be prescribed by the Securities Commission from time to time. In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in paragraph (a) issued by the same issuer must be included in the calculation.

f) The single issuer limit in paragraph (c) may be increased to thirty (30) percent of the Fund's Net Asset Value or any other limit as may be prescribed by the Securities Commission from time to time, if the fixed income securities is rated by any Malaysian or global rating agency to have the highest long term credit rating. Where the single issuer limit is increased to thirty (30) per cent of the Fund's Net Asset Value, the single issuer aggregate limit of twenty-five (25) per cent of the Fund's Net Asset Value in paragraph (e) may be raised to thirty (30) 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.

g) The value of the Fund's placement in Deposits with any single financial institution must not exceed twenty (20) 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.

h) The value of the Fund's investments in units or shares of a collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, provided that the collective investment scheme complies with paragraph (r)(i), (ii) or (iii), excluding a collective investment scheme that invests in real estate, or any other limit as may be prescribed by the Securities Commission from time to time.

i) The value of the Fund's investments in units or shares of a collective investment scheme that invests in real estate pursuant to paragraph (r)(iii) must not exceed fifteen (15) 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.

j) The Fund's investments in shares or securities equivalent to shares must not exceed ten (10) per cent of the shares of securities equivalent to shares, as the case may be issued by a single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investments in fixed income securities must not exceed twenty (20) per cent of the fixed income securities issued by a single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of fixed income securities in issue cannot be determined.

l) 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.

m) The Fund's investments in collective investment scheme must not exceed twenty-five (25) per cent of the units or shares in the collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

n) The single financial institution limit in paragraph (g) does not apply to placements of Deposits arising from:
   i. subscription monies received prior to the commencement of investment by the Fund;
   ii. liquidation of investments prior to the termination of the Fund, where the placement of Deposits with various financial institutions would not be in the best interests of Unit Holders; or
   iii. monies held for the settlement of redemption or other payment obligations, where the placement of Deposits with various financial institutions would not be in the best interest of Unit Holders.

o) The counterparty of an over-the-counter 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 over-the-counter financial derivatives. The total exposure to a single counterparty is calculated by summing the exposure arising from all over-the-counter financial derivatives transactions entered into with the same counterparty.

p) 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.

q) 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.

r) The Fund may invest in other collective investment scheme that fall within the following categories:
   i. a collective investment scheme authorised or recognised by the Securities Commission; or
   ii. a collective investment scheme that meets the following criteria:
      - the collective investment scheme is constituted and regulated in a jurisdiction where the laws and practices provide the level of investor protection that is at least equivalent to that offered in Malaysia;
      - the rules on investments, borrowing and lending are substantially similar to the requirements in the Guidelines. This would exclude hedge funds;
      - the assets of the collective investment scheme are managed by an entity which is approved, authorised or licensed by a securities regulator to conduct fund management activities; and
      - the business of the collective investment scheme is reported in semi-annual and annual reports to enable an assessment to be made of the assets and liabilities, income and operations over the reporting period; or
   iii. a collective investment scheme that meets the following criteria:
      - the collective investment scheme invests in permissible investments under the Guidelines, physically-backed metal exchange traded funds that comply with the Guidelines, or real estate;
      - the collective investment scheme meets the criteria imposed on transferable securities as prescribed under the Guidelines;
      - the units or shares in the collective investment scheme are listed for quotation and traded on a stock exchange that is an Eligible Market; and
      - the collective investment scheme is not an inverse or leveraged product.

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 out of 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 1.1.7, however, do not apply to securities or instruments that are issued or guaranteed by the Malaysian government or Bank Negara Malaysia.

In addition to the limits and restrictions mentioned above which apply to the Fund, there will not be any investment in warrants except as a result of the Fund's holdings in equities. Investments in fixed income investments must be rated at least BBB/P2 by any domestic rating agencies or its equivalent rating by a reputable rating agency at the point of purchase. However, the Fund may hold up to 5% of its Net Asset Value in fixed income investments which are rated below BBB/P2 and/or are unrated.

The Fund is subject to the investment restriction and spread limits within which it is categorised under, and will be treated as a single fund, however, the investment concentration limits will apply at the level of the umbrella fund, ***RHB GoldenLife Funds****. The Fund must not consist of units/shares of another sub-fund within* ***RHB GoldenLife Funds****.*

At this juncture, the Manager will not invest in derivatives for either hedging or investment purpose for any of the sub-funds under the ***RHB GoldenLife Funds****. Should the Manager decide to invest in derivatives for hedging or investment purpose, the Manager will send notification to the Unit Holders and will issue a supplementary master prospectus or a replacement prospectus to address the changes and state the effective date of the change.*

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.

4. The information in section 1.2 on pages 7 to 11 is hereby deleted in its entirety.

5. A new Section 1.3.1A Fund Type is hereby inserted immediately after Section 1.3.1 Fund Category on page 11 of the Master Prospectus:

1.3.1A Fund Type

Growth.

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6. The last paragraph on "Investment Strategy" in Section 1.3.5 on page 12 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

   The performance of this Fund is benchmarked against a weighted average of FBM KLCI (85%) and RHB Bank Berhad's 12-month fixed deposit rate^^ (15%). The benchmark reflects the performance of each asset class as the Fund invests in more than one asset class. FBM KLCI represents the equities portion (85%) while RHB Bank Berhad's 12-month fixed deposit rate represents the fixed income and money market portion (15%). Unit Holders may log on to RHB Bank Berhad's website, **www.rhbgroup.com** to obtain the latest information on RHB Bank Berhad's fixed deposit rate. To obtain the latest information on the FBM KLCI, investors can refer to Bursa Malaysia's website, **www.bursamalaysia.com**. Unit Holders can obtain information on the composite benchmark from the Manager upon request.

   ^^ the performance benchmark of the Fund has been replaced from Maybank's 12-month fixed deposit rate to RHB Bank Berhad's 12-month fixed deposit rate with effect from the date of this Supplementary Master Prospectus due to the Manager's intention to standardize the source of the fixed deposit rate from Maybank to RHB Bank Berhad.

7. The information on "Permitted Investments and Restrictions" in Section 1.3.9 on pages 13 to 15 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

   1.3.9 Permitted Investments and Restrictions

   The Fund may invest in securities of companies listed on Bursa Malaysia; unlisted securities including securities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing or quotation and are offered directly to the Fund by the issuer; financial derivatives; collective investment schemes; structured products and warrants that carry the right in respect of a security traded in or under the rules of an Eligible Market; securities listed on foreign stock exchange, subject to the approval of the relevant authorities; Malaysian Government Securities, Treasury Bills, Bank Negara Malaysia Certificates and Government Investment Certificate; Malaysian currency balance in hand, Malaysian currency deposits with financial institutions, Bank Islam Malaysia Berhad including Negotiable Certificate of Deposits, Bankers' Acceptance and placements of money at call with financial institutions; Cagamas bonds, unlisted loan stocks and corporate bonds and private debt securities; and any other investments permitted by the Securities Commission from time to time.

   The acquisition of such permitted investments is subject to the following restrictions:

   (a) The aggregate value of the Fund's investments in transferable securities that are not traded or dealt in or under the rules of an Eligible Market (i.e. unlisted securities) must not exceed fifteen (15) per cent of the Fund's Net Asset Value, subject to a maximum limit of ten (10) per cent of the Fund's Net Asset Value in a single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

   (b) The value of the Fund's investments in ordinary shares issued by any single issuer 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.

   (c) The value of the Fund's investments in transferable securities (i.e. equities, fixed income securities and warrants) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value ("single issuer limit"), or any other limit as may be prescribed by the Securities Commission from time to time. In determining the single issuer limit, the value of the Fund's investments in instruments in paragraph (a) issued by the same issuer must be included in the calculation.

   (d) The value of the Fund's placement in Deposits with any single financial institution must not exceed twenty (20) 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.

   (e) The aggregate value of the Fund's investments in, or exposure to, a single issuer through transferable securities, money market instruments, Deposits, underlying assets of financial derivatives and counterparty exposure arising from the use of over-the-counter financial derivatives must not exceed twenty-five (25) per cent of the Fund's Net Asset Value ("single issuer aggregate limit"), or any other limit as may be prescribed by the Securities Commission from time to time. In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in paragraph (a) issued by the same issuer must be included in the calculation.

   (f) The value of the Fund's investments in units or shares of a collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value provided that the collective investment scheme complies with paragraphs (q)(i), (ii) and (iii), excluding collective investment scheme that invests in real estate, or any other limit as may be prescribed by the Securities Commission from time to time.

   (g) The value of the Fund's investments in units or shares of a collective investment scheme that invests in real estate pursuant to paragraph (q)(iii) must not exceed fifteen (15) 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.

   (h) The value of the Fund's investments in transferable securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value ("group limit"), or any other limit as may be prescribed by the Securities Commission from time to time. In determining the group limit, the value of the Fund's investments in instruments in paragraph (a) issued by the issuers within the same group of companies must be included in the calculation.

   (i) The Fund's investments in shares or securities equivalent to shares must not exceed ten (10) per cent of the shares or securities equivalent to shares, as the case may be, issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

(j) The Fund's investments in fixed income securities must not exceed twenty (20) per cent of the fixed income securities issued by a single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of the fixed income securities in issue cannot be determined.

(k) 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.

(l) The Fund's investments in collective investment scheme must not exceed twenty-five (25) per cent of the units or shares in the collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

(m) The single financial institution limit in paragraph (d) does not apply to placements of Deposits arising from:
   i. subscription monies received prior to the commencement of investment by the Fund;
   ii. liquidation of investments prior to the termination of the Fund, where the placement of Deposits with various financial institutions would not be in the best interests of Unit Holders; or
   iii. monies held for the settlement of redemption or other payment obligations, where the placement of Deposits with various financial institutions would not be in the best interest of Unit Holders.

(n) The counterparty of an over-the-counter 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 over-the-counter financial derivatives. The total exposure to a single counterparty is calculated by summing the exposure arising from all over-the-counter financial derivatives transactions entered into with the same counterparty.

(o) 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.

(p) 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.

(q) The Fund may invest in other collective investment scheme that fall within the following categories:
   i. a collective investment scheme authorised or recognised by the Securities Commission; or
   ii. a collective investment scheme that meets the following criteria:
      - the collective investment scheme is constituted and regulated in a jurisdiction where the laws and practices provide the level of investor protection that is at least equivalent to that offered in Malaysia;
      - the rules on investments, borrowing and lending are substantially similar to the requirements in the Guidelines. This would exclude hedge funds;
      - the assets of the collective investment scheme are managed by an entity which is approved, authorised or licensed by a securities regulator to conduct fund management activities; and
      - the business of the collective investment scheme is reported in semi-annual and annual reports to enable an assessment to be made of the assets and liabilities, income and operations over the reporting period; or
   iii. a collective investment scheme that meets the following criteria:
      - the collective investment scheme invests in permissible investments under the Guidelines, physically-backed metal exchange traded funds that comply with the Guidelines, or real estate;
      - the collective investment scheme meets the criteria imposed on transferable securities as prescribed under the Guidelines;
      - the units or shares in the collective investment scheme are listed for quotation and traded on a stock exchange that is an Eligible Market; and
      - the collective investment scheme is not an inverse or leveraged product.

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 out of 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 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 1.3.9, however, do not apply to securities or instruments that are issued or guaranteed by the Malaysian government or Bank Negara Malaysia.

The Fund is subject to the investment restriction and spread limits within which it is categorised under, and will be treated as a single fund, however, the investment concentration limits will apply at the level of the umbrella fund, ***RHB GoldenLife Funds****. The Fund must not consist of units/shares of another sub-fund within* ***RHB GoldenLife Funds****.*

At this juncture, the Manager will not invest in derivatives for either hedging or investment purpose for any of the sub-funds under the ***RHB GoldenLife Funds****. Should the Manager decide to invest in derivatives for hedging or investment purpose, the Manager will send notification to the Unit Holders and will issue a supplementary master prospectus or a replacement prospectus to address the changes and state the effective date of the change*

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.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 7 AGUST 2023 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 15 JULY 2017.

8. The information on "Risk Management Strategies" in Section 1.6 on pages 16 to 17 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

1.6 Risk Management Strategies

As part of our risk management strategies, we will:

(1) ensure the Fund adheres to the Fund's investment objective, investment strategy and investment limit and restrictions;
(2) 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 the Fund;
(3) ensure portfolio diversification for the Fund;
(4) constant review and monitoring of the Fund's performance; and
(5) employ hedging strategies, if applicable. Please refer to Sections 1.1.7 and 1.3.9 for further details.

Liquidity Risk Management

We have 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 requests.
- 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 redemption 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 Unit Holders' redemption requests.

D. AMENDMENTS TO THE VALUATION OF ASSETS

1. The information on "Valuation of Assets" in Section 3 on pages 20 to 21 of the Master 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.

Accordingly, the valuation of the respective Fund for a Business Day will be conducted at the close of Bursa Malaysia for that Business Day. Thus, the daily price of the Funds for a particular Business Day will be published online on the Manager's website on the next day.

Investors may obtain the most current computed price by contacting the Manager directly or visiting the Manager's website, **www.rhbgroup.com** [please refer to section 5.6 (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) Listed securities will 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.

However, if:-

(a) a valuation based on the market price does not represent the fair value of the securities, for example during abnormal market conditions; or

(b) no market price is available, including in the event of a suspension in the quotation of securities for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee,

then the securities would be valued at fair value, as determined in good faith by the Manager based on the methods or bases approved by the Trustee after appropriate technical consultation.

(ii) Investments in unlisted bonds or fixed income securities denominated in Ringgit Malaysia will be valued on a daily basis by reference to the fair value prices quoted by a bond pricing agency ("BPA") registered with the Securities Commission. However, where quotations are not available, such unlisted bonds or fixed income securities will be valued at fair value by reference to the average indicative yield quoted by three (3) independent and reputable financial institutions in over-the-counter markets at the close of trading. These institutions include investment banks and commercial banks which deal in fixed income securities.

Investments in unlisted bonds or fixed income securities denominated in foreign currencies are valued daily using the Bloomberg Generic Price ("BGN price") provided by Bloomberg. Where BGN prices are not available on any Business Day, these fixed income securities will be valued by reference to the average indicative yield quoted by three (3) independent and reputable financial institutions in over-the-counter markets at the close of trading. These institutions include investment banks and commercial banks which deal in fixed income securities. The Manager may also value such investment on any other basis as may be permitted by the Securities Commission from time to time.

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In a case where the Manager is of the view that the price quoted by BPA for a specific unlisted bonds or fixed income securities differs from the market price (i.e. the Manager's view of the market yield) by more than 20 basis points, the Manager may use the market price, provided that the Manager records its basis for using a non BPA price or non BGN price, obtains necessary internal approvals to use the non BPA price or non BGN price and keeps an audit trail of all decisions and basis for adopting the market price.

However, when the Manager, after taking all reasonable efforts, is unable to obtain quotations from BPA or any BGN price or quotations from three (3) independent and reputable financial institutions due to circumstances such as extreme market conditions, such unlisted fixed income securities (denominated in Ringgit Malaysia and denominated in foreign currencies) will be valued at fair value as determined in good faith by the Manager based on the methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.

(iii) Investments in unlisted equity securities will be valued at fair value as determined in good faith by the Manager based on the methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.

(iv) 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 of a unit for that unlisted collective investment scheme.

(v) Financial derivatives positions will be 'marked-to-market' at the close of each trading day.

(vi) Deposits placed with financial institutions will be valued each day by reference to the principal value of such investments. Interest receivables will be accrued each day based on the rate of interest attached to the Deposits.

(vii) 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, 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 BPA registered with the Securities Commission.

(viii) Foreign exchange translation of foreign investments into Ringgit Malaysia for a particular Business Day is determined based on 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.

(ix) 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.

E. AMENDMENTS TO THE FEES, CHARGES AND EXPENSES

1. The information on "Sales Charge" in Section 4.1(a) on pages 21 to 22 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

(a) Sales Charge[1]

GLF Today

The Manager will impose a Sales Charge[1] which can be levied on an investor, net of bank charges (if any) by the Manager's various distributors as follows:

Distributor	% of Net Asset Value per Unit
IUTA	Up to 0.75%
Tied (retail) agent	Up to 0.75%
Direct sales (Direct investment with the Manager)	Up to 0.75%

Note: If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, you will be levied a sales charge of up to 0.75% of the investment amount or any other rate as may be determined by the EPF from time to time.

GLF 2030

The Manager will impose a Sales Charge[1] which can be levied on an investor, net of bank charges (if any) by the Manager's various distributors as follows:

Distributor	% of Net Asset Value per Unit
IUTA	Up to 6.00%
Tied (retail) agent	Up to 6.00%
Direct sales (Direct investment with the Manager)	Up to 6.00%

Note: If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, you will be levied a sales charge of up to 3.00% of the investment amount or any other rate as may be determined by the EPF from time to time.

Illustration

Say, an investor makes an investment of RM10,000.00 at the selling price of RM0.6207 and the distributor levies a Sales Charge[1] of 5.00%, the investor will pay a total of RM10,500.00 as follows:-

Amount invested	=	RM	10,000.00
Add: sales charge levied by the distributor @ 5.00%	=	RM	500.00
Total amount paid by the investor	=	RM	10,500.00

The investor will be allotted with 7,654.62 Units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM0.6207*}} = \text{16,110.84 Units**}$$

* Unit price is rounded to the nearest 4 decimal places.
** Units computed are rounded to the nearest 2 decimal places.

Note: [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.

2. The information on "Switching of Units" in Section 4.1(c)(i) on pages 23 to 24 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

(c) Other Charges

(i) Switching of Units

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.

A switching fee[1] 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.

The Manager does not charge any switching fee when switching between **RHB GoldenLife Funds.**

Illustration

If a Unit Holder switches 10,000 Units at the repurchase price of RM1.3064 and wishes to invest in another unit trust fund under the management of the Manager at the selling price of RM0.5272 (where both Funds have the sales charge of 6.00% of the Net Asset Value per Unit).

Proceeds from switch (**RHB GoldenLife Fund**) (10,000 Units x RM1.3064)	= RM	13,064.00
Less: switching fee of RM25.00	= RM	(25.00)
Net proceeds from switch	= RM	13,039.00

Proceeds from **RHB GoldenLife Fund** invested in another unit trust fund under the management of the Manager

$$\frac{\text{RM13,039.00}}{\text{RM0.5272}}$$

= 24,732.55 units**

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

Note: [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.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 7 AGUST 2023 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 15 JULY 2017.

3. The following information is hereby inserted immediately after "(ii) Transfer of Units" in Section 4.1 (c) Other Charges on page 24 of the Master Prospectus:

(c) Other Charges

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

4. The information on "Fees and Expenses" in Section 4.2 on pages 24 to 25 of the Master 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 a Fund are as follows:

(a) Management Fee

GLF Today

The Manager is entitled to a management fee[1] of up to one point two five per cent (1.25%) per annum of the Net Asset Value calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day.

GLF 2030

The Manager is entitled to a management fee[1] of up to one point five per cent (1.50%) per annum of the Net Asset Value calculated on a daily basis before deducting the management fee and Trustee's fee for that particular day.

Illustration: Calculation of management fee

Assuming that the Net Asset Value (before deducting the management fee and Trustee's fee) of a Fund for a particular day is RM105,000,000.00 and assuming the annual management fee is at the rate of one point five per cent (1.50%) per annum, the calculation of the management fee of the Fund for that particular day is as follows:

$$\frac{\text{RM105,000,000.00 x 1.50\%}}{\text{365 days*}} = \text{RM4,315.07}$$

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

(b) Trustee's Fee

The Trustee is entitled to a trustee's fee[1] of zero point zero six per cent (0.06%) per annum of the Net Asset Value 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 (before deducting the management fee and Trustee's fee) of a Fund for a particular day is RM105,000,000.00 and assuming the Trustee's fee is at the rate of zero point zero six per cent (0.06%) per annum, the calculation of the Trustee's fee of the Fund for that particular day is as follows:

$$\frac{\text{RM105,000,000.00 x 0.06\%}}{\text{365 days*}} = \text{RM172.60}$$

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

(c) Other Expenses Directly Related to the Fund

In administering the Funds, there are expenses directly related to the Funds. These expenses include the cost of auditors' fees and other relevant professional fees, foreign custodial charges, cost of distribution of semi-annual and annual reports, tax certificates, reinvestment statements or distribution cheques (where applicable) 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 respective Deed, such as commissions or fees paid to brokers or dealers, other transaction costs and taxes, if any, that are also paid out of the respective Fund.

All expenses pursuant to the issuance of the master prospectus (and its supplementals) will be borne by the Manager.

Note: [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.

5. The information on "Policy on Rebates and Soft Commissions" in Section 4.4 on page 25 of the Master 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 respective Funds.

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 Funds 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 Funds; 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 25 of the Master 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 Funds.

F. AMENDMENTS TO THE TRANSACTION INFORMATION

1. The illustration on "Computation of Purchase of Units" in Section 5.2 on page 26 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Illustration: Computation of selling price

Daily Net Asset Value	RM 44,097,264.66
Units in circulation	33,756,000
Net Asset Value per Unit	RM 44,097,264.66 / 33,756,000
	= RM1.3064*

Say, an investor makes an investment of RM10,000.00 at the selling price of RM1.3064 (which is the Net Asset Value per Unit as at the next valuation point) and the distributor levies a sales charge[1] of 5.00%, the investor will pay a total of RM10,500.00 which is made up of:

Investment amount	=	RM 10,000.00
Add: Sales charge levied by the distributor @ 5.00%	=	RM 500.00
Total amount paid by the investor	=	RM 10,500.00
The investor will be allotted with Units calculated as follows:	=	RM 10,000.00 / RM 1.3064*
	=	7,654.62 Units**

*Unit price is rounded to the nearest 4 decimal places.
**Units computed are rounded to the nearest 2 decimal places.

Note: [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.

2. The illustration on "Computation of Redemption of Units" in Section 5.3 on pages 26 to 27 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Illustration: Computation of repurchase price

Daily Net Asset Value	RM 47,992,019.47
Units in circulation	47,238,000
Net Asset Value per Unit	RM 47,992,019.47 / 47,238,000
	= RM1.0160*

Say, an investor redeems 9,842.52 Units at the repurchase price of RM 1.0160 (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 (9,842.52 Units x RM1.0160*)	=	RM 10,000.00
Less: Repurchase charge	=	(NIL)
Net amount payable to the Unit Holder	=	RM 10,000.00

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

3. The information on "How to Purchase and Redeem Units" in Section 5.6(a) on pages 27 to 28 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

(a) How to Purchase and Redeem Units

When purchasing Units, 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 respective 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 can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. The redemption moneys will be paid within seven (7) Business Days after receipt by the Manager of such request to repurchase the Units or such other period as may be permitted by the relevant authorities from time to time. Where applicable, if you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.

For partial redemption, the balance of Units after the redemption must be at least one hundred (100) Units or such other lower quantity as the Manager may from time to time decide (the "minimum investment balance"). There is no restriction on the number of Units a Unit Holder can redeem out of the Unit Holder's investments or the frequency of redemptions in a year. If the balance of Units held after the redemption is less than the minimum investment balance, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder.

Notes:

1. US Person is not eligible to subscribe to the Units of the respective Funds. 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 respective Funds or transfer all the Units of the respective Funds 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).

4. The information on "Cooling-off Period" in Section 5.6(b) on pages 28 to 29 of the Master 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.

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 respective Funds or the assets of the respective Funds.

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.

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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.

5. The information on "Where Units can be Purchased or Redeemed" in Section 5.6(c) on page 29 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

(c) Where Units can be Purchased or Redeemed

Units can be purchased or redeemed at the Manager's registered/principal office or any of its branches, or from any of its participating IUTAs and any other authorised distributors or any other 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 **rhbam@rhbgroup.com**.

Please refer to our Directory of Outlets for Purchase and Sale of Units at the end of this master prospectus.

Application forms, redemption forms and this master prospectus are also available from these distributors.

6. The information on "Unclaimed Monies" in Section 5.6(f) on pages 29 to 30 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

(f) Unclaimed Monies

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 unpresented 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.

7. The information on "Availability of Information on Investment" in Section 5.6(g) on page 30 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

(g) Availability of Information on Investment

After purchasing Units, the value of the investment can be monitored easily as the Unit price of the respective Funds are published online daily on the Manager's website, **www.rhbgroup.com**.

Unit Holders will receive, in respect of the Funds which they hold Units, 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 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.

8. A new section 5.6(h) Dealing Hours is hereby inserted immediately after Section 5.6(g) Availability of Information on Investment on page 30 of the Master Prospectus:

(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. 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.

G. AMENDMENTS TO THE SALIENT TERMS OF THE DEED

1. The information on "Salient Terms of the Deed" in Section 6 on page 31 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

6. SALIENT TERMS OF THE DEED

The master deed (umbrella funds) dated 12 June 2008 as modified via its first supplemental master deed (umbrella funds) dated 25 August 2008, second supplemental master deed (umbrella funds) dated 19 June 2009, third supplemental master deed (umbrella funds) dated 30 April 2013, fourth supplemental master deed (umbrella funds) dated 24 September 2013, fifth supplemental master deed (umbrella funds) dated 2 March 2015, sixth supplemental master deed (umbrella funds) dated 20 May 2015 and seventh supplemental master deed (umbrella funds) dated 28 February 2023 and any other supplemental deeds as may be registered with the Securities Commission Malaysia from time to time.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 7 AGUST 2023 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 15 JULY 2017.

2. The information on "Rights of Unit Holders" in Section 6.1.2 on page 31 of the Master 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 in respect of the Fund in which they hold Units, amongst others, to the following:

- to inspect the register of Unit Holders, free of charge, at any time at the registered office of the Manager, and to obtain such information pertaining to its Units as permitted under the relevant Deed and the Guidelines;
- to receive distributions of the Fund (if any), to participate in any increase in the value of the Units and to enjoy such other rights and privileges as set out in the relevant Deed;
- to call for Unit Holders' meetings;
- to vote for the removal of the Trustee or the Manager through a special resolution;
- to receive annual reports, semi-annual reports or any other reports of the Fund; and
- to exercise cooling-off for qualified investors.

Unit Holders' rights may be varied by changes to the Deed, the Guidelines or judicial decisions or interpretation.

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 information in the fifth, sixth and eleventh bullet point on "Expenses Permitted by the Deed" in Section 6.2.3 on page 34 of the Master Prospectus are hereby deleted in its entirety and replaced with the following:

6.2.3 Expenses Permitted by the Deed

Fifth bullet point

remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of that Fund, unless the Manager decides to bear the same;

Sixth bullet point

fees for the valuation of any investment of the Fund;

Eleventh bullet point

the engagement of advisers of all kinds for the benefit of the Fund;

4. The information on "Termination of the Funds" in Section 6.4 on page 36 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

6.4 Termination of the Funds

The Funds may be terminated or wound-up upon the occurrence of any of the following events:-

(a) the Securities Commission's authorization is revoked under Section 256(E) of the Capital Markets and Services Act 2007;

(b) a special resolution is passed at a Unit Holders' meeting to terminate or wind-up the Funds, following the occurrence of events stipulated under Section 301(1) of the Capital Markets and Services Act 2007 and the court has confirmed the resolution, as required under Section 301(2) of the Capital Markets and Services Act 2007;

(c) a special resolution is passed at a Unit Holders' meeting to terminate or wind-up the Funds.

(d) on reaching its maturity date (if any); or

(e) the effective date of an approved transfer scheme, as defined under the Guidelines, has resulted in the Funds, which is the subject of the transfer scheme, being left with no asset/property.

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

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

5. The information on "Quorum" in Section 6.5.1 on page 37 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

6.5.1 Quorum

The quorum 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.

H. AMENDMENTS TO THE MANAGEMENT AND ADMINISTRATION OF THE FUNDS

1. The information on "Board of Directors" in Section 7.2 on page 37 of the Master 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 38 of the Master Prospectus is hereby deleted in its entirety.

3. The information on "The Investment Team" in Section 7.5 on pages 38 to 39 of the Master 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 Funds.

GLF 2030

The designated fund manager of GLF 2030 is Mohd Fauzi bin Mohd Tahir.

Mohd Fauzi bin Mohd Tahir ("Mohd Fauzi") joined RHBAM in February 2017 as the chief investment officer ("CIO") for equity in Malaysia. As the CIO of equity, his primary role is to set the strategic direction for the equity investment team in Malaysia, covering fund managers and analyst for both conventional and Islamic funds at RHBAM. His other roles, amongst others, include integrating the Malaysian team with the rest of RHB Group Asset Management investment team as well as ensuring the investment team operates in a prudent and compliant manner.

Mohd Fauzi has a total of 26 years of working experience in managing life, private, government linked funds as well as portfolios for retail and high net worth individuals. In his last employment, Mohd Fauzi was the executive director and head of equities for AmFunds Management Berhad. He was responsible for the investment of all conventional and Islamic equity funds. His duties included managing insurance funds as well as research of companies listed on Bursa Malaysia and also unlisted companies.

Mohd Fauzi holds a Bachelor of Accounting & Finance from Leeds Metropolitan University, Leeds, England. He is a graduate of Chartered Association of Certified Accountants (ACCA, UK). He also holds a Capital Market Services Representative's License for the regulated activity for fund management.

GLF Today

The designated fund manager of GLF Today is Mr Michael Chang Wai Sing.

Michael Chang is the CIO for fixed income in RHBAM and has more than 22 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 (formerly known as MCIS Zurich) for eight years managing both life and general insurance portfolios. As the CIO of fixed income, Michael's primary role is to set the strategic direction for the fixed income investment team in Malaysia and RHBAM's regional offices covering both portfolio managers and credit analysts.

His strong investment acumen is recognized by the market and has been awarded as the Most Astute Investors in Asian Local Currency Bonds by the Asset Benchmark Research, Malaysia Rank no. 1 for four consecutive years from 2014 to 2017. He continued to maintain the Top 10 / Highly Commended ranking for the Most Astute Investors in 2018 and 2019. RHBAM also emerged and maintained its Top 3 ranking from 2017 to 2021 in the Top Fund House for Malaysia by the same research company. In 2022, RHBAM achieved Rank no. 4 for Top Fund House and the RHBAM's fixed income portfolio managers were also ranked yearly as highly commended for one of the most astute investors in local currency bonds.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 7 AGUST 2023 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 15 JULY 2017.

Michael graduated with a bachelor of commerce degree from The University of Western Australia, with double majors in accounting and finance and a minor in business law. He is a Capital Markets Services Representative's License holder for fund management and also a member of ACI-Malaysia – The Financial Markets Association (PPKM). Prior to gaining his PPKM membership, he is a distinction and award recipient of the Pasaran Kewangan Malaysia Certificate (PKMC). He is also a holder of the Capital Market and Financial and Financial Advisory Services to practice fund management in Singapore having successfully completed Module 3 - Rules & Regulations for Fund Management and Representative under the Securities and Futures Act (CAP 289) and/or Financial Advisers Act (CAP 110) licensed by the Monetary Authority of Singapore.

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

4. The information on "Other Information" in Section 7.7 on page 39 of the Master 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**.

I. AMENDMENTS TO THE TRUSTEE OF THE FUNDS

1. The information on "The Trustee of the Funds" in Section 8 on page 39 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

8. THE TRUSTEE OF THE FUNDS

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.

2. The information on "Trustee's Delegate" in Section 8.8 on pages 40 to 41 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

8.8 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 Funds. For quoted and unquoted local investments of the Funds, 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 authorised 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

J. 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 41 of the Master 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 Funds should avoid any conflict of interest arising, and if any conflict arises, should ensure that the Funds are not disadvantaged by the transaction concerned. Any transaction carried out by or on behalf of the Funds should be executed on terms which are the best available for the Funds and which are no less favourable to the Funds 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 Funds 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 42 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

   HSBC (Malaysia) Trustee Berhad

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

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

K. AMENDMENTS TO THE TAX ADVISER'S LETTER ON THE TAXATION OF THE FUNDS AND UNIT HOLDERS

The information on "Tax Adviser's Letter on the Taxation of the Funds and Unit Holders" in Section 10 on pages 43 to 46 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

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

11 May 2023

Dear Sirs

Re: Taxation of the Funds and Unit Holders

This letter has been prepared for inclusion in this Supplementary Master Prospectus in respect of RHB GoldenLife Funds comprising RHB GoldenLife Today and RHB GoldenLife 2030 ("the Funds").

Taxation of the Funds

Income Tax

The Funds are unit trusts for Malaysian tax purposes. The taxation of the Funds are therefore governed principally by Sections 61 and 63B of the Income Tax Act, 1967 ("the Act").

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

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

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 Funds 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 or profits earned by the Funds 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 Funds 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 Funds' 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 Funds are exempt from tax and expenses in relation to such dividend income are disregarded.

Real Property Gains Tax ("RPGT")

Gains on disposal of investments by the Funds 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 Funds such as buying and selling of securities and deposits in financial institutions are also not subject to service tax. As such, if the Funds are only deriving income from such activities, the Funds are not liable to be registered for service tax.

However, certain expenses incurred by the Funds 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 Funds is a cost to the Funds 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 Funds, to the extent that this is distributed to them. The income distribution from the Funds 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 Funds. 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 Funds to the extent of an amount equivalent to their share of the total taxable income of the Funds. 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 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.

[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.

[N2] 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.

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 Bill 2023, it is proposed that 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. The proposed changes will come into effect from YA 2023.

In addition to the current conditions as mentioned above, it is proposed that 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 proposed 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.

The tax rate of 33% on chargeable income exceeding RM100 million would not apply to corporate unit holders in Malaysia that qualify for the preferential tax rate of 17% on chargeable income of up to RM600,000.

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 Funds will not be subject to tax in the hands of the unit holders in Malaysia. Units split by the Funds 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 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

L. INSERTION OF CONSENT

A new Section 14 Consent is hereby inserted after the end of Section 13 on page 48 of the Master Prospectus:

14. CONSENT

The Trustee 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 Prospectuses 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 Master Prospectus and has not withdrawn such consent.

M. 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 48 of the Master 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**.

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

Subject only to the variations herein contained and such other alterations as may be necessary to make the Master Prospectus consistent with this Supplementary Master Prospectus, the Master Prospectus shall remain in full force and effect and shall be read and construed and be enforceable as if the terms of this Supplementary Master 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 MASTER PROSPECTUS DATED 7 AGUST 2023 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 15 JULY 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 BLANK 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. 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 ☐ 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 - RM5,0000,000 ☐ 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.
* *To fill up Expiry date*

Expiry Date (DD/MM/YYYY) - -

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

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	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 - RM5,0000,000 ☐ 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.

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 Income (RM)

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN 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)

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. Only one foreign 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

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

(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 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 Managament 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@rhbgroup.com / rhbiiam.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

[*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 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

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 MYuntuk 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

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 Managament 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 / rhbiiam.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 memperolehi 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 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. _____

FOR UTSC/DISTRIBUTOR USE ONLY

RHBAM MY / Distributor / Branch Code / Stamp _____

Staff / UTSC Code / EP Code _____

FIMM Code _____

Name of Staff / UTSC / Distributor _____

Signature of Staff / UTSC / Distributor _____

APPENDIX

Lisf of Source of Wealth

W01 Accumulated Savings	W02 Employment Income		
W03 Inheritance	W04 Trust Fund		
W05 Retirement Income	W06 EPF / Retirement Funds		
W07 Disposal of Assets/ Shares	W08 Insurance/Takaful Maturity/Surrender		
W09 Return on Investment	W10 Legal Settlement		
W11 Income from own business	W12 Local Investment proceeds		
W13 Foreign investment proceeds	W14 Crypto currency investment proceeds		
W15 Property (rental proceeds)	W16 Winning lottery money		
W17 Gratuity	W18 Sale of Business		

Lisf of Source of Fund

F01 Income/Salary	F02 Own Bank Transfer (within RHB)		
F03 EPF/SOCSO/Pension/Gratuity	F04 Savings/Investment		
F05 Scholarship/Allowance/Edu Loan/Financing	F06 Trust Funds		
F07 Divorce Sett/Compensation	F08 Sale of Inves/Shares/Prop/Land		
F09 Dividends/Profits	F10 Rental Proceeds		
F11 Commission	F12 Directors Fee/Salary		
F13 Welfare Allowance	F14 Return on Investment		
F15 FD/Term Deposit Placement Roll Over/Renewal	F16 Insurance /Takaful Maturity/Surrender		
F17 Legal Settlement	F18 Credit Facility Approve by FI		
F19 Trf frm Own Acct with Oth FI	F20 Spouse/Parents/Children		
F21 Financial Aid/Subsidies	F22 Part-time Income		
F23 Inheritance	F24 Gift/Donation		
F25 Winning-legal Gambling/Contest	F26 Regular Periodic Income		
F27 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 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.

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/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)

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 Shariah 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 unpresented 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 unpresented 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: rhbam@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: rhbiiam.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 BLANK 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

Post Code | Town / City

State | Country

Correspondence/ Mailing Address *(complete if different from above primary 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 folowwing)* ☐ Non-Resident Controlled

If Resident Controlled, please state the following:-

☐ Bumi Controlled ☐ Non-Bumi Controlled

Type of Entity

- ☐ Association
- ☐ Islamic Bank
- ☐ International Islamic Bank
- ☐ Central Bank
- ☐ Federal Government
- ☐ Government-Linked
- ☐ Local Government
- ☐ Insurance
- ☐ Public Fund
- ☐ Professional Body
- ☐ Religious Body
- ☐ Societies / Clubs
- ☐ Schools
- ☐ Stock Broking Firm
- ☐ Trade Union
- ☐ Commercial Bank
- ☐ Investment Bank
- ☐ Other Non-Bank Financial Institution
- ☐ Cooperative
- ☐ Finance
- ☐ International Organisation
- ☐ Limited Liability Partner
- ☐ Public Limited Company
- ☐ Partnership
- ☐ Private Limited Company
- ☐ Statutory Body
- ☐ State Government
- ☐ Sole Proprietor
- ☐ Trustee

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 ☐ W ☐☐ ☐ W ☐☐ ☐ W ☐☐ *(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 ☐☐	Country ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	Exposure percentage ☐☐☐ %
2	F ☐☐	Country ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	Exposure percentage ☐☐☐ %
3	F ☐☐	Country ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	Exposure percentage ☐☐☐ %
4	F ☐☐	Country ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	Exposure percentage ☐☐☐ %
5	F ☐☐	Country ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐	Exposure percentage ☐☐☐ %

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)

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

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: 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: _____

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: _____

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: _____

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: _____

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: _____

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: _____

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: _____

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: _____

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: _____

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: _____

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: _____

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: _____

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: _____

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 account

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

Note : 1. Only one foreign currency bank account will be maintained in RHBAM MY's record at any one time
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/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 Managament 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@rhbgroup.com / rhbiiam.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(s)/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

(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 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 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 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 Managament 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 / rhbiiam.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 memperolehi 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 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 ("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

I/We acknowledge that I/We have read 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

Lisf 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			

Lisf 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 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/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 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)

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

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 unpresented 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 unpresented 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: rhbam@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: rhbiiam.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.

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.

PURCHASE / SWITCH FORM

Account No. _____
(for existing unit holders only)

RHB ASSET MANAGEMENT SDN BHD 198801007231 (174588-X)
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
Tel: 03-9205 8000 Fax: 03-9205 8100
Toll Free No.: 1-800-88-3175 Website:www.rhbgroup.com

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**

☐ **Staff Application** (Please tick (√) if this is staff purchase)

INDIVIDUAL / CORPORATE APPLICANT

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

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"))

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 continued 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)
					☐ Initial ☐ Additional	☐ Reinvest ☐ Credit into bank account
					☐ Initial ☐ Additional	☐ Reinvest ☐ Credit into bank account
					☐ Initial ☐ Additional	☐ Reinvest ☐ 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.
1	☐	All Funds except for items 3 to 8 below	RHB	2-64317-0002-6750
2	☐	All Funds except for items 3 to 8 below	RHB Multi Currency (for foreign currencies)	6-64317-0000-0598
3	☐	RHB Cash Management Fund 1	RHB	2-14129-0021227-9
4	☐	RHB Islamic Cash Management Fund	RHB	2-64317-0000042-5

		Fund Name	Bank	Account No.
5	☐	RHB Money Market Fund	RHB	2-14231-0003905-5
6	☐	RHB Deposits Fund	RHB	2-64317-0002-6769
7	☐	RHB Cash Management Fund 2	RHB	2-14231-0003905-5
8	☐	RHB Malaysia Income Fund	RHB	2-14129-00245150
9	☐	Others _____		

FOR OFFICE USE ONLY

Account No. _____

Transaction Sequence No. _____

Price of Transaction (RM/relevant currency) _____

Transaction Price Date _____

FOR UTSC / DISTRIBUTOR USE ONLY

RHBAM / Distributor Branch Code / Stamp _____

Name of Staff / UTSC / Distributor _____

Staff / UTSC Code _____

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		☐ Reinvest ☐ Credit into bank account
2		☐ Reinvest ☐ Credit into bank account
3		☐ Reinvest ☐ 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 unpresented 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 unpresented 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

Individual Applicant/Authorised Signatory (ies)

Name:

Date:

Joint Individual Applicant/Authorised Signatory (ies)

Name:

Date:

Company Stamp / Common Seal

Note: Pre-signed purchase/switch form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct.

RHB Asset Management

Master Prospectus

Name of the Funds	Constitution Date
RHB GoldenLife Funds -	
Bond Fund: RHB GoldenLife Today	21 February 2005
Balanced Fund: RHB GoldenLife 2020	21 February 2005
Equity Fund: RHB GoldenLife 2030	21 February 2005

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 master prospectus is dated 15 July 2017.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS MASTER 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 17.

RHB Group @RHBGroup RHB Group RHBGroup

RHB Asset Management Sdn Bhd (174588-X)

TOGETHER WE PROGRESS

RHB

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

Responsibility Statement

This master 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 master prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Funds and a copy of this master prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Funds, and registration of this master prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the said Funds or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this master 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 Funds and takes no responsibility for the contents in this master prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this master 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 master prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this master prospectus or the conduct of any other person in relation to the Funds.

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MASTER APPLICATION FORM & UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

DEFINITIONS

In this master 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 on which either Bursa Malaysia is open for trading or banks in Kuala Lumpur are open for business. The Manager may declare certain business days to be a non-business day although Bursa Malaysia and/or the banks in Kuala Lumpur are open for business, if some foreign markets in which the Funds are invested in are closed for business.
Deed	Master deed (umbrella funds) dated 12 June 2008 (as amended via its first supplemental master deed (umbrella funds) dated 25 August 2008, second supplemental master deed (umbrella funds) dated 19 June 2009, third supplemental master deed (umbrella funds) dated 30 April 2013, fourth supplemental master deed (umbrella funds) dated 24 September 2013, fifth supplemental master deed (umbrella funds) dated 2 March 2015 and sixth supplemental master deed (umbrella funds) dated 20 May 2015) and any other supplemental deeds as may be registered with the Securities Commission Malaysia from time to time.
Deposits	Unless stated otherwise, deposits refer to any deposit with a financial institution which are not embedded or linked to financial derivative instruments.
Employees Provident Fund Board	Malaysian Employees Provident Fund Board established under section 3 of the Employees Provident Fund Act 1991.
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.
FBM KLCI	FTSE Bursa Malaysia KLCI Index.
Fund (respectively) or Funds (collectively)	RHB GoldenLife Funds ("**GLF**"); or RHB GoldenLife Funds - RHB GoldenLife Today ("**GLF Today**"); or RHB GoldenLife Funds - RHB GoldenLife 2020 ("**GLF 2020**"); or RHB GoldenLife Funds - RHB GoldenLife 2030 ("**GLF 2030**").
GST	Goods and services tax.
Latest Practicable Date	30 April 2017.

Long term	5 years and above.
Manager/Management Company	RHB Asset Management Sdn Bhd (174588-X).
Medium term	3 to 5 years.
Net Asset Value (NAV)	The net asset value of the respective Fund is determined by deducting the value of all of a Fund's liabilities from the value of all of that Fund's assets, at the valuation point.
Net Asset Value per Unit	The NAV of the Fund at a particular valuation point divided by the number of Units in circulation at the same valuation point.
RAM	RAM Rating Services Berhad.
Repurchase Charge	The fee payable by an investor for his/her redemption of Units. It is represented as a percentage of the NAV per Unit.
RHB GoldenLife Funds	The umbrella fund comprising of the following sub-funds: RHB GoldenLife Today; RHB GoldenLife 2020; and RHB GoldenLife 2030.
RM or Ringgit Malaysia	The lawful currency of Malaysia.
Sales Charge	The fee payable by an investor for his/her purchase of Units. It is represented as a percentage of the NAV per Unit.
Securities Commission (SC)	Securities Commission Malaysia.
Securities Laws	The Capital Markets and Services Act 2007 and unless expressly stated otherwise, include any regulations, orders, notifications or other subsidiary legislation made under those laws.
Short term	Less than 3 years.
Trustee	HSBC (Malaysia) Trustee Berhad.
Unit(s)	Means unit(s) of the Fund and includes fractions of a unit of the Fund.
Unit Holder(s)	In relation to a Fund, the person(s) registered as the holder(s) of Units (including person(s) who are jointly registered) in that Fund.

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 RHB Goldenlife Funds – RHB GoldenLife Today

1.1.1 Fund Category

Bond fund.

1.1.2 Financial Year End

28 or 29 February.

1.1.3 Name of Trustee

HSBC (Malaysia) Trustee Berhad.

1.1.4 Investment Objective

To provide retired investors or investors who are retiring in the very near future a steady income stream in planning for their financial needs upon retirement.

Any material change to the investment objective of this Fund requires the Unit Holders' approval.

1.1.5 Investment Strategy

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

- Up to 20% of Net Asset Value will be invested in equities.
- Minimum of 80% and up to 100% of Net Asset Value will be invested in fixed income securities and/or liquid assets.

Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

The Fund will place more emphasis on fixed income securities in Malaysia in view that it is a conservative fund. Given that the rebalancing exercise and asset allocation process is dynamic, a dynamic and active investment strategy will be employed. Subject to the range stipulated above, the asset allocation will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. However, when deemed appropriate and for the benefit of the Fund, the Manager may take temporary defensive positions in dealing with adverse market, economic, political and other conditions, that may be inconsistent with the Fund's principal strategy. In such adverse market conditions, the Manager may choose to change the asset allocation of the Fund by allocating more investments into money market instruments and deposits. The Fund will only allocate more investments to money market instruments and deposits under temporary defensive positions.

The bulk of the investments will be invested to provide income and short term capital appreciation with active disposal and liquidation of the investments, a strategy to control risk as well as to optimise capital gains. Other risk management strategies and techniques include diversification in terms of asset allocation.

The performance of this Fund is benchmarked against a weighted average of FBM KLCI (10%) and Maybank's 12 months fixed deposit rate (90%). The benchmark reflects the performance of each asset class as the Fund invests in more than one asset class. FBM KLCI represents the equities portion (10%) while Maybank's 12 months fixed deposit rate represents the fixed income and money

market portion (90%). The higher weightage of the Fund's benchmark to Maybank's 12 months fixed deposit rate is a reflection of the investment strategy that emphasizes on fixed income securities and money market in line with the Fund's risk profile of retirement planning. Unit Holders may log on to the Maybank's website, **www.maybank2u.com.my**, to obtain the latest information on the Maybank's fixed deposit rate. To obtain the latest information on the FBM KLCI, investors can refer to Bursa Malaysia's website, **www.bursamalaysia.com.** Unit Holders can obtain information on the composite benchmark from the Manager upon request.

1.1.6 Distribution Policy

Income, if any, will be distributed during the financial year.

1.1.7 Permitted Investments and Restrictions

The Fund may invest in securities of companies listed on Bursa Malaysia; unlisted securities including securities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing or quotation and are offered directly to the Fund by the issuer; financial derivatives; collective investment schemes; structured products and warrants that carry the right in respect of a security traded in or under the rules of an eligible market; securities listed on foreign stock exchange, subject to the approval of the relevant authorities; Malaysian Government Securities, Treasury Bills, Bank Negara Malaysia Certificates and Government Investment Certificate; Malaysian currency balance in hand, Malaysian currency deposits with commercial bank, finance companies, merchant banks, Bank Islam Malaysia Berhad including Negotiable Certificate of Deposits, Bankers' Acceptance and placements of money at call with discount houses; Cagamas bonds, unlisted loan stocks and corporate bonds and private debt securities; and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments shall be subject to the following restrictions:

(a) The value of the Fund's investments in unlisted securities must not exceed ten (10) per cent of the Net Asset Value or any other limit as may be prescribed by the Securities Commission from time to time. However, the said limit does not apply to unlisted securities that are debentures traded on an organised over-the-counter (OTC) market.

(b) The value of the Fund's investments in debentures issued by any single issuer must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(c) The value of the Fund's investments in debentures issued by any single issuer may exceed twenty (20) per cent but must not exceed thirty (30) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time, if the debentures are rated by any global or domestic rating agency to be of the best quality and offer the highest safety of timely payment of interest and principal.

(d) The value of the Fund's investments in the debentures issued by any group of companies must not exceed thirty (30) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(e) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

(f) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(g) The aggregate value of the Fund's investments in transferable securities (i.e. equities, debentures and warrants), money market instruments, deposits, over-the-counter ("OTC") financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. Where the single issuer limit of the Fund's investment in debentures is increased to thirty (30) per cent of the Net Asset Value or any other limit as may be prescribed by the Securities Commission pursuant to paragraph (b), the aggregate value of the Fund's investment must not exceed thirty (30) per cent of the Net Asset Value, or such other limit as may be prescribed by the Securities Commission.

(h) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Net Asset Value or any other limit as may be prescribed by the Securities Commission from time to time.

(i) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme or any other limit as may be prescribed by the Securities Commission from time to time.

(j) The value of the Fund's investments in structured products issued by a single counter-party must not exceed fifteen (15) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (g) should exclude the value of investment in structured products.

(k) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (f), (g), (h), (j), (l), (m) and (n). In addition, the Fund's net market exposure owing to its financial derivatives positions must not exceed the Net Asset Value.

(l) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(m) The value of the Fund's investments in transferable securities (other than debentures) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(n) The value of the Fund's investment in transferable securities (other than debentures) and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(o) The Fund's investments in transferable securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

(p) 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. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

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. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of Units or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities/instruments that are issued or guaranteed by the Malaysian government or Bank Negara Malaysia.

In addition to the limits and restrictions mentioned above which apply to the Fund, there will not be any investment in warrants except as a result of the Fund's holdings in equities. Investments in debentures or fixed income investments must be rated at least BBB/P2 by RAM (or equivalent rating by MARC) at the point of purchase. However, the Fund may hold up to 5% of its NAV in debentures or fixed income investments which are rated below BBB/P2 and/or are unrated.

The Fund is subject to the investment restriction and spread limits within which it is categorised under, and will be treated as a single fund, however, the investment concentration limits will apply at the level of the umbrella fund, ***RHB GoldenLife Funds****. The Fund must not consist of units/shares of another sub-fund within* ***RHB GoldenLife Funds****.*

At this juncture, the Manager will not invest in derivatives for either hedging or investment purpose for any of the sub-funds under the ***RHB GoldenLife Funds****. Should the Manager decide to invest in derivatives for hedging or investment purpose, the Manager will send notification to the Unit Holders and will issue a supplementary master prospectus or replacement prospectus to address the changes and state the effective date of the change.*

1.2 RHB GoldenLife Funds – RHB GoldenLife 2020

1.2.1 Fund Category

Balanced fund.

1.2.2 Financial Year End

28 or 29 February.

1.2.3 Name of Trustee

HSBC (Malaysia) Trustee Berhad.

1.2.4 Investment Objective

To provide investors planning to retire in the year 2020, a wealth accumulation vehicle for meeting their financial needs upon retirement.

Any material change to the investment objective of this Fund requires the Unit Holders' approval.

1.2.5 Investment Strategy

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

- Minimum of 40% and up to 60% of Net Asset Value will be invested in equities.

- Minimum of 40% and up to 60% of Net Asset Value will be invested in fixed income securities and/or liquid assets.

Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

This Fund will invest in equities and fixed income securities in Malaysia and in accordance with an asset allocation that will become increasingly conservative as the year 2020 approaches. Given that the rebalancing exercise and asset allocation process is dynamic, a dynamic and active investment strategy will be employed. The asset allocation will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. However, this entire asset allocation structure will gradually resemble RHB GoldenLife Today as the Fund approaches the year 2020.

The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments, a strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged bull run; and the resultant liquidity from the disposal of the investment may prove handy for further investments along similar lines of investments when the market has sufficiently eased off. Other risk management strategies and techniques employed by the Manager include diversification in terms of asset allocation.

When deemed appropriate and for the benefit of the Fund, the Manager may take temporary defensive positions in dealing with adverse market, economic, political and other conditions, that may be inconsistent with the Fund's principal strategy. In such adverse market conditions, the Manager may choose to change the asset allocation of the Fund by allocating more investments into money market instruments and deposits.

The performance of this Fund is benchmarked against a weighted average of FBM KLCI (55%) and Maybank's 12 months fixed deposit rate (45%). The benchmark is selected as it is consistent with the characteristic of the portfolio as a balanced fund which invests into equities and fixed income securities. FBM KLCI represents the equities portion (55%) while Maybank's 12 months fixed deposit rate represents the fixed income and money market portion (45%). The relatively equal weightage on the asset allocation is a reflection of a more balanced portfolio which is in line with the Fund's investment objective to provide wealth accumulation which will become increasingly more conservative as its maturity approaches. Unit Holders may log on to the Maybank's website (**www.maybank2u.com.my**) to obtain the latest information on the Maybank's fixed deposit rate. To obtain the latest information on the FBM KLCI, investors can refer to Bursa Malaysia's website (**www.bursamalaysia.com**). Unit Holders can obtain information on the composite benchmark from the Manager upon request.

1.2.6 Distribution Policy

Subject to the availability of income at the end of the financial year.

1.2.7 Maturity Date

29 February 2020.

This Fund is designed to produce total return for investors planning to retire around the year 2020. As the year 2020 approaches, this portfolio will increasingly resemble RHB GoldenLife Today. This Fund will on its maturity date be automatically terminated and merged into RHB GoldenLife Today.

1.2.8 Automatic Termination and Merger of RHB GoldenLife Funds – RHB GoldenLife 2020

RHB GoldenLife 2020 has a limited duration and will, on its maturity date (i.e. the last day of the Fund's financial year ending in the year 2020), be automatically terminated and merged into RHB GoldenLife Today. Upon such automatic termination and merger of the Fund, the Units will be cancelled and the assets/investments of the Fund (after retention by the Trustee of monies to repay all fees, cost, charges, expenses, claims and demands incurred, made or apprehended by the Trustee in connection with or arising out of the automatic termination and merger) shall be held by the Trustee and form part of the assets/investments of the RHB GoldenLife Today.

In exchange, the Manager will issue to each Unit Holder the number of Units in RHB GoldenLife Today calculated as follows:-

$$N = \frac{V}{Y \times NAV} \times Z$$

where:

N = the number of Units in RHB GoldenLife Today to be issued to the relevant Unit Holder of the Fund which has undergone automatic termination and merger;

V = the value of the net assets/investments of the Fund transferred to RHB GoldenLife Today, to be terminated by the Manager with effect on the maturity date of the Fund, upon consultation with auditors of the Fund;

Y = the number of Units in issue of the Fund;

NAV = the NAV per Unit in RHB GoldenLife Today on the maturity date of the Fund; and

Z = the number of Units in the Fund held by the relevant Unit Holder on its maturity date.

Unit Holders will be informed of the auto termination and merger process of the Fund and the subsequent units allocated to them in the RHB GoldenLife Today.

Upon the automatic termination and merger of the Fund, a new fund may be introduced to the RHB GoldenLife family of funds to cater to investors of a new life cycle.

1.2.9 Permitted Investments and Restrictions

The Fund may invest in securities of companies listed on Bursa Malaysia; unlisted securities including securities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing or quotation and are offered directly to the Fund by the issuer; financial derivatives; collective investment schemes; structured products and warrants that carry the right in respect of a security traded in or under the rules of an eligible market; securities listed on foreign stock exchange, subject to the approval of the relevant authorities; Malaysian Government Securities, Treasury Bills, Bank Negara Malaysia Certificates and Government Investment Certificate; Malaysian currency balance in hand, Malaysian currency deposits with commercial bank, finance companies, merchant banks, Bank Islam Malaysia Berhad including Negotiable Certificate of Deposits, Bankers' Acceptance and placements of money at call with discount houses; Cagamas bonds, unlisted loan stocks and corporate bonds and private debt securities; and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

(a) The value of the Fund's investments in unlisted securities must not exceed ten (10) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(c) The value of the Fund's investments in transferable securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(e) The value of the Fund's investment in transferable securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(f) The aggregate value of the Fund's investments in transferable securities, money market instruments, deposits, over-the-counter ("OTC") financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(h) The value of the Fund's investments in structured products issued by a single counter-party must not exceed fifteen (15) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counterparty has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investment in structured product.

(i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives positions must not exceed the Net Asset Value.

(j) The Fund's investments in transferable securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

(k) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

(l) 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. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

(m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, 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. However, a 5% allowance in excess of the limits or restrictions is permitted where the limit or restriction is breached through an appreciation or depreciation of the Net Asset Value (whether as a result of an appreciation or depreciation of the investments or as a result of repurchase of Units or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities/instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

The Fund is subject to the investment restriction and spread limits within which it is categorised under, and will be treated as a single fund, however, the investment concentration limits will apply at the level of the umbrella fund, ***RHB GoldenLife Funds****. The Fund must not consist of units/shares of another sub-fund within* ***RHB GoldenLife Funds****.*

At this juncture, the Manager will not invest in derivatives for either hedging or investment purpose for any of the sub-funds under the ***RHB GoldenLife Funds****. Should the Manager decide to invest in derivatives for hedging or investment purpose, the Manager will send notification to the Unit Holders and will issue a supplementary master prospectus or a replacement prospectus to address the changes and state the effective date of the change.*

1.3 RHB GoldenLife Funds – RHB GoldenLife 2030

1.3.1 Fund Category

Equity fund.

1.3.2 Financial Year End

28 or 29 February.

1.3.3 Name of Trustee

HSBC (Malaysia) Trustee Berhad.

1.3.4 Investment Objective

To provide investors planning to retire in the year 2030, a wealth accumulation vehicle for meeting their financial needs upon retirement.

Any material change to the investment objective of this Fund requires the Unit Holders' approval.

1.3.5 Investment Strategy

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

- Minimum of 70% and up to 100% of NAV will be invested in equities.
- Up to 30% of NAV will be invested in fixed income securities and/or liquid assets.

Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

The Fund will invest in equities and fixed income securities in Malaysia and in accordance with an asset allocation that will become increasingly conservative as the year 2030 approaches. Given that the rebalancing exercise and asset allocation process is dynamic, a dynamic and active investment strategy will be employed. Subject to the range stipulated above, the asset allocation will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. However this entire asset allocation structure will gradually resemble RHB GoldenLife Today as the Fund approaches the year 2030.

The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged bull run; and the resultant liquidity from the disposal of the investment may prove handy for further investments along similar lines of investments when the market has sufficiently eased off. Other risk management strategies and techniques employed by the Manager include diversification in terms of asset allocation.

When deemed appropriate and for the benefit of the Fund, the Manager may take temporary defensive positions in dealing with adverse market, economic, political and other conditions, that may be inconsistent with the Fund's principal strategy. In such adverse market conditions, the Manager may choose to change the asset allocation by allocating more investments into money market instruments and deposits.

The performance of this Fund is benchmarked against a weighted average of FBM KLCI (85%) and Maybank's 12 months fixed deposit rate (15%). The benchmark reflects the performance of each asset class as the Fund invests in more than one asset class. FBM KLCI represents the equities portion (85%) while Maybank's 12 months fixed deposit rate represents the fixed income and money market portion (15%). Unit Holders may log on to the Maybank's website, **www.maybank2u.com.my** to obtain the latest information on the Maybank's fixed deposit rate. To obtain the latest information on the FBM KLCI, investors can refer to Bursa Malaysia's website, **www.bursamalaysia.com**. Unit Holders can obtain information on the composite benchmark from the Manager upon request.

1.3.6 Distribution Policy

Subject to the availability of income at the end of the financial year.

1.3.7 Maturity Date

28 February 2030.

This Fund is designed to produce total return for investors planning to retire around the year 2030. As the year 2030 approaches, this portfolio will increasingly resemble RHB GoldenLife Today. This Fund will on its maturity date be automatically terminated and merged into RHB GoldenLife Today.

1.3.8 Automatic Termination and Merger of RHB GoldenLife Funds – RHB GoldenLife 2030

RHB GoldenLife 2030 has a limited duration and will, on its maturity date (i.e. the last day of the Fund's financial year ending in the year 2030), be automatically terminated and merged into RHB GoldenLife Today. Upon such automatic termination and merger of the Fund, the Units will be cancelled and the assets/investments of the Fund (after retention by the Trustee of monies to repay all fees, cost, charges, expenses, claims and demands incurred, made or apprehended by the Trustee in connection with or arising out of the automatic termination and merger) shall be held by the Trustee and form part of the assets/investments of the RHB GoldenLife Today.

In exchange, the Manager will issue to each Unit Holder the number of Units in RHB GoldenLife Today calculated as follows:-

$$N = \frac{V}{Y \times NAV} \times Z$$

where:

N = the number of Units in RHB GoldenLife Today to be issued to the relevant Unit Holder of the Fund which has undergone automatic termination and merger;

V = the value of the net assets/investments of the Fund transferred to RHB GoldenLife Today, to be terminated by the Manager with effect on the maturity date of the Fund, upon consultation with auditors of the Fund;

Y = the number of Units in issue of the Fund;

NAV = the NAV per Unit in RHB GoldenLife Today on the maturity date of the Fund; and

Z = the number of Units in the Fund held by the relevant Unit Holder on its maturity date.

Unit Holders will be informed of the auto termination and merger process of the Fund and the subsequent Units allocated to them in the RHB GoldenLife Today.

Upon the automatic termination and merger of the Fund, a new fund may be introduced to the RHB GoldenLife family of funds to cater to investors of a new life cycle.

1.3.9 Permitted Investments and Restrictions

The Fund may invest in securities of companies listed on Bursa Malaysia; unlisted securities including securities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing or quotation and are offered directly to the Fund by the issuer; financial derivatives; collective investment schemes; structured products and warrants that carry the right in respect of a security traded in or under the rules of an eligible market; securities listed on foreign stock exchange, subject to the approval of the relevant authorities; Malaysian Government Securities, Treasury Bills, Bank Negara Malaysia Certificates and Government Investment Certificate; Malaysian currency balance in hand, Malaysian currency deposits with commercial bank, finance companies, merchant banks, Bank Islam Malaysia Berhad including Negotiable Certificate of Deposits, Bankers' Acceptance and placements of money at call with discount houses; Cagamas bonds, unlisted loan stocks and corporate bonds and private debt securities; and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

(a) The value of the Fund's investments in unlisted securities must not exceed ten (10) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(c) The value of the Fund's investments in transferable securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer must not exceed fifteen

(15) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(e) The value of the Fund's investment in transferable securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(f) The aggregate value of the Fund's investments in transferable securities, money market instruments, deposits, over-the-counter ("OTC") financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

(h) The value of the Fund's investments in structured products issued by a single counter-party must not exceed fifteen (15) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counterparty has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investment in structured product.

(i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives positions must not exceed the Net Asset Value.

(j) The Fund's investments in transferable securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

(k) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

(l) 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. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

(m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, 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. However, a 5% allowance in excess of the limits or

restrictions is permitted where the limit or restriction is breached through an appreciation or depreciation of the Net Asset Value (whether as a result of an appreciation or depreciation of the investments or as a result of repurchase of Units or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities/instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

The Fund is subject to the investment restriction and spread limits within which it is categorised under, and will be treated as a single fund, however, the investment concentration limits will apply at the level of the umbrella fund, ***RHB GoldenLife Funds****. The Fund must not consist of units/shares of another sub-fund within* ***RHB GoldenLife Funds****.*

At this juncture, the Manager will not invest in derivatives for either hedging or investment purpose for any of the sub-funds under the ***RHB GoldenLife Funds****. Should the Manager decide to invest in derivatives for either hedging or for investment purpose, the Manager will send notification to Unit Holders and will issue a supplementary master prospectus or a replacement prospectus to address the changes and state the effective date of the change.*

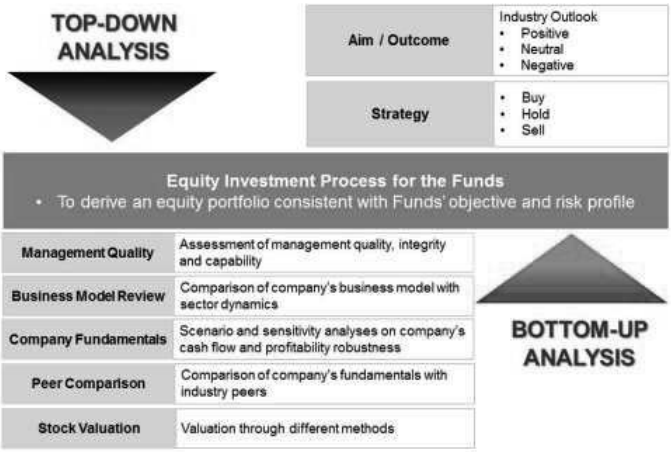
1.4 Investment Philosophy

Our investment philosophy describes the approach that the investment team will adhere to when constructing an equity or fixed income portfolio. The fund managers invest in well-managed companies with strong balance sheets that possess competitive advantages that should enable the companies to outperform their peers over economic cycles. The fund managers are active investors that make high conviction security selection decisions, but at the same time do not take unnecessary or excessive risks or take speculative positions. The fund managers seek to outperform their peers and beat their benchmark by buying mispriced or cheap securities. Following our disciplined sell strategy, the fund managers would then exit positions when the target price is reached. Concurrently, the fund managers understand the Funds' risk profile and act within each individual Fund's mandate.

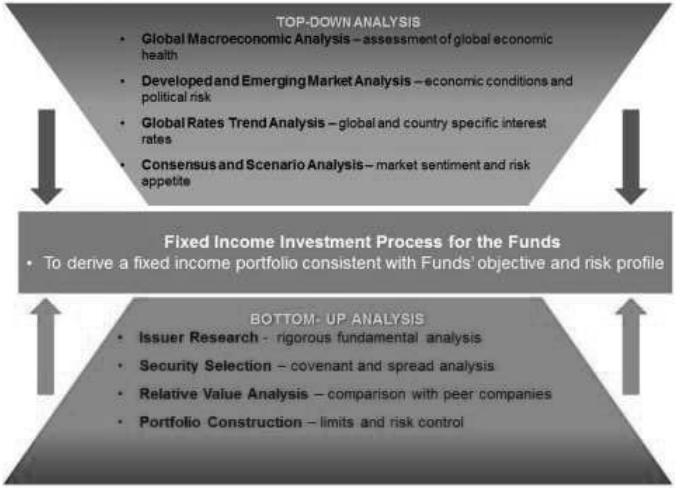
1.5 Investment Approach

Whenever the Fund invests in equities and/or fixed income securities, the Manager's investment approach will evolve around the following principles:-

Equities



Fixed Income Securities



Deposits

1) Interest Rate Anticipation – Forecast changes in interest rates and yield curve shapes.
2) Market Timing – Time market entry to enhance yield.
3) Relative Return Analysis – Best risk-return trade-off within the financial institutions of same credit ratings.

1.6 Risk Management Strategies

The Manager adopts the following forms of risk management strategies to mitigate the risks inherent in the respective Funds:

- Adhering to the Fund's investment objectives and investment restrictions and limits;
- Reporting investment matters to the investment committee of the Funds;
- Diversification across asset classes;
- Imposing limits on exposure to single company/group;
- Duration management of the fixed income portfolio;
- Liquidity management;
- In-depth study of issuer (credit/bond structure/security);

1.7 Policy on Gearing and Assets of the Funds

The Funds are prohibited from borrowing other assets (including borrowing of securities within the meaning of the Securities Borrowing and Lending Guidelines) in connection with its activities. Notwithstanding the above, the Funds may borrow cash for the purpose of meeting repurchase request for Units and for short term bridging requirements. For the said purposes, the Manager should ensure that: (a) the Funds' cash borrowing is only on a temporary basis and that borrowings are not persistent; (b) the borrowing period should not exceed one month; (c) the aggregate borrowings of the Funds should not exceed 10% of Net Asset Value at the time the borrowing is incurred; and (d) the Funds may only borrow from financial institutions.

2. RISK FACTORS

2.1 General Risks of Investing in Unit Trust Funds

The following are general risks involved in investing in the Funds:

a) Loan/Financing Risk

Investors should assess the inherent risk of investing with borrowed money or financing facility, which should include the following:

- 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;
- If Units are used as collateral, investors may be required to provide additional collateral should the Fund's prices fall below a certain level; and
- The cost of investing with borrowed money or a financing facility may be greater than the return on investment in a Fund.

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

b) Management risk

Poor management of the Fund may jeopardise the investment of each Unit Holder. Therefore, it is important for the Manager to set the investment policies and appropriate strategies to be in line with the investment objective before any investment activities can be considered. However, there can be no guarantee that these measures will produce the desired results.

c) Non-compliance risk

This is the risk of the Manager not complying with the internal policies, the Deed, all applicable laws or guidelines issued by

the regulators. This may occur as a result of system failure or the inadvertence of the Manager. The magnitude of such risk and its impact on the Fund and/or Unit Holders are dependent on the nature and severity of the non-compliance. Non-compliance may adversely affect a Fund especially if the investment of the Fund has to be disposed at a lower price to rectify the non-compliance.

Investors are reminded that the above list of risks may not be exhaustive and if necessary, they should consult their adviser(s), e.g. their bankers, lawyers or stockbrokers for a better understanding of the risks.

2.2 Specific Risks when Investing in the Funds

The following are specific risks involved in investing in the Funds:

a) Allocation risks

As the Funds adopt a "metamorphosis" concept (that is, the asset allocation of each Fund will automatically evolve over time), there is a risk that the recommended allocation of a Fund at any one point in time will neither maximise returns nor minimise risks.

There is also a risk that given a particular time horizon, a recommended allocation will not prove to be the ideal allocation in all circumstances for every investor.

Each Fund has a different level of risk. The Funds with shorter time horizons (RHB GoldenLife Today for instance) will tend to be less risky and have lower expected returns over the long term than the Funds with longer time horizon (RHB GoldenLife 2020 and RHB GoldenLife 2030, for instance). For example, to the extent a Fund emphasises equities, such as RHB GoldenLife 2030, it presents a higher degree of equities investment risk. Conversely, to the extent a Fund emphasises on bonds, such as RHB GoldenLife Today, it presents a higher degree of fixed income securities investment risk. The value of the investment in a Fund is based, in large part, on the prices of the equities and fixed income securities in which the Fund invests.

b) Stock market risk

Securities may decline in value due to factors affecting securities markets generally or particular industries represented in the securities markets. The value of a security may decline due to general market conditions which are not specifically related to a particular company, such as real or perceived adverse economic conditions, changes in the general outlook for corporate earnings, changes in interest or currency rates or adverse investors' sentiment generally. They may also decline due to factors that affect a particular industry or industries, such as labour shortages or increased production costs and competitive conditions within an industry. Equity securities generally have greater price volatility than fixed income securities. The market price of securities owned by a unit trust fund might go down or up, sometimes rapidly or unpredictably.

c) Interest rate risk

Generally, bond prices move in the opposite direction of interest rates; a rise in interest rates will generally cause a fall

in bond prices and vice versa. The Fund will experience a capital loss or capital gain should the bond be sold before maturity. In order to mitigate interest rates exposure of the Fund, the Manager will manage the duration of the portfolio via shorter or longer tenured assets depending on the view of the future interest rate trend of the Manager, which is based on its continuous fundamental research and analysis.

d) Individual stock risk

The performance of each individual stock that the Fund invests in is dependent upon the management quality of the particular company and its growth potential. Hence, this would have an impact on the Fund's prices and its income distribution. The Manager aims to reduce all these risks by using diversification that is expected to reduce the volatility as well as the risk for the Fund's portfolio. In addition, the Manager will also perform continuous fundamental research and analysis to aid its active asset allocation management especially in its stock selection process.

e) Credit and default risk

This refers to the likelihood that the company issuing the bonds may default. Securities are subject to varying degrees of credit risk, which are often reflected in credit ratings. Municipal bonds are subject to the risk that litigation, legislation or other political events, local business or economic conditions, or the bankruptcy of an issuer could have a significant effect on the issuer's ability to make payments of principal and/or interest. The Fund could lose money if the issuer or guarantor of a fixed income security, repurchase agreement or a loan of portfolio securities, is unable or unwilling to make timely principal and/or interest payments, or to otherwise honour its obligations. Credit risk can be managed by performing continuous fundamental credit research and analysis to ascertain the creditworthiness of its issuer. This risk refers to the possibility that the issuer of an instrument will not be able to make timely payments of interest or principal repayment on the maturity date. This may lead to a default in the payment of principal and interest and ultimately a reduction in the value of the Fund.

f) Liquidity risk

Liquidity risk exists when particular investments are difficult to sell, possibly preventing the Fund from selling such illiquid securities at a favourable price. Unit trust funds with principal investment strategies that involve securities or securities with substantial market and/or credit risk tend to have greater exposure to liquidity risk. As part of its risk management, the Manager will attempt to manage the liquidity of the Fund through asset allocation and diversification strategies within the portfolio. The Manager will also conduct constant fundamental research and analysis to forecast future liquidity of its investments.

g) Issuer risk

The value of each individual fixed income securities that the Fund invests in may decline for a number of reasons which is directly related to the issuer, such as, the management performance, financial leverage and reduced demand for the issuer's goods or services. The Manager aims to reduce all these risks by using diversification that is expected to reduce

the volatility as well as the risk for the Fund's portfolio.

h)	**Inflation/purchasing power risk**	Inflation can be defined as increases of price level of goods and services and is commonly reported using the consumer price index as a measure. Inflation is one of the major risks to investors over the long term and results in uncertainty over the future value of the investments. Inflation reduces purchasing power of money. In an inflationary environment, fixed rate securities are exposed to higher inflation risks than inflation-linked securities. This risk can be mitigated by investing in securities that can provide positive real rate of return.

3. VALUATION OF ASSETS

The Funds must be valued at least once every Business Day.

Accordingly, the valuation of the respective Fund for a Business Day will be conducted at the close of Bursa Malaysia for that Business Day. Thus, the daily price of the Funds for a particular Business Day will be published in the major newspapers on the next day.

Investors may however obtain the most current computed price by contacting the Manager directly or visiting our website, **www.rhbgroup.com** [please refer to Section 5.6(g) (Availability of Information on Investment)].

In undertaking any of the Funds' investments, the Manager will ensure that all the assets of the Fund under its management will be valued appropriately, that is, at fair market value and at all times in compliance with the Securities Laws including approved accounting standards.

Accordingly:

(i) Listed local and foreign securities will be valued daily based on the market price of the respective exchanges.

However, if:-

(a) a valuation based on the market price does not represent the fair value of the securities, for example during abnormal market conditions; or

(b) no market price is available, including in the event of a suspension in the quotation of securities for a period exceeding 14 days or such period as agreed by the Trustee,

then the securities would be valued at fair value, as determined in good faith by the Manager based on the methods or bases approved by the trustee after appropriate technical consultation.

(ii) Investments in unlisted Ringgit Malaysia denominated bonds or fixed income securities will be valued daily using fair value prices quoted by a bond pricing agency (BPA) registered with the SC. However, where quotations are not available, such unlisted bonds or fixed income securities will be valued weekly or as and when appropriate, by reference to the average indicative yield quoted by three independent and reputable financial institutions in over-the-counter markets at the close of trading. These institutions include investment banks and commercial banks which deal in fixed income securities.

Generally, investments in foreign unlisted bonds or fixed income securities will be valued daily using the average indicative yield quoted by three independent and reputable financial

institutions in over-the-counter markets at the close of trading. These institutions include investment banks and commercial banks which deal in fixed income securities. The Manager may also value such investment on any other basis as may be permitted by the Securities Commission from time to time.

In a case where the Manager is of the view that the price quoted by BPA for a specific unlisted debt instrument differs from the market price (i.e. the Manager's view of the market yield) by more than 20 basis points, the Manager may use the market price, provided that the Manager records its basis for using a non BPA price, obtains necessary internal approvals to use the non BPA price and keeps an audit trail of all decisions and basis for adopting the market price.

However, when the Manager is unable to obtain quotations from BPA or quotations from three independent and reputable financial institutions due to circumstances such as extreme market conditions, such local and foreign unlisted fixed income securities will be valued according to an alternative method determined in good faith by the Manager, which has been verified by the auditor of the Fund and approved by the Trustee provided that the Manager records its basis for using the alternative method having obtained necessary internal approvals to use the alternative method and the Manager keeps an audit trail of all decisions and basis for adopting the alternative method. Any alternative method shall be consistently applied unless advised otherwise by the auditor of the Fund and the Trustee.

(iii) Investments in unlisted equity securities will be valued at the cost price of each investment until the securities of the investee companies are successfully listed on a recognised stock exchange, upon which quoted prices will be available and valuation will be based on the market price or such other basis as may be prescribed by the relevant laws from time to time including approved accounting standards.

(iv) Collective investment schemes which are quoted on an approved exchange shall be valued in the same manner as listed securities as described above. Unlisted collective investment schemes shall be valued by reference to its last published repurchase price of a unit for that unlisted collective investment scheme.

(v) Futures contracts positions will be "marked to market" at the close of each trading day.

(vi) Bank deposits and deposits placed with financial institutions will be valued each day by reference to the principal value of such investments. Interest/profit receivables will be accrued each day based on the rate of interest/profit attached to the deposits.

(vii) Money market instruments will be valued each day based on the accretion of discount or amortisation of premium on a yield to maturity basis.

4. FEES, CHARGES AND EXPENSES

The cost to the investor investing in a Fund is as follows:

4.1 Charges

The charges directly incurred by an investor when purchasing or redeeming Units are as follows:

(a) Sales Charge

GLF Today

The Manager will impose a Sales Charge which can be levied on an investor, net of bank charges (if any) by the Manager's various distributors as follows:

Distributor	% of Net Asset Value per Unit
Institutional Unit Trust Adviser (IUTA)	Up to 0.75%
Tied (retail) agent	Up to 0.75%
Direct sales (Direct investment with the Manager)	Up to 0.75%

Note: Investor who invests in **GLF Today** via the EPF Members' Investment Scheme will be levied a Sales Charge of up to 0.75% of Net Asset Value per Unit (or such other rate that may be determined by the EPF from time to time).

GLF 2020 and GLF 2030

The Manager will impose a Sales Charge which can be levied on an investor, net of bank charges (if any) by the Manager's various distributors as follows:

Distributor	% of Net Asset Value per Unit
Institutional Unit Trust Adviser (IUTA)	Up to 6.00%
Tied (Retail) Agent	Up to 6.00%
Direct Sales (Direct Investment with the Manager)	Up to 6.00%

Note: Investor who invests in **GLF 2020** and **GLF 2030** via the EPF Members' Investment Scheme will be levied a Sales Charge of up to 3.00% of Net Asset Value per Unit (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 RM0.6207 and the distributor levies a sales charge of 5.00%, the investor will pay a total of RM10,530.00 as follows:-

Investment amount	=	RM 10,000.00
Add:		
Sales charge levied by the distributor at 5.00%	=	RM 500.00
GST[1] (6% of RM500.00)	=	RM 30.00
Total amount paid by the investor	=	RM 10,530.00

The investor will be allotted with 7,654.62 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM0.6207*}} = \text{16,110.84 units**}$$

* Unit price is rounded to the nearest 4 decimal places.
** 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 fees and charges payable 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 of 7,654.62 units of the Fund at the repurchase price of RM1.3064 (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 (7,654.62 units x RM1.3064)	=	RM 10,000.00
Less: repurchase charge	=	(NIL)
Net amount payable to the investor	=	RM 10,000.00

(c) Other Charges

(i) Switching of Units

This is considered as a withdrawal of investment from one Fund and an investment into any of the unit trust funds under the management of the Manager that allows switching of units. A switching fee will be imposed on Unit Holders switching between funds under management (that allow switching). A switching fee[1] 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. The Manager may reject any switching request:
(i) that it regards as disruptive to efficient portfolio management; or
(ii) if deemed by the Manager to be contrary to the best interest of the Fund.

The Manager does not charge any switching fee when switching between **RHB GoldenLife Funds**.

Illustration

If a Unit Holder switches 10,000 Units at the repurchase price of RM1.3064 and wishes to invest in another unit trust fund under the management of the Manager at the selling price of RM0.5272 (where both Funds have the Sales Charge of 6.00% of NAV per Unit).

Proceeds from switch (**RHB GoldenLife Fund**) (10,000 Units x RM1.3064)	RM13,064.00
Less:	
Switching fee RM25.00	RM (25.00)
GST[1] (6% of RM25.00)	RM (1.50)
Net proceeds from switch	RM 13,037.50
Proceeds from **RHB GoldenLife Fund** invested in another unit trust fund under the management of the Manager:	RM 13,037.50 / RM0.5272
Units allotted to the investors	24,729.70 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 fees and charges payable are exclusive of GST.

(ii) Transfer of Units

No transfer fee is applicable.

4.2 Fees and Expenses

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

(a) Manager's Fees

GLF Today

The Manager is entitled to a management fee[1] of up to one point two five per cent (1.25%) 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.

GLF 2020 and GLF 2030

The Manager is entitled to a management fee[1] of up to one point five per cent (1.50%) 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.

Illustration: Calculation of annual management fee

Assuming that the Net Asset Value (before deducting the Manager's fee and Trustee's fee) of a Fund for a particular day is RM105,000,000.00 and assuming the annual management fee is at the rate of one point five per cent (1.50%) per annum, the calculation of the management fee of the Fund for that particular day is as follows:

$\frac{\text{RM 105,000,000.00 x 1.50\%}}{\text{365 days*}}$	=	RM 4,315.07
Add: GST[1] (6% of RM4,315.07)	=	RM258.90
Total management fee payable for that particular day	=	RM4,573.97

* Note: In the event of a leap year, the annual management fee will be divided by 366 days.
[1] The implementation of GST is effective from 1 April 2015 at the rate of 6% and the fees and charges payable are exclusive of GST.

(b) Trustee's Fees

The Trustee is entitled to a trustee fee[1] of zero point zero six per cent (0.06%) 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.

Illustration: Calculation of annual trustee fee

Assuming that the Net Asset Value (before deducting the Manager's fee and Trustee's fee) of a 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 annum, the calculation of the trustee fee of the Fund for that particular day is as follows:

$\frac{\text{RM 105,000,000.00 x 0.08\%}}{\text{365 days*}}$	=	RM230.14

Add: GST[1] (6% of RM230.14)	=	RM13.80
Total management fee payable for that particular day	=	RM243.94

* 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 from 1 April 2015 at the rate of 6% and the fees and charges payable are exclusive of GST.

(c) Other Expenses Directly Related to the Fund

In administering the Funds, there are expenses directly related to the Funds. These expenses include the cost of auditors' fees and other relevant professional fees, custodial charges, cost of distribution of interim and annual reports, tax certificates, reinvestment statements or distribution cheques (where applicable) 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 respective Deed, such as commissions or fees paid to brokers, other transaction costs and taxes, if any, that are also paid out of the respective Fund.

All expenses pursuant to the issuance of this master 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 all charges directly payable by the Unit Holder and/or investor in respect of a Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investors) 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 respective Funds.

However, goods and services ("soft commissions") provided by any broker or dealer may be retained by the Manager or the fund manager only 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 Funds' investments, such as research materials and computer software, which are incidental to the investment management activities of the Funds and any dealing with the broker or dealer is executed on terms which are the most favourable for the Funds.

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 from time to time.

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

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 calculated and charged separately.

Illustration: Computation of selling price

Daily Net Asset Value		RM44,097,264.66
Units in circulation		33,756,000
Net Asset Value per Unit		RM44,097,264.66 / 33,756,000
	=	RM1.3064*

Say, an investor makes an investment of RM10,000.00 at the selling price of RM1.3064 and the distributor levies a sales charge of 5.00%, the investor will pay a total of RM10,530.00 as follows:

Investment amount	=	RM 10,000.00
Add:		
Sales charge levied by the distributor @ 5.00%	=	RM 500.00
GST[1] (6% of RM500.00)	=	RM 30.00
Total amount paid by the investor	=	RM 10,530.00

The investor will be allotted with 7,654.62 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM1.3064*}} = \text{7,654.62 units**}$$

* Unit price is rounded to the nearest 4 decimal places.
** 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 fees and charges payable are 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: Computation of repurchase price

Daily Net Asset Value		RM47,992,019.47
Units in circulation		47,238,000
Net Asset Value per Unit		RM47,992,019.47 / 47,238,000
	=	RM1.0160*

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

Say, an investor redeems of 9,842.52 units of the Fund at the repurchase price of RM1.0160 (which is the Net Asset Value per Unit as at the next valuation point), he would receive proceeds of redemption of RM9,900.00 as follows:

Redemption amount (9,842.52 units x RM1.0160)	=	RM 10,000.00
Less:	=	
Repurchase charge of 1.00%		RM 100.00

GST[1a](Nil)		-
Net amount payable to the investor	=	RM 9,900.00

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

[1a] The implementation of GST is effective 1 April 2015 at the rate of 6% and the fees and charges payable are exclusive of GST. The repurchase charge herein is a penalty in nature and is not subject to GST. However, the Manager reserves the right to charge GST without prior notification to investor when directed to do so by the Royal Malaysian Customs or when there is a change in the interpretation of the nature of the repurchase charge by the Royal Malaysian Customs.

5.4 Pricing Error Policy

The Manager shall ensure that the Funds and the Units are correctly valued and priced according to the respective Deed and all relevant laws. Where there is an error in the valuation of the Funds, 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 respective Fund, and/or to the Unit Holders and/or to the former Unit Holders; or

(b) by the respective 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 Selling and Repurchase Price of Transaction

A transaction of Units by an investor or Unit Holder is considered as carried out on a particular Business Day only if the payment together with completed application form and relevant supporting documents are received by the Manager not later than 4:00 p.m. (or such other time as the Manager may deem fit in its discretion) on that same Business Day. In the event the same is only received by the Manager after 4:00 p.m. (or such other time as the Manager may deem fit in its discretion), the transaction is considered as carried out on the following Business Day. Any payment made on a non-Business Day shall be treated as payment made on the following Business Day.

Applications for redemption must be submitted to the Manager on a Business Day no later than 4:00 p.m. Such redemption requests are deemed received only if all documents and forms received by the Manager are duly and correctly completed. Any documents and forms received by the Manager after 4:00 p.m. on a Business Day shall be treated as having been received by the Manager on the following Business Day.

Notwithstanding the preceding paragraphs above, the business hours, payment cut-off time and payment system of the IUTAs are subject to the internal policies of the respective IUTAs.

5.6 Transaction Details

(a) How to Purchase and Redeem Units

When purchasing Units, investors must forward the following:

1) completed application form (including the investor suitability assessment 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 office or any of its branch offices, or to any of its authorised sales agents or participating Institutional Unit Trust Advisers (IUTAs) before their respective cut-off times.

The minimum initial investment of the respective 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 master prospectus.

Similarly, Units can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered office or any of its branch offices, or to any its authorised sales agents or participating IUTAs before their respective cut-off times.

There are no restrictions 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. 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 two thousands (2,000) Units or such other lower quantity as the Manager may from time to time decide (the "minimum investment balance"). For the avoidance of doubt, the Manager will deem an automatic request for a full repurchase of Units to have been made by the Unit Holder should a request for partial redemption leave the balance of Units held after the redemption less than the applicable 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; and/or
(ii) a person registered with a body approved by SC to deal in unit trust funds.

The refund to the investor pursuant to the exercise of the investor's cooling-off right shall not be less than the sum of:

a) the Net Asset Value per Unit 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. During this cooling-off period, should a Unit Holder change his/her mind about the investment, the Unit Holder may exercise his/her cooling-off right via a letter and shall be paid within ten (10) days of the receipt of the cooling-off notice 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.

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 office or 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 master prospectus.

Application forms, redemption forms and prospectuses 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 office or any of its branch offices, or to any of its authorised sales agents or participating IUTAs before their respective cut-off times. There are no restrictions as to the number of switches a Unit Holder may perform or the frequency of switching. Following a switch transaction, if the quantity of holdings of a Unit Holder in a Fund falls below its minimum holding, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder. 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 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, the transferee must also forward the following:

1) completed application form; and

2) relevant supporting documents such as a photocopy of the transferee'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).

Following a transfer transaction, if the quantity of holdings of a Unit Holder in a Fund falls below its minimum holding, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder.

(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 year from the date of the cheque, the Manager shall file and pay the unpresented 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, the value of the investment can be monitored easily as the Unit price of the respective 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 respective Fund to the major newspapers 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, in respect of the Funds which they hold Units, 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 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**.

Alternatively, investors may make enquiries on their investments via our E-Services at **www.rhbgroup.com.** Pre-registration for the E-Services is required and the registration form is available from the website.

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.

The Funds' annual report is available upon request.

5.7 Mode of Distribution

Distributions (if any) which is less than or equal to the amount of RM300.00, will be automatically reinvested into the Fund based on the Net Asset Value per Unit seven (7) Business Days after the ex-dividend date. No Sales Charge or costs shall be incurred or payable by the Unit Holders for the reinvestment.

Distribution (if any) which is more than the amount of RM300.00, will be automatically paid out to the Unit Holders via cheque, unless the Unit Holder specifically requests for the distribution to be reinvested into the Fund by selecting the appropriate option in the application form. Unit Holders who opt for their distribution to be reinvested into the Fund will have their distribution reinvested into the Fund based on the Net Asset Value per Unit seven (7) Business Days after the ex-dividend date. No Sales Charge or costs shall be incurred or payable by the Unit Holders for the reinvestment.

In the absence of the Unit Holder's written instructions, income distribution from the Fund will be automatically paid out to the Unit Holders via cheque.

A Unit Holder must notify the Manager in writing seven (7) Business Days prior to each date fixed for the distribution of any change in his distribution instructions.

Unit price and distributions payable, if any, may go down as well as up.

6. SALIENT TERMS OF THE DEED

Master deed (umbrella funds) dated 12 June 2008 (as amended via its first supplemental master deed (umbrella funds) dated 25 August 2008, second supplemental master deed (umbrella funds) dated 19 June 2009, third supplemental master deed (umbrella funds) dated 30 April 2013, fourth supplemental master deed (umbrella funds) dated 24 September 2013, fifth supplemental master deed (umbrella funds) dated 2 March 2015 and sixth supplemental master deed (umbrella funds) dated 20 May 2015) and any other supplemental deeds as may be registered with the Securities Commission Malaysia from time to time.

6.1 Rights and Liabilities of Unit Holders

6.1.1 Recognition of Unit Holders

Money invested by an investor in the Funds will purchase a number of Units, which represents the Unit Holder's interest in the Funds. Each Unit held in the Funds represents an equal undivided beneficial interest in the assets of the Funds. However, the Unit does not give a Unit Holder an interest in any particular part of the Funds or a right to participate in the management or operation of the Funds (other than through Unit Holders' meetings).

A Unit Holder will be recognised as a registered Unit Holder in the Funds on the Business Day his or her details are entered onto the register of Unit Holders.

6.1.2 Rights of Unit Holders

A Unit Holder has the right, among others, to the following:

- To inspect the register of Unit Holders, free of charge, at any time at the registered office of the Manager, and obtain such information pertaining to its Units as permitted under the relevant Deed and the Guidelines on Unit Trust Funds ("Guidelines");
- To receive the distribution of the Funds (if any), participate in any increase in the value of the Units and to other rights and privileges as set out in the relevant Deed;
- To call for Unit Holders' meetings;
- To vote for the removal of the Trustee or the Manager through a special resolution;
- To receive annual reports, interim reports or any other reports of the Fund; and
- To exercise cooling-off for qualified investors.

Unit Holders' rights may be varied by changes to the Deed, the Guidelines or judicial decisions or interpretation.

6.1.3 Liabilities and Limitations of Unit Holders

Liabilities

(i) The liability of a Unit Holder is limited to the purchase price per Unit and the application fee paid or agreed to be paid for a Unit. A Unit Holder need not indemnify the Trustee or the Manager if there is a deficiency in the assets of the Fund to meet the claim of any creditor of the Trustee or Manager in respect of the Fund.

(ii) The recourse of the Trustee, the Manager and any creditor is limited to the assets of the Fund.

Limitations

A Unit Holder cannot:

(i) interfere with any rights or powers of the Manager and/or Trustee under the relevant Deed;

(ii) exercise a right in respect of an asset of the Fund or lodge a caveat or other notice affecting the asset of the Fund or otherwise claim any interest in the asset of the Fund; or

(iii) require the asset of the Fund to be transferred to the Unit Holder.

For full details of the rights of a Unit Holder, please refer to the relevant Deed.

6.2 Fees, Charges, and Expenses Permitted by the Deed

6.2.1 Maximum Fees and Charges Permitted by the Deed

Fund	Management Fee	Trustee Fee	Sales Charge	Repurchase Charge	Switching Fee
GLF Today	Up to 2.00% per annum, calculated daily on NAV.	Up to 0.07% per annum, calculated daily on NAV.	Up to 10.00% of NAV per Unit.	Up to 5.00% of NAV per Unit	A switching fee may be charged as set out in the master prospectus, however, no switching fee will be charge for any switching between the sub-funds of the RHB GoldenLife Funds.
GLF 2020	Up to 2.00% per annum, calculated daily on NAV.	Up to 0.07% per annum, calculated daily on NAV.	Up to 10.00% of NAV per Unit.	Up to 5.00% of NAV per Unit.	A switching fee may be charged as set out in the master prospectus, however, no switching fee will be charge for any switching between the sub-funds of the RHB GoldenLife Funds.
GLF 2030	Up to 2.00% per annum, calculated daily on NAV.	Up to 0.07% per annum, calculated daily on NAV.	Up to 10.00% of NAV per Unit.	Up to 5.00% of NAV per Unit.	A switching fee may be charged as set out in the master prospectus. However, no switching fee will be charge for any switching between the sub-funds of the RHB GoldenLife Funds.

A lower fee and/or charges than what is stated in the relevant Deed may be charged, all current fees and/or charges are disclosed in this master prospectus.

6.2.2 Increase in Fees and Charges

Any increase of the fees and/or charges above that stated in the master prospectus may be made provided that a supplementary master prospectus is issued and the maximum stated in the relevant Deed shall not be breached.

Any increase of the fees and/or charges above the maximum stated in the relevant Deed shall require Unit Holders' approval.

6.2.3 Expenses Permitted by the Deed

The relevant Deed also provides for payment of other expenses. The major expenses recoverable directly from the respective Fund include:

- commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes or difference accounts;
- (where the custodial function is delegated by the Trustee), charges or fees paid to the sub-custodian;
- tax and other duties charged on the Fund by the Government and other authorities if any and bank fees;
- the fees and other expenses properly incurred by the auditor of the Fund;
- remuneration and out of pocket expenses of the independent members of the investment committee and/or the members of the Shariah committee or advisers (if any) of the Fund, unless the Manager decides to bear the same;
- fees for valuation of any investment of the Fund by independent valuers for the benefit of the Fund;
- costs incurred for the modification of the relevant Deed otherwise than for the benefit of the Manager or Trustee;
- costs incurred for any meeting of Unit Holders other than those convened by, or for the benefit of the Manager or Trustee;
- the sale, purchase, insurance, custody and any other dealings of investments including commissions or fees paid to brokers;
- costs involved with external specialists approved by the Trustee in investigating and evaluating any proposed investment;
- the engagement of valuers, advisers and contractors of all kinds;
- preparation and audit of the taxation returns and accounts of the Fund;
- termination of the Fund and the retirement or removal of the Trustee or Manager and the appointment of a new trustee or manager;
- any proceedings, arbitration or other dispute concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other of them for the benefit of the Fund (except to the extent that legal costs incurred for the defense of either of them are not ordered by the court to be reimbursed out of the Fund); and
- costs of obtaining experts opinion by the Trustee and the Manager for the benefit of the Fund.

The Manager and the Trustee are required to ensure that any fees or charges payable are reasonable and in accordance with the Deed which stipulates the maximum rate in percentage terms that can be charged.

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 by the Trustee under certain circumstances outlined in the relevant Deed. These include:

(a) if the Manager shall have gone into liquidation (except a voluntary liquidation for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee) or cease to carry on business or if a receiver shall be appointed for the undertaking or assets of the Manager or if any encumbrances shall take possession of any of its assets;

(b) if a special resolution is duly passed by the Unit Holders that the Manager be removed;

(c) if the Manager is in breach of any of its obligations under the relevant Deed; or

(d) if the Manager 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 the Unit Holders for it to do so, after the Trustee has given notice to it of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the SC and with the approval of the Unit Holders.

The Manager may be replaced by another corporation appointed as the manager by special resolution of the Unit Holders at a Unit Holder's meeting convened in accordance with the relevant Deed either by the Trustee or the Unit Holders.

6.3.2 Retirement of the Manager

The Manager may retire upon giving twelve (12) months' notice to the Trustee of its desire to do so, or such lesser time as the Manager and Trustee may agree, in favour of another corporation.

6.3.3 Removal or Replacement of the Trustee

The Trustee may be removed and another trustee may be appointed by special resolution of the Unit Holders at a Unit Holders' meeting convened in accordance with the relevant Deed.

The Manager shall take all reasonable steps to replace the Trustee as soon as practicable after becoming aware that:

(a) The Trustee has ceased to exist;

(b) The Trustee has not been validly appointed;

(c) The Trustee is not eligible to be appointed or to act as trustee under the Capital Markets and Services Act 2007;

(d) The Trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the relevant Deed or the provisions of the Capital Markets and Services Act 2007;

(e) A receiver is appointed over the whole or a substantial part of the assets or undertaking of the existing Trustee and has not ceased to act under the appointment, or a petition is presented for

the winding up of the existing Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the existing Trustee becomes or is declared to be insolvent); or

(f) The Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any securities law.

The Trustee may be removed and another trustee may be appointed by special resolution of the Unit Holders at a Unit Holders' meeting convened in accordance with the relevant Deed or as stipulated in the Capital Markets and Services Act 2007.

6.3.4 Retirement of the Trustee

The Trustee may retire upon giving twelve (12) months' notice to the Manager of its desire to do so, or such shorter period as the Manager and the Trustee may agree, and may by relevant Deed appoint in its stead a new trustee approved by the Securities Commission.

6.3.5 Power of the Trustee to Remove or Replace the Manager

The Manager may be removed by the Trustee on the grounds that:

(a) the Manager goes into liquidation (except for the purpose of amalgamation or reconstruction or some other purpose approved by the relevant authorities); or has had a receiver appointed; or has ceased to carry on business; or is in breach of its obligations under the relevant Deed, the Capital Markets and Services Act 2007 or the Guidelines; or

(b) the Manager 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 it to do so after the Trustee has given notice to the Manager of that opinion and the reasons for that opinion, and after consultation with the Securities Commission and with the approval of the Unit Holders by way of a special resolution.

6.4 Termination of the Funds

The Funds may be terminated or wound-up upon the occurrence of any of the following events:-

(a) the Securities Commission's authorization is revoked under Section 256(E) of the Capital Markets and Services Act 2007;

(b) a special resolution is passed at a Unit Holders' meeting to terminate or wind-up the Funds, following the occurrence of events stipulated under Section 301(1) of the Capital Markets and Services Act 2007 and the court has confirmed the resolution, as required under Section 301(2) of the Capital Markets and Services Act 2007;

(c) a special resolution is passed at a Unit Holders' meeting to terminate or wind-up the Funds;

(d) on reaching its maturity date (if any); or

(e) the effective date of an approved transfer scheme, as defined under the Guidelines, has resulted in the Funds, which is the subject of the transfer scheme, being left with no asset/property.

6.5 Unit Holders Meeting ("Meeting")

A Unit Holders' meeting may be called by the Manager, Trustee and/or Unit Holders. As such meeting must be convened in accordance with the relevant Deed and/or the Guidelines.

6.5.1 Quorum

The quorum for a meeting of Unit Holders is five (5) Unit Holders present in person or by proxy, provided that for a meeting which requires a special resolution the quorum for that meeting shall be five (5) Unit Holders, whether present in person or by proxy, holding in aggregate at least twenty five per centum (25%) of the Units in issue for the Fund at the time of the meeting. If the Fund have five (5) or less Unit Holders, the quorum required shall be two (2) Unit Holders, whether present or by proxy and if the meeting requires a special resolution the quorum for that meeting shall be two (2) Unit Holders, whether present in person or by proxy, holding in aggregate at least twenty five per centum (25%) of the Units in issue for the Fund at the time of the meeting.

6.5.2 Manner of Voting and Resolution

Voting is by a show of hands, unless a poll is duly demanded or the resolution proposed is required by this deed or by law to be decided by a percentage of all Units. Each Unit Holder present in person or by proxy has one vote on a show of hands. On a poll, each Unit Holder present in person or by proxy has one vote for each whole fully paid Unit held. In the case of joint Unit Holders, only the person whose name appears first in the register may vote. Units held by the Manager or its nominees shall have no voting rights in any Unit Holders' meeting of the Funds. In respect of the termination or winding-up of the Funds, voting shall only be carried out by poll.

7. THE MANAGEMENT AND ADMINISTRATION OF THE FUNDS

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 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 arises.

As at 3 July 2017, 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)
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 Funds in accordance with the provisions of the Deed. The main responsibilities of the Manager include:

- Selecting and managing investments of the Funds;
- Executing, supervising and valuing investments of the Funds;
- Arrangement of sale and repurchase of Units;
- Keeping proper records of the Funds;

- Issuing the Funds' interim/annual reports to Unit Holders;
- Distribution of income to Unit Holders (if any); and
- Marketing the Funds 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 respective Fund. It has broad discretionary authority over the investments of the respective 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 Funds.

GLF 2020 **GLF 2030**

The designated fund manager of GLF 2020 and GLF 2030 is Mohd Fauzi bin Mohd Tahir.

Mohd Fauzi bin Mohd Tahir ("Mohd Fauzi") is the chief investment officer for equity in RHB Asset Management Sdn Bhd ("RHBAM"). Mohd Fauzi has a total of 24 years of working experience in managing life, private, government linked funds as well as portfolios for retail and high net worth individuals. In his previous employment, Mohd Fauzi was the executive director and head of equities for AmFunds Management Berhad. He was responsible for the investment of all conventional and Islamic equity funds. His duties included managing insurance funds as well as researching of companies listed on Bursa Malaysia and also unlisted companies.

Mohd Fauzi holds a Capital Market Services Representative's License for the regulated activity of fund management.

GLF Today

The designated fund manager of GLF Today is Mr 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 managers are supported by a team of experienced investment managers/fund managers who are responsible to actively manage the Funds in accordance with the investment objective of the respective Funds and the provision of the relevant Deed. The investment team shall have discretionary authority over the investments of the Funds 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, the Manager 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 and/or financial position of the Manager.

7.7 Other Information

Further information on the Manager and investment committee of the Funds are provided on our website, www.rhbgroup.com.

8. THE TRUSTEE OF THE FUNDS

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 schemes.

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 Funds and to safeguard the interests of Unit Holders. 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 Funds' 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 Funds 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 Funds 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 Funds 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 Funds. 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 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.

8.5 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.

8.6 Trustee's Disclosure of Material Litigation

As at the Latest Practicable Date, 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 and/or financial position of the Trustee and any of its delegates.

8.7 Consent to Disclosure

The Trustee shall be entitled to process, transfer, release and disclose from time to time any information relating to the Funds, 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.

8.8 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 Funds. 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 Funds 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

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 Funds are not disadvantaged by the transaction concerned. Any transaction carried out by or on behalf of the Funds should be executed on terms which are the best available for the Funds and which are no less favourable to the Funds 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 master prospectus have been paid to any promoter of the Funds, or the Trustee (either to become a trustee or for other services in connection with the Funds), or the Manager for any purpose or as allowed by regulations or approved by the authorities.

Interests in the Funds 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 Funds. Such officers or directors will receive no payments from the Funds other than usual income distributions that they may receive as a result of investment in the Funds.

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 Funds 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 Funds 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 or financial institution.

Cross trades between staff personal account and the Funds' account(s), and cross trades between proprietary accounts and the Funds' account(s) are prohibited.

HSBC (Malaysia) Trustee Berhad

As Trustee, there may be related party transaction involving or in connection with the Funds in the following events:-

1) Where the Funds invest in instruments offered by the related party of the Trustee (e.g placement of monies, structured products, etc);
2) Where the Funds are being distributed by the related party of the Trustee as Institutional Unit Trust Adviser (IUTA);
3) Where the assets of the Funds are being custodised by the related party of the Trustee both as sub-custodian and/or global custodian of the Funds (Trustee's delegate); and
4) Where the Funds obtain 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 Funds' 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 Funds and which are not less favourable to the Funds 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 Funds or any Unit Holder or enter into any contract or transaction with each other, the Funds 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 Funds.

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

(Prepared for inclusion in this master 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

30 April 2017

Dear Sirs

Re: MASTER PROSPECTUS RELATING TO:
1 RHB GOLDENLIFE FUNDS - RHB GOLDENLIFE TODAY
2 RHB GOLDENLIFE FUNDS - RHB GOLDENLIFE 2020
3 RHB GOLDENLIFE FUNDS - RHB GOLDENLIFE 2030

("FUNDS") DATED 15 JULY 2017 ("MASTER PROSPECTUS")

This letter has been prepared for inclusion in the master prospectus dated 15 July 2017 in connection with the offer of units in the above unit trust funds ("the Funds"):-

Taxation of the Funds

Income Tax

The Funds are treated as unit trusts for Malaysian tax purposes. The taxation of the Funds are 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 Funds 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 Funds will not be subject to tax in Malaysia.

Any income received by the Funds from a Sukuk Issue which has been issued by the Malaysia Global Sukuk Inc will be exempt from tax.

Any income received by the Funds from a Sukuk Ijarah, other than convertible loan stock, issued in any currency by 1Malaysia Sukuk Global Berhad will be exempt from tax.

Discounts earned by the Funds 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 Funds' 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 Funds are exempted from tax and expenses incurred by the Funds in relation to dividend income (which is paid or credited under the single-tier system) are disregarded.

Interest income earned by the Funds 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 2013[1]; or
- any development financial institution regulated under the Development Financial Institutions Act 2002[1]; 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 Authority[2]; or
- A Sukuk Wakala, other than a convertible loan stock, issued in any currency by Wakala Global Sukuk Berhad; or
- A Sukuk Wakala issued in accordance with the principle of Wakala Bil Istithmar with the nominal value of up to one billion and five hundred million United States Dollars, other than a convertible loan stock, issued by the Malaysia Sovereign Sukuk Berhad.
- A Sukuk Wakala issued in accordance with the principle of Wakala with the nominal value up to one billion and five hundred million United States Dollars, other than convertible loan stock, issued by the Malaysia Sukuk Global Berhad (formerly known as 1Malaysia Sukuk Global Berhad).

Real Property Gains Tax ("RPGT")

Gains on disposal of investments by the Funds will generally not be subject to income tax in Malaysia. However, such gains may be subject to RPGT in Malaysia, if the gains are derived from the sale of

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.

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 Funds such as buying and selling of securities are exempt supplies and thus not subject to GST. Thus, if the Funds are only making exempt supplies, it is not required to be registered for GST.

However, certain expenses incurred by the Funds 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 Funds is only making exempt supplies (and thus not GST registered), any input tax incurred by the Funds for the aforementioned expenses are not claimable.

Taxation of Unit Holders

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Funds, to the extent that this is distributed to them. The income distribution from the Funds 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 Funds. 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 Funds.

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 Funds to the extent of an amount equivalent to their share of the total taxable income of the Funds.

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 Funds 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 Funds 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 Funds to the unit holders which may comprise of dividends, interest income and gain from realisation of investments;
- distribution of foreign income from the Funds;
- unit split by the Funds 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 Funds as no experts (i.e. any party providing advice to the Manager) apart from the tax adviser were appointed for the Funds.

12. APPROVALS AND CONDITIONS

The Manager has received an exemption to clause 10.06 of the Guidelines on Unit Trust Funds ("Guidelines") on 24 February 2010, where:

(a) the exemption to create units of **GLF Today** not for cash is applicable only for the automatic termination and merger exercise with **GLF 2020** and **GLF 2030**, on their respective maturity dates as defined in the deed of the funds; and

(b) the exemption to cancel units of **GLF 2020** and **GLF 2030** not for cash at the said maturity dates, is applicable only for their automatic termination and merger with **GLF Today**.

The approved exemption is subject to the following conditions:

(a) The transfer of asset should be effected at arm's length based on the market value of the respective portfolios of **GLF 2020** and **GLF 2030** ("Transferor Funds") at their maturity dates;

(b) The Trustee of **GLF Today** ("Transferee Fund") must ensure that the receipt of assets from the Transferor Funds at their respective automatic and merger dates-

1) is not likely to result in any material prejudice to the interest of Unit Holders of the Transferee Fund;

2) is consistent with the investment objective and strategy of the Transferee Fund; and

3) could be effected without any breach of investments of the Transferee Fund;

(c) The Manager must ensure that the portfolio of the Transferor Funds at the point of their respective termination and merger is consistent with the investment objective and strategy of the Transferee Fund; and

(d) The Trustee of the Transferee Fund and the Manager are to submit a declaration confirming items (b) and (c) above to Securities Commission, for the respective automatic termination and merger of each Transferor Fund before the exercise is conducted.

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 and supplementary deed, if any;

(b) this master prospectus and supplementary or replacement prospectus, if any;

(c) the latest annual and interim reports of the Funds;

(d) each material contract referred to in this master prospectus and, in the case of a contracts not reduced into writing, a memorandum which gives full particulars of the contracts;

(e) the audited financial statements of the Manager and the Funds for the current financial year (where applicable) and for the last three (3) financial years or if the Funds have been established for a period of less than three (3) years, from the date of incorporation or commencement;

(f) all reports, letters or other documents, valuations and statements by any expert, any part of which is extracted or referred to in this master prospectus (if any);

(g) writ and relevant cause papers for all material litigation and arbitration disclosed in this master prospectus; and

(h) all consents given by experts or persons whose statement appear in this master 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 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. or e-mail your enquiries to **rhbam@rhbgroup.com** or visit our website, **www.rhbgroup.com**.

RHB◆Asset Management

ACCOUNT APPLICATION FORM
Individual / Corporate

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 Dependants (*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
ext
Office 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 ("AMLCFTA").
- (For joint application only) In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.
- (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.

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 AMLCFTA.
- (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 abovenamed 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 RHB Banking 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 :	☐ Savings ☐ Current	Account Type :	☐ Savings ☐ Current
Account Ownership :	☐ Single ☐ Joint	Account Ownership :	☐ Single ☐ 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 to 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.

RHB◆Asset Management

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

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)
					☐ Initial ☐ Additional ☐ Standing Instruction	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
					☐ Initial ☐ Additional ☐ Standing Instruction	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
					☐ Initial ☐ Additional ☐ Standing Instruction	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
					☐ Initial ☐ Additional ☐ Standing Instruction	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
					☐ Initial ☐ Additional ☐ Standing Instruction	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
		TOTAL				

* 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		For Foreign Currency	
Bank Name	:	Bank Name	:
Account Holder Name	:	Account Holder Name	:
Account No.	:	Account No.	:
Account Type	: ☐ Savings ☐ Current	Account Type	: ☐ Savings ☐ Current
Account Ownership	: ☐ Single ☐ Joint	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	☐	All Funds except for items 4 to 9 below	RHB	2-14129-00200777
2	☐	All Funds except for items 4 to 9 below	Maybank	514011-592181
3	☐	All Funds except for items 4 to 9 below	RHB Multi Currency (for foreign currencies)	6-14129-00007029
4	☐	RHB Cash Management Fund 1	RHB	2-14129-0021227-9
5	☐	RHB Islamic Cash Management Fund	RHB	2-64317-0000042-5
6	☐	RHB Money Market Fund	RHB	2-14231-00039055
7	☐	RHB Institutional Islamic Money Market Fund	RHB	2-14231-00039055
8	☐	RHB Deposits Fund	RHB	2-14231-00039055
9	☐	RHB Cash Management Fund 2	RHB	2-14231-00039055

☐ 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 (RM/relevant currency) _____ Trans Price Date _____

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.	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
2.	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
3.	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
4.	☐ Reinvest ☐ Pay by cheque ☐ *Credit into bank account
5.	☐ Reinvest ☐ Pay by cheque ☐ *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	: ☐ Savings ☐ Current	Account Type	: ☐ Savings ☐ Current
Account Ownership	: ☐ Single ☐ Joint	Account Ownership	: ☐ Single ☐ 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