

## **FIRST SUPPLEMENTAL PROSPECTUS FOR PRINCIPAL ISLAMIC MONEY MARKET FUND**

**Manager** : **Principal Asset Management Berhad** (199401018399 (304078-K))

**Trustee** : **HSBC (Malaysia) Trustee Berhad** (193701000084 (1281-T))

This First Supplemental Prospectus is dated 7 June 2022 and is to be read in conjunction with the Replacement Prospectus for the Principal Islamic Money Market Fund dated 1 July 2021 (“Prospectus”).

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS AND THIS FIRST SUPPLEMENTAL PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.**

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**RESPONSIBILITY STATEMENTS**

This First Supplemental Prospectus has been reviewed and approved by the directors of the Principal Malaysia 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 First Supplemental Prospectus false or misleading.

**STATEMENTS OF DISCLAIMER**

The Securities Commission Malaysia has authorised the Fund and a copy of this First Supplemental Prospectus has been registered with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Principal Malaysia responsible for the Fund and takes no responsibility for the contents in this First Supplemental Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this First Supplemental Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

**YOU SHOULD RELY ON YOUR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF YOU ARE UNABLE TO MAKE YOUR OWN EVALUATION, YOU ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.**

**ADDITIONAL STATEMENTS**

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

The Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

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**1.0. GENERAL**

- 1.1 This First Supplemental Prospectus is issued to reflect the amendments made to the Prospectus as stated under paragraph 1.4., 1.5., 2, 3, 4, 5, 6, and 7 below.
- 1.2 All terms used in this First Supplemental Prospectus shall have the same meanings as those defined in the Definitions Chapter of the Prospectus unless where the context otherwise requires.
- 1.3 All information provided herein is practicable as at 30 November 2021 and shall remain current and relevant as at such date.
- 1.4 All references to customer care centre and the Trustee information has been replaced and read as below:

**Customer Care Centre**

Ground Floor Bangunan CIMB  
Jalan Semantan  
Damansara Heights  
50490 Kuala Lumpur MALAYSIA

For Class AI and AR, please contact our Customer Care Centre during business hour between 8:45 a.m. and 5:45 p.m. (Malaysian time) on Mondays to Fridays for more information.

Tel : (03) 7723 7260  
Fax : (03) 7718 3003

For Class D, please contact our Customer Care Centre between 7:00 a.m. and 10:00 p.m. (Malaysian time) on any day for more information.

Tel : (03) 7723 7262

**The Trustee**

HSBC (Malaysia) Trustee Berhad  
**Business/Registered address**  
19th Floor, Menara IQ, Lingkaran TRX  
55188 Tun Razak Exchange  
Kuala Lumpur MALAYSIA

Tel : (03) 2075 7800  
Fax : (03) 8894 2611

For updated information, please refer to our website at [www.principal.com.my](http://www.principal.com.my).

- 1.5 All references to policy on rounding adjustment for units entitlement are hereby amended to “rounded to two (2) decimal places”.

**2.0. DEFINITIONS**

- 2.1. The Definitions Chapter at page ii to iii of the Prospectus has been amended by inserting the following definitions:

Class AI, Class AR, and Class D	-	The Class of units issued by the Fund denominated in MYR and differentiated by feature such as type of eligible investors and/or transaction methods.
e-Wallet App	-	Mobile application of the e-wallet that allows an individual to make electronic transaction, which includes but not limited to Touch 'n Go e-wallet.
e-Wallet Provider	-	Refers to e-money issuer approved by Bank Negara Malaysia, which includes but not limited to TNG Digital Sdn Bhd.
Unit holder	-	The registered holder for the time being of a unit of the Fund including persons jointly (where permitted) so registered.

**3.0. FUND INFORMATION**

- 3.1. The third paragraph under the section “**base Currency & Classes**” at page 1 has been amended by replacing the below:

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<b>Name of Class</b>	<b>Launch date</b>	<b>Initial offer period</b>	<b>Initial offer price per unit</b>
Class AI	17 March 2008	N/A	N/A
Class AR	13 August 2021	N/A	N/A
Class D	7 June 2022	1 day	MYR 1.0000

3.2. Additional Section 1.8.3. “**Risks associated with investment in Class D**”.

**Cyber security risk**

This is the risk arising from cyber-attack on e-Wallet App. Should the e-Wallet App be compromised, it may result in unauthorised transactions pertaining to the Fund. Further to that, your investment-related information and personal data may be leaked. All transactions through e-Wallet App and/or the Fund may be temporarily suspended, in which you may not be able to transact through e-Wallet App or in the Fund due to cyber-attack.

**Functionality risk**

This is the risk that the e-Wallet App does not operate as intended due to factors including but not limited to connectivity and interface issues. If the e-Wallet App does not function as expected, your transaction through the e-Wallet App may not be correctly processed and/or completed.

**Risk associated with discontinuation risk on e-Wallet Provider**

As all the transactions are done through e-Wallet App developed by the e-Wallet Provider, the continuous operation of the e-Wallet Provider is crucial. The discontinuation of services provided by e-Wallet Provider may be due to but not limited to revocation of the license. Should such event happen, withdrawal from the Fund may be delayed.

**4.0. TRANSACTION INFORMATION**

4.1. The first paragraph to fourth paragraph under section 3.2. “**Unit Pricing**” at page 9 has been amended by replacing the below:

We adopt a single pricing method for any transactions (i.e. applications, withdrawals, switches and/or transfers) based on forward prices. This means that we will process your transactions request based on the NAV per unit at the next valuation point after we receive the completed application from you.

The valuation point of the Funds for a Business Day will depend on whether the portfolio consists of foreign investments.

Without foreign investments: We will value the Fund for a Business Day at the end of that Business Day (T day). The NAV per unit for a Business Day is available on our website at [www.principal.com.my](http://www.principal.com.my) after 10:00 a.m. on the following Business Day (T+1).

With foreign investments: We will value the Fund for a Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the currency translation of the foreign securities or instruments to the Fund’s base currency based on the bid exchange rate quoted by Bloomberg or Reuters at UK time 4:00 p.m. on the same day (Malaysian time 11:00 p.m. or 12:00 a.m.), or such other time as stipulated in the IMS. The NAV per unit for a Business Day is available on our website at [www.principal.com.my](http://www.principal.com.my) after 5:30 p.m. on the following Business Day (T+1).

For Class AI and AR

If the transactions are made by 4:00 p.m. on a Business Day, we will process the transactions using the NAV per unit on that the same Business Day. For transactions made after 4:00 p.m. on a Business Day, we will process the transactions using the NAV per unit on the next Business Day.

For Class D

If the transactions are made by 1:00 p.m. on a Business Day, we will process the transactions using the NAV per unit on that the same Business Day. For transactions made after 1:00 p.m. on a Business Day, we will process the transactions using the NAV per unit on the next Business Day.

***Illustration for Class AI and AR (with foreign investment):***

*For transaction request received by us by 4:00 p.m. on a Business Day*

*At the end of the Business Day on 7 December 2020, your units will be based on the NAV per unit on 7 December 2020, which will be calculated on 8 December 2020. The NAV per unit will be made known on our website after 5:30 p.m. on 8 December 2020.*

*For transaction request received by us after 4:00 p.m. on a Business Day*

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*At the end of the Business Day on 7 December 2020, your units will be based on the NAV per unit on 8 December 2020, which will be calculated on 9 December 2020. The NAV per unit will be made known on our website after 5:30 p.m. on 9 December 2020.*

**Illustration for Class D (with foreign investment):**

For transaction request received by us by 1:00 p.m. on a Business Day

*At the end of the Business Day on 7 December 2020, your units will be based on the NAV per unit on 7 December 2020, which will be calculated on 8 December 2020. The NAV per unit will be made known on our website after 5:30 p.m. on 8 December 2020.*

For transaction request received by us after 1:00 p.m. on a Business Day

*At the end of the Business Day on 7 December 2020, your units will be based on the NAV per unit on 8 December 2020, which will be calculated on 9 December 2020. The NAV per unit will be made known on our website after 5:30 p.m. on 9 December 2020.*

- 4.2. The information under section 3.2.2. “**Calculation of investment amount and units entitlement**” at page 12 has been amended by inserting the below:

For Class D

**Calculation of withdrawal value and amount payable to you**

*Assuming you request for a withdrawal of 10,000.00 units Class D of the Fund. Your withdrawal request is received by us by 1:00 p.m. on a Business Day. The NAV per unit of Class D for that Business Day (which will be made known on the following Business Day) is MYR0.5230 (truncated to 4 decimal places).*

Calculation of amount payable to you

= Number of units withdrawn x NAV per unit  
= 10,000.00 units x MYR0.5230  
= MYR5,230.00

\* There is no Withdrawal Fee charged for Class D. Hence, the amount payable to you is the withdrawal value.

- 4.3. The information under section 3.4.2. “**How to invest**” at page 13 has been replaced and read as below:

You may invest through any of our Distributors, Principal Malaysia’s office, e-Wallet App or such other method we may advise from time to time after completing the relevant application and attaching a copy of your identity card, passport or any other identification document (where applicable). We may request for additional supporting document(s) or information from you. Your application should indicate clearly the amount you wish to invest in the Fund. We may introduce other mode of investment from time to time, subject to the approval of the relevant authorities.

You may invest:

- by crossed cheque, banker’s draft, or cashier’s order (made payable as advised by us or our Distributors as the case may be). You will have to bear the applicable bank fees and charges, if any; or
- directly from your bank account held with our Distributors, where applicable; or
- directly with your monies in the e-Wallet App. Kindly ensure that your e-Wallet has enough balance for your investment. Please also note that there may be a limit to your e-Wallet balances; or
- directly from your bank account through wire transfer facility offered in the e-Wallet App (subject to any limit prescribed by the wire transfer facility provider); or
- by such other mode of payment that we and/or the relevant authorities approve from time to time.

Any charges, fees and expenses incurred in facilitating such mode of payment shall be borne by you. Such mode of payment is subject to further limit(s), restriction(s) and/or terms and conditions that we and/or the relevant authorities may impose from time to time.

- 4.4. The information under section 3.4.4 “**Can the units be registered in the name of more than one (1) Unit holder?**” at page 13 has been amended by inserting the below:

Joint account is not available for Class D.

- 4.5. The information under section 3.5.1 “**Processing an application**” at page 14 has been amended by inserting the below:

For Class D

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If we receive a complete application by 1:00 p.m. on a Business Day, we will process it using the NAV per unit for that Business Day. If we receive the application after 1:00 p.m. on a Business Day, we will process it using the NAV per unit for the next Business Day (T+1). We will only process the completed applications with all the necessary information. The number of units you receive will be rounded to two (2) decimal places.

For transaction through e-Wallet App, the processing of your application request is subject to you providing all required information to us through the e-Wallet App and the transfer of monies into the Fund's account. Failure to complete the application process in the e-Wallet App by you or non-receipt of the application request by us will cause the application request to be cancelled automatically. We will pay back your monies on next Business Day on a best effort basis, subject to system availability. If you wish to re-apply, you will have to re-initiate the application process through the e-Wallet App.

- 4.6. The information under section 3.6. "**Minimum withdrawal**" at page 14 has been replaced and read as below:

The minimum withdrawal for each Class may differ and may be determined by us from time to time, unless you are withdrawing your entire investment. Please refer to the Annexure of the respective Class for further information. You may withdraw by completing the withdrawal application and submit to the relevant Distributor, Principal Malaysia's office, e-Wallet App, or such other channel. There is no restriction on the frequency of withdrawals. We will transfer the withdrawal proceeds to the bank account number provided by you or through e-wallet with the e-Wallet Provider (where available).

Please note that for investments via EPF-MIS (where available), your withdrawal proceeds will be paid to EPF.

For more information on Class D, you may refer to the FAQ and T&C which are available on the e-Wallet App. Alternatively, you may contact the relevant e-Wallet Provider to understand the Service and their T&C.

- 4.7. The information under section 3.6.1 "**Processing a withdrawal**" at page 14 has been amended by inserting the below:

### For Class D

If we receive a complete withdrawal request by 1:00 p.m. on a Business Day, we will process it using the NAV per unit for that Business Day. If we receive the withdrawal request after 1:00 p.m. on a Business Day, we will process it using the NAV per unit for the next Business Day (T+1). The amount that you will receive is calculated by the withdrawal value less the Withdrawal Fee, if any. You will be paid in MYR within two (2) Business Days (T+2) of receipt of the complete withdrawal request. You will have to bear the applicable bank fees and charges, if any.

- 4.8. The information under section 3.8. "**Cooling-off period**" at page 14 has been amended by inserting the below:

For transaction through e-Wallet App, cooling-off right is not applicable if you have withdrawn all or parts of your investment from Class D either to your e-Wallet or your bank account. Request for cooling-off can made directly through Principal Malaysia and/or through the e-Wallet App (where available).

For more information on Class D, you may refer to the FAQ and T&C which are available on the e-Wallet App.

- 4.9. The information under second paragraph, first sentence of the section 3.9. **Switching** at page 14 has been amended by replacing with the sentence below:

To switch, simply complete a switch application and submit to our Distributors, Principal Malaysia's offices, e-Wallet App (where available), or such other channel.

- 4.10. The information under the section 3.9.1. "**Processing a switch**" at page 15 has been amended by inserting the below:

### For Class D

When available, we process a switch as a withdrawal from one fund or class and an investment into another fund or class within Principal Malaysia's funds. If we receive a complete switch request by 1:00 p.m. on a Business Day, we will process the switch-out using the NAV per unit of the class for that Business Day. If we receive the request after 1:00 p.m., we will process the switch-out using the NAV per unit of the class for the next Business Day (T+1).

## 5.0. ADDITIONAL INFORMATION

- 5.1. The first paragraph under section 4.2. "**Information on your investment**" at page 17 has been replaced and read as below:

We will send you the following:

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- Your Principal Malaysia investor number;
- Confirmation on all your transactions and distributions (if any);
- Confirmation on any changes to your personal details (e.g. your address) if you have written to us to make the changes;
- For Class AI and AR, Quarterly statement showing details of your transactions and distributions (if any);
- For Class D, Monthly statement showing details of your transactions and distributions (if any); and/or
- Interim and audited annual report showing snapshots of the Fund and details of the portfolio for the respective period reported. Both the interim report and the audited annual report will be sent to you within two (2) months of the end of the period reported.

5.2. The information under section 4.3. **“Deed”** at page 17 has been replaced and read as below:

The Fund is governed by a Deed dated 15 May 2008, a Third Supplemental Master Deed dated 25 June 2008, a Sixth Supplemental Master Deed dated 14 July 2008, a Seventh Supplemental Master Deed dated 19 November 2008, a Fifteenth Supplemental Master Deed dated 21 September 2012, a Seventeenth Supplemental Master Deed dated 25 March 2015, a Nineteenth Supplemental Master Deed dated 18 June 2019, a Twentieth Supplemental Master Deed dated 9 April 2021, a Twenty first Supplemental Master Deed dated 15 April 2021, and a Twenty second Supplemental Master Deed dated 7 December 2021.

5.3. The first to sixth paragraph under section 4.6. **“Potential Conflicts of Interest and Related-Party Transactions”** at page 18 has been replaced and read as below:

We (including our directors) will at all times act in your best interests and will not conduct ourselves in any manner that will result in a conflict of interest or potential conflict of interest. In the unlikely event that any conflict of interest arises, such conflict shall be resolved such that the Fund is not disadvantaged. In the unlikely event that we face conflicts in respect of our duties as the Manager to the Fund and to other Principal Malaysia’s funds that we manage, we are obliged to act in the best interests of all our investors and will seek to resolve any conflicts fairly and in accordance with the Deed.

We shall not act as principal in the sale and purchase of any securities or investments to and from the Fund. We shall not make any investment for the Fund in any securities, properties or assets in which we or our officer has financial interest in or from which we or our officer derives a benefit, unless with the prior approval of the Trustee. We (including our directors) who hold substantial shareholdings or directorships in public companies shall refrain from any decision making relating to that particular investment of the Fund.

As at LPD, none of our directors and substantial shareholders has either direct or indirect interest in other Malaysian corporations that carry on a similar business with Principal Malaysia, except for the following:

Director / Substantial Shareholder	Position	Shareholding (Direct / Indirect)	Name of corporation
CIMB Group Sdn Bhd	Shareholder	Direct	Principal Islamic Asset Management Sdn Bhd
Principal Financial Services, Inc.	Shareholder <sup>#</sup>	Direct	Principal Islamic Asset Management Sdn Bhd

<sup>#</sup> *Principal Financial Services, Inc. has indirect interest in the Manager.*

The substantial shareholders of the Manager may have direct or indirect interest in other non-Malaysian corporations carrying on similar business as the Manager.

The Fund may maintain Islamic Deposits with CIMB Islamic Bank Berhad and CIMB Investment Bank Berhad. We may enter into transactions with other companies within the CIMB Group and the PFG provided that the transactions are effected at market prices and are conducted at arm’s lengths.

We generally discourage cross trades and prohibit any transactions between client(s) accounts and fund accounts. Any cross trade activity require prior approval with the relevant supporting justification(s) to ensure the trades are executed in the best interest of both funds and such transactions were executed at arm’s length. Cross trades will be reported to the Investment Committee to ensure compliance to the relevant regulatory requirements.

**6.0. THE MANAGER**

6.1. The information under section 5.1.1. **“The Board of Directors”** at page 20 has been replaced and read as below:

As at LPD, the Board of Directors consists of twelve (12) members including four (4) Independent members and three (3) alternate directors.

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Effendy bin Shahul Hamid	- Non-independent director	Lai Mee Fong <sup>2</sup>	- Non-independent director
Thomas Cheong Wee Yee	- Non-independent director	Chong Chooi Wan <sup>3</sup>	- Non-independent director
Munirah binti Khairuddin	- Non-independent director	Wong Joon Hian	- Independent director
Juan Ignacio Eyzaguirre Baraona	- Non-independent director	Liew Swee Lin	- Independent director
Mohd Haniz bin Mohd Nazlan	- Non-independent director	Hisham bin Zainal Mokhtar	- Independent director
Julian Christopher Vivian Pull <sup>1</sup>	- Non-independent director	Dato' Jaganath Derek Steven Sabapathy	- Independent director

<sup>1</sup> Alternate Director to Thomas Cheong Wee Yee

<sup>2</sup> Alternate Director to Effendy bin Shahul Hamid

<sup>3</sup> Alternate director to Mohd Haniz bin Mohd Nazlan

**7.0. ADDITIONAL ANNEXURE – CLASS D**

The following key data for Class D are added to the Annexure of the Prospectus.

**This section is only a summary of the salient information about Class D. You should read and understand the entire Prospectus before investing and keep the Prospectus for your records. In determining which investment is right for you, we recommend you speak to professional advisers. Principal Malaysia, member companies of the PFG, the CIMB Group and the Trustee do not guarantee the repayment of capital.**

**CLASS INFORMATION**

Class D		Page
<b>Investors eligibility</b>	You are eligible to invest in the Fund if you are: <ul style="list-style-type: none"> <li>an individual who is at least eighteen (18) years of age; and</li> <li>have an account in the e-Wallet App and fulfil the requirements therein.</li> </ul> We reserve the right to accept or reject any application in whole or in part thereof without assigning any reason in respect thereof.	12
<b>Currency denomination</b>	MYR	1
<b>Distribution policy</b>	Monthly, depending on the level of income (if any) the Fund generates.	15

**FEES & CHARGES**

This table describes the charges that you may **directly** incur when you buy or withdraw units of the Class.

Charges	Class D	Page
<b>Application Fee</b>	Nil.	6
<b>Withdrawal Fee</b>	Nil.	6
<b>Switching Fee</b>	When available, switching is treated as a withdrawal from this Class and an investment into another Class or Principal Malaysia's fund (or its class). As such, you may be charged a Switching Fee equal to the difference (if any) between the Application Fee of this Class and the Application Fee of the other Class or Principal Malaysia's fund (or its class). Switching Fee will not be charged if the Class or Principal Malaysia's fund (or its class) to be switched into has a lower Application Fee. In addition, we may impose a MYR100 administrative fee for each switch. We also have the discretion to waive the Switching Fee and/or administrative fees.	6
<b>Transfer Fee</b>	When available, a maximum of MYR50.00 may be charged for each transfer.	6
<b>Other charges payable directly by you when purchasing or withdrawing the units</b>	Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by you.	

This table describes the fees that you may **indirectly** incur when you invest in the Class.



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Fees	Class D	Page
<b>Management Fee</b>	Up to 0.40% per annum of the NAV of the Class.	6
<b>Trustee Fee</b>	Up to 0.02% per annum of the NAV of the Fund.	7
<b>Expenses directly related to Fund</b>	Only expenses that are directly related to the Fund can be charged to the Fund. Examples of relevant expenses are audit fee and tax agent's fee.	6
<b>Other fees payable indirectly by you when investing in the Fund</b>	Nil.	

**Note:** Subject always to the provisions of the Deed and GUTF, we reserve our sole and absolute discretion without providing any reason whatsoever and at any time to amend, vary, waive and/or reduce the fees and charges (except for Trustee Fee), whether payable by the Fund, Class, payable by you to the Fund or payable by any other investors to the Fund.

## TRANSACTION INFORMATION

	Class D	Page
<b>Minimum initial investment</b>	MYR10 or such other amount as we may decide from time to time.	13
<b>Minimum additional investment</b>	MYR10 or such other amount as we may decide from time to time.	13
<b>Minimum withdrawal</b>	RM 10 or such other amount as we may decide from time to time.	14
<b>Minimum balance</b>	10 units or such other amount as we may decide from time to time.	14
<b>RSP</b>	When available, the RSP allows you to make regular monthly investments of MYR10 or more, direct from your e-wallet or account held with a bank approved by us or e-Wallet Provider. The minimum initial investment for the RSP is MYR10 or such other amount as we may decide from time to time.	13
<b>Cooling-off period</b>	<p>Six (6) Business Days from the date the complete application is received and accepted by us from the first-time investor. However, cooling-off right is not applicable if:</p> <ul style="list-style-type: none"> <li>(i) you have withdrawn all or parts of your investment from Class D either to your e-Wallet or your bank account; or</li> <li>(ii) you are Principal Malaysia's staff and person(s) registered to deal in unit trust of Principal Malaysia.</li> </ul> <p>Request for cooling-off must be made directly through Principal Malaysia or e-Wallet App (where available). We will refund the investment amount including Application Fee (if any) to you in MYR within ten (10) calendar days from the date we receive the complete application.</p> <p>Note: Please consult your professional advisers before investing. You may also contact our Customer Care Centre at (603) 7723 7262 for further information.</p>	14
<b>Switching</b>	<p>When available, switching will be conducted based on the value of your investments in the Class. The minimum amount for a switch is subject to:</p> <ul style="list-style-type: none"> <li>▪ for switching out of the Class: <ul style="list-style-type: none"> <li>○ the minimum withdrawal applicable to the Class;</li> <li>○ the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and</li> <li>○ the Withdrawal Fee of the Class (if any)</li> </ul> </li> <li>▪ for switching into a Class <ul style="list-style-type: none"> <li>○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and</li> <li>○ the Switching Fee applicable for the proposed switch (if any).</li> </ul> </li> </ul>	14
<b>Transfer</b>	When available, we may, at our absolute discretion, allow/refuse Unit holders to transfer their units subject to such terms and conditions as may be stipulated in the Deed.	15

**Note:** For increase in the number of units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes.

We may for any reason and at any time, waive or reduce: (a) any fees (except the Trustee Fee); (b) other charges payable by you in respect of the Fund; and/ or (c) transactional values including but not limited to the units or amount, for any Unit holder and/or investments made via any distribution channels or platform.

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

All fees and charges payable by you and/or the Fund are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time. As a result of changes in any rule, regulation, directive, notice and/or law issued by the government or relevant authority, there may be additional cost to the fees, expenses, charges and/or taxes payable to and/or by the Fund or you as disclosed or illustrated in the Prospectus.

We have the discretion to amend the amount, rate and/or terms and conditions for the fees, charges and transaction information herein from time to time, subject to the requirements stipulated in the Deed and/or GUTF. Where necessary, we will notify the Trustee and communicate to you on the amendments to the fees, charges and transaction information.

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