

Date of issuance: 23 August 2024

Product Highlights Sheet

Principal Greater China Equity Fund

Responsibility Statement

This PHS has been reviewed by the authorised committee approved by the directors of Principal Malaysia. Having made all reasonable inquiries, 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 PHS false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this PHS has been lodged with the Securities Commission Malaysia.

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

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

The Manager

Principal Malaysia was incorporated on 13 June 1994 and is a joint venture between Principal Financial Group, Inc. and CIMB Group Sdn. Bhd. Principal Malaysia has experience operating unit trust funds since 1994.

This PHS supersedes the PHS dated 3 July 2023.

This PHS only highlights the key features and risks of this unlisted capital market product. We recommend that you read this PHS together with the Replacement Prospectus dated 3 July 2023 and its supplementary (if any). You are advised to request, read and understand the Replacement Prospectus before deciding to invest.

Brief Information on Principal Greater China Equity Fund

The Fund is a feeder fund issued by Principal Malaysia. The Fund aims to achieve medium to long-term capital growth primarily through investment in a portfolio of equity securities with exposure to the Greater China region consisting of the People's Republic of China, Hong Kong SAR and Taiwan.

This is neither a capital protected fund nor a capital guaranteed fund.

Product Suitability

The Fund is suitable for investors who:

- have a medium-term to long-term investment horizon;
- wish to participate in the growth potential of the Greater China markets;
- seek capital appreciation over medium-term to long-term; and
- can accept that investment returns may fluctuate significantly over the investment period.

Key Product Features

Fund Category/Type	Feeder Fund / Growth			
Base Currency	USD			
Benchmark	The Fund adheres to the benchmark of the Target Fund, i.e. MSCI Golden Dragon Index for performance comparison purpose only.			
Investment policy and principal investment strategy	<p>The Fund is a feeder fund that invests at least 95% of the Fund's NAV in the Schroder ISF Greater China ("Target Fund"), a fund of the Schroder International Selection Fund, an open-ended investment company registered in Luxembourg. The Target Fund invests primarily in equity securities of the People's Republic of China, Hong Kong SAR and Taiwan companies.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> ▪ at least 95% of the Fund's NAV will be invested in the Schroder ISF Greater China; and ▪ up to 5% of the Fund's NAV will be invested in liquid assets for liquidity purposes. <p><u>Information on Target Fund:</u></p> <p>Management Company : Schroder Investment Management (Europe) S.A. Investment Manager : Schroder Investment Management (Hong Kong) Limited Regulatory Authority : Commission de Surveillance du Secteur Financier.</p>			
Launch date	Class MYR	: 12 June 2007	Class USD	: 20 April 2020
	Class MYR-Hedged	: 20 April 2020	Class SGD-Hedged	: 20 April 2020
	Class AUD-Hedged	: 20 April 2020	Class RMB-Hedged	: 20 April 2020
Financial year-end	30 April			
Distribution policy	For Class MYR, Class USD, Class MYR-Hedged, Class AUD-Hedged, Class SGD-Hedged, and Class RMB-Hedged: Given its investment objective, the Fund is not expected to pay any distribution.			
Manager	Principal Asset Management Berhad.			
Trustee	HSBC (Malaysia) Trustee Berhad			
Solicitors	Soon Gan Dion & Partners			

Key Risks

General risks of investing in a fund	
Returns and capital not guaranteed	The investment of the fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment which includes your investment capital and returns, nor any assurance that the fund's objective will be achieved. You should also note that the fund is neither a capital guaranteed fund nor a capital protected fund. However, we reduce this risk by ensuring diligent management of the assets of the fund based on a structured investment process.
Market risk	This risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.
Inflation risk	This is the risk that your investment in the fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
Manager risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund. For example, investment decisions undertaken by the manager, as a result of any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the fund.

Liquidity risk	Liquidity risk refers to the ability to sell and convert the units held in the CIS into cash. This may be affected by the liquidity policy applied by the CIS (e.g. suspension during exceptional circumstances), which may negatively impact the Fund and Unit holders may experience delay in the withdrawal process.
Financing risk	This risk occurs when you obtain financing to finance your investment. The inherent risk of investing with money obtained from financing includes you being unable to service the financing payments. In the event units are used as collateral and if the prices of units fall below a certain level due to market conditions, you may be required to pay an additional amount on top of your existing installment. If you fail to do so within the time prescribed, your units may be sold at an unfavourable price and the proceeds thereof will be used towards the settlement of your financing.

Specific risks of the Fund

Target Fund manager risk	Since the Fund invests into a CIS that is managed by another manager, the Target Fund Investment Manager has absolute discretion over the Target Fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Target Fund, the NAV of the Fund, which invests into the Target Fund, would be affected negatively. Although the probability of such occurrence is minute, should the situation arise, we reserve the right to seek for an alternative CIS that is consistent with the objective of the Fund, subject to your approval.
Currency risk	<p>There are two (2) levels of currency risk associated with the investment of the Fund:</p> <p><u>Currency risk at the Fund's portfolio level</u></p> <p>As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund and vice versa. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.</p> <p><u>Currency risk at the Class level</u></p> <p>You should also be aware that currency risk is applicable to Class(es) (e.g. Class MYR) which is in a different currency than the base currency of the Fund. The impact of the exchange rate movement between the base currency of the Fund and the currency denomination of the respective Class(es) may result in a depreciation of the value of your holdings as expressed in the currency denomination of the respective Class(es). As for a hedged Class, the Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and the base currency of the Fund. While we aim to fully hedge the currency risk for a hedged Class, you should note that it may not entirely eliminate currency risk. In addition, you should note that, as a result of hedging, a hedged Class will not be able to enjoy the full benefits of the currency movement in the event of a favourable movement of the currency denomination of the hedged Class against the base currency of the Fund. You should also note that hedging incurs costs, in which will impact the NAV of a hedged Class.</p>
Credit and default risk	The Fund will be exposed to a certain degree of credit and default risk of issuers or counterparties when the Fund invests in debt securities, money market instruments and/or places in Deposits. Credit risk relates to the creditworthiness of the securities issuers or counterparties and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer or counterparties may impact the value as well as liquidity of the investments. In the case of rated debt securities, this may lead to a credit downgrade. Default risk relates to the risk that a securities issuer or counterparties either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investments. This could adversely affect the value of the Fund. We aim to mitigate this risk by performing bottom-up and top-down credit research and analysis to determine the creditworthiness of the issuers or counterparties, and impose investment limits on exposures to issuers or counterparties with different credit profiles as a precautionary step to limit any loss that may arise directly or indirectly as a result of a defaulted exposure.

Specific risks related to the Target Fund

The specific risk related to the Target Fund includes but not limited to:

- Liquidity risk
- Counterparty risk
- Exchange rates
- Equity Securities
- Risks Relating to Investments in the China Market
- China – Risks regarding RQFII status and RQFII Quota
- China – Repatriation and Liquidity Risks
- Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect

The above summary of risks does not purport to be an exhaustive list of all the risk factors relating to investments in the Fund and are not set out in any particular order of priority. You should be aware that an investment in a unit trust fund may be exposed to other risks from time to time. Please consult your professional advisers for a better understanding of the risks.

Note: If your investments are made through an IUTA via a 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).

Fees & Charges

Class	MYR	MYR-Hedged	USD	SGD-Hedged	AUD-Hedged	RMB-Hedged
Application Fee*	Up to 5.50% of the NAV per unit					
Withdrawal Fee	Nil.					
Switching Fee	Switching is treated as a withdrawal from this class and an investment into another class or Principal Malaysia's fund (or its class). You may be charged a Switching Fee equal to the difference (if any) between the Application Fees of this class and Application Fees 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					
	MYR 100	MYR 100	USD 35	SGD 35	AUD 35	RMB 100
	as the administrative fee for every switch. You may negotiate to lower the Switching Fee and/or administrative fee with us or our Distributors. We also have the discretion to waive the Switching Fee and/or administrative fees.					
Transfer Fee	A maximum of					
	MYR 50	MYR 50	USD 15	SGD 15	AUD 15	RMB 50
	may be charged for each transfer.					
Management Fee	Up to 1.80% per annum of the NAV of the Class.					
Trustee Fee	Up to 0.08% per annum (including local custodian fee but excluding foreign sub-custodian fees and charges) on the NAV of the Fund. The foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.					
Other charges payable directly by you when purchasing or withdrawing the units	Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by you.					
Expenses directly related to the Fund or Class	Only expenses that are directly related to the Fund or Class can be charged to the Fund or Class respectively. Examples of relevant expenses are audit fee and tax agent's fee.					

*If the Fund is an EPF-MIS approved fund and you have invested via EPF-MIS, you may be charged an Application Fee of up to 3.00% of the NAV per unit, or such other rate as the EPF may determine.

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 the Trustee Fee), whether payable by the Fund or Class, payable by you to the Fund or payable by any other investors to the Fund.

Transaction Information

Class	MYR	MYR-Hedged	USD	SGD-Hedged	AUD-Hedged	RMB-Hedged
Minimum initial investment	MYR 500*	MYR 500	USD 500	SGD 500	AUD 500	RMB 1000
	or such other amount as we may decide from time to time.					
Minimum additional investment	MYR 200	MYR 200	USD 200	SGD 200	AUD 200	RMB 500
	or such other amount as we may decide from time to time.					
Minimum withdrawal	400 units	400 units	400 units	400 units	400 units	100 units
	or such other number of units as we may decide from time to time.					
Minimum balance	500 units	500 units	500 units	500 units	500 units	1000 units
	or such other number of units as we may decide from time to time.					
Switching	Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to:					
	<ul style="list-style-type: none"> ▪ for switching out of the Class: <ul style="list-style-type: none"> ○ the minimum withdrawal applicable to the Class; ○ the minimum balance required for the Class, unless you are withdrawing from the Class in entirety; and ○ the Withdrawal Fee of the Class (if any). ▪ for switching into the Class: <ul style="list-style-type: none"> ○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and 					

Class	MYR	MYR-Hedged	USD	SGD-Hedged	AUD-Hedged	RMB-Hedged
	<ul style="list-style-type: none"> o the Switching Fee applicable for the proposed switch (if any). You may negotiate to lower the amount for your switch with us or our Distributors.					
Regular Savings Plan (“RSP”)	RSP is available for this Class. It allows you to make regular monthly investments of MYR 200 or more, directly from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is MYR 500 or such other amount as we may decide from time to time.		Currently, RSP is not available.			
Transfer	We may, at our absolute discretion, allow or refuse transfer of units subject to such terms and conditions as may be stipulated in the Deed.					
Cooling-off period	<p>For first time individual investor investing with us, you have six (6) Business Days after your initial investment (i.e. the date the complete application is received and accepted by us or our Distributors) to reconsider its appropriateness and suitability for your investment needs. Within this period, you may withdraw your investment at the same NAV per unit when the units were purchased or prevailing NAV per unit at the point of cooling-off (whichever is lower) (“Refund Amount”). We will pay the Refund Amount including the Application Fee (if any) to you in the currency of the respective Class within seven (7) Business Days from the date we receive the complete documentations. Please note that the cooling-off right is only given to first time investor investing with us or any of our Distributors. However, Principal Malaysia’s staff and person(s) registered with a body approved by the SC to deal in unit trusts funds are not entitled to the cooling-off right.</p> <p>If the Fund is an EPF-MIS approved fund and you have invested via EPF-MIS, your cooling-off right is subject to EPF’s terms and conditions.</p>					

The minimum initial investment for EPF-MIS (where available) shall be MYR1,000 or such other amount as may be determined by EPF or as per the amount stated above, whichever is higher. Please note that there may be changes to the status of the eligibility of the Fund under the EPF-MIS from time to time. Please refer to our website at www.principal.com.my or www.kwsp.gov.my for updated information.

Note: We reserve our sole and absolute discretion without providing any reason whatsoever and at any time to accept, reject, amend, vary, waive and/or reduce (as the case maybe): (i) your request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units; and/or (ii) the minimum balance. 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 for the Trustee Fee); (b) other charges payable by you to 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.

YOU SHOULD NOT MAKE ANY PAYMENT DIRECTLY OR INDIRECTLY TO ANY INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER WHEN PURCHASING THIS FUND.

Valuations

We will carry out the valuation for the Classes 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 Refinitiv 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 after 5:30 p.m. on the following Business Day (T+1). Please refer to the “Unit Pricing” section of the Prospectus for more details.

Avenues to Exit This Investment

To exit from this investment, you may withdraw, switch out or transfer your unit holdings to other investors. You may withdraw your investment at the NAV per unit of the Business Day.

Withdrawals can be made from a Class by completing a withdrawal application and submit it to the relevant Distributor or Principal Malaysia’s offices. There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Fee, if any. You will have to bear the applicable bank fees and charges, if any.

Under normal circumstances, you will be paid in the currency of the Class (e.g. Class USD will paid in USD) within fifteen (15) Business Days upon our receipt of the complete withdrawal request. The fifteen (15) Business Days include the submission of the Fund’s withdrawal request to the Target Fund in which the Target Fund will process within three (3) dealing day (or such other timeframe as set out in the Target Fund related documentation or applicable dealing guide). Subsequently, payment will be made to you after receipt of the withdrawal proceeds from the Target Fund. Nonetheless, we shall pay the withdrawal proceeds to you within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund.

Should any of the below events occur, we may not be able to pay the withdrawal proceeds to you within fifteen (15) Business Days. We may instead pay the withdrawal proceeds to you within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund when the following events occur:

- (i) the Target Fund's NAV is suspended during any period; or
- (ii) withdrawal proceeds from the Target Fund is deferred.

For more information on the withdrawals, switching, transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Prospectus. For more information on the fees and charges incur when you exit from this investment, please refer to "Fees, Charges and Expenses" chapter of the Prospectus.

Fund Performance

Average total return of the Fund

FYE: 30 April 2024 in %	1-Year	3-Years	5-Years	10-Years	Since inception
Class MYR	(1.30)	(10.64)	2.28	8.76	5.21
Benchmark	6.30	(9.23)	0.15	5.83	3.41

FYE: 30 April 2024 in %	1-Year	3-Years	5-Years	10-Years	Since inception
Class AUD-H	(10.74)	(17.11)	-	-	(2.87)
Class MYR-H	(10.84)	(16.43)	-	-	(1.75)
Class RMB-H	(10.19)	(16.01)	-	-	(1.29)
Class SGD-H	(9.99)	(16.22)	-	-	(1.87)
Class USD	(7.71)	(15.13)	-	-	(0.81)
Benchmark	(0.65)	(13.73)	-	-	1.44

Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

FYE: 30 April, in %	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Class MYR	(1.30)	(2.96)	(25.52)	48.15	5.93	3.24	16.59	38.18	(12.50)	42.21
Benchmark	6.30	(6.11)	(25.08)	35.38	(0.46)	1.90	11.45	34.65	(18.57)	40.47

FYE: 30 April, in %	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Class AUD-H	(10.74)	(6.78)	(31.61)	51.46	-	-	-	-	-	-
Class MYR-H	(10.84)	(7.24)	(29.46)	56.49	-	-	-	-	-	-
Class RMB-H	(10.19)	(6.99)	(29.11)	57.55	-	-	-	-	-	-
Class SGD-H	(9.99)	(6.05)	(30.50)	54.32	-	-	-	-	-	-
Class USD	(7.71)	(5.30)	(30.08)	56.01	-	-	-	-	-	-
Benchmark	(0.65)	(8.37)	(29.50)	42.11	-	-	-	-	-	-

Note: All performance figures have been extracted from Lipper.

For the financial year under review, Class AUD-H, Class MYR, Class MYR-H, Class RMB-H, class SGD-H, and Class USD decreased by 10.74%, 1.30%, 10.84%, 10.19%, 9.99%, and 7.71% underperforming their respective benchmark.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}} * 100$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$
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Portfolio Turnover Ratio ("PTR")

FYE: 30 April	2024	2023	2022
Fund	0.10	0.10	0.17

For the financial year under review, the fund's PTR remain unchanged at 0.10 times. As a feeder fund, the turnover reflects investments and withdrawals in the target fund.

Distribution

FYE: 30 April	2024	2023	2022	
Class MYR	Gross distribution per unit (sen)	-	-	0.14
	Net distribution per unit (sen)	-	-	0.14
Class AUD	Gross distribution per unit (sen)	-	-	-
	Net distribution per unit (sen)	-	-	-
Class MYR-H	Gross distribution per unit (sen)	-	-	-
	Net distribution per unit (sen)	-	-	-

FYE: 30 April		2024	2023	2022
Class RMB-H	Gross distribution per unit (sen)	-	-	0.20
	Net distribution per unit (sen)	-	-	0.20
Class SGD-H	Gross distribution per unit (sen)	-	-	-
	Net distribution per unit (sen)	-	-	-
Class USD	Gross distribution per unit (sen)	-	-	0.64
	Net distribution per unit (sen)	-	-	0.64

There was no income distribution made for the financial year ended 30 April 2024.

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

Contact for Further Information / Complaint

- (i) You may contact our Customer Care Centre at (03) 7723 7260 or whatsapp at (6016) 299 9792 for further information or for any dispute resolution. Our Customer Care Centre is available during business hour between 8:45 a.m. and 5:45 p.m. (Malaysian time) from Mondays to Fridays or you can e-mail us at myservice@principal.com.
- (ii) Alternatively, you may also contact:
- a) If you are dissatisfied with the outcome of the dispute resolution process with us, please refer your dispute to Securities Industry Dispute Resolution Center (SIDREC):
- via phone to : 03-2282 2280
 - via fax to : 03-2282 3855
 - via e-mail to : info@sidrec.com.my
 - via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
- b) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
- via phone to Aduan Hotline at : 03-6204 8999
 - via fax to : 03-6204 8991
 - via e-mail to : aduan@seccom.com.my
 - via online complaint form available at www.sc.com.my
 - via letter to : Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
- c) Federation of Investment Managers Malaysia's Complaints Bureau:
- via phone to : 03-7890 4242
 - via e-mail to : complaints@fimm.com.my
 - via online complaint form available at www.fimm.com.my
 - via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur

Appendix: Glossary

Application Fee	- Preliminary charge on each investment.
Business Day	- Mondays to Fridays when Bursa Malaysia Securities Berhad is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business. Note: We may declare certain Business Days to be a non-Business Day if the jurisdiction of the Target Fund declares a non-business day and/or if the Target Fund's manager declares a non-dealing day.
CIS	- Refer to Collective Investment Schemes as defined under the GUTF.
Class	- Any class of units representing similar interest in the assets of the Fund.
Class MYR	- The Class issued by the Fund denominated in Malaysian Ringgit.
Class USD	- The Class issued by the Fund denominated in USD.
Class MYR-Hedged	- The Class issued by the Fund denominated in MYR that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and MYR.
Class SGD-Hedged	- The Class issued by the Fund denominated in SGD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and SGD.
Class AUD-Hedged	- The Class issued by the Fund denominated in AUD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and AUD.
Class RMB-Hedged	- The Class issued by the Fund denominated in RMB that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and RMB.
Deed	- The principal deed and all supplemental deed in respect of Fund made between the us and the Trustee, in which Unit holders agree to be bound by the provisions of the Deed.

Deposit	- As per the definition of “deposit” in the Financial Services Act 2013 and “Islamic deposit” in the Islamic Financial Services Act 2013. Note: <i>To exclude structured deposits.</i>
Distributors	- Any relevant persons and bodies appointed by Principal Malaysia from time to time who are responsible for selling units of the Fund, including Principal Distributors and IUTAs.
EPF	- Employees Provident Fund.
EPF-MIS	- EPF Members Investment Scheme.
Fund or GCE	- Principal Greater China Equity Fund.
GUTF	- Guidelines on Unit Trust Funds issued by the SC.
IMS	- Investment Management Standards issued by the Federation of Investment Managers Malaysia.
IUTA	- Refers to Institutional Unit Trust Scheme Adviser, a corporation registered with Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party.
Management Fee	- A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund.
NAV	- Net Asset Value.
NAV of the Fund	- The value of all Fund’s assets less the value of all the Fund’s liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
NAV per unit	- The NAV attributable to a Class divided by the number of units in circulation for that Class, at the valuation point.
Principal Distributors	- Refers to the authorized unit trust scheme consultants of Principal Malaysia.
Principal Malaysia or the Manager	- Principal Asset Management Berhad.
PHS	- Refers to Product Highlights Sheet; this document issued by us that contains clear and concise information of the salient features of the Fund.
Prospectus	- Refers to the document issued by us describing the details of the Fund.
MYR	- Malaysian Ringgit.
SC	- Securities Commission Malaysia.
Switching Fee	- A charge that may be levied when switching is done from one (1) fund to another.
Target Fund	- The collective investment scheme that the Fund invests predominantly in. Currently, it refers to Schroder ISF (International Selection Fund) Greater China.
Transfer Fee	- A nominal fee levied for each transfer of units from one (1) Unit holder to another.
Trustee Fee	- A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee for the Fund.
UK	- United Kingdom.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
Withdrawal Fee	- A charge levied upon withdrawal under certain terms and conditions (if applicable).

Note: *Unless the context otherwise requires,*

- *words importing the singular number should include the plural number and vice versa;*
- *reference to any rules, regulations, guidelines, standards, directives, notices, legislation or statutes in this PHS shall be reference to those rules, regulations, guidelines, standards, directives, notices, legislations or statutes for the time being in force, as may be amended, varied, modified, updated, superseded and/or re-enacted, from time to time;*
- *time, day or date disclosed in this PHS shall be a reference to that time, day or date in Malaysia; and reference to “days” in this PHS will be taken to mean calendar days.*

The remainder of this page has been left blank intentionally.