

Date of issuance: 31 March 2026

# Product Highlights Sheet

## Principal e-Cash Fund

(Class A)

### 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 omissions of other facts which would make any statement in this PHS false or misleading.

### Statement 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 27 March 2025.**

**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 for Principal e-Cash Fund 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 e-Cash Fund

Principal e-Cash Fund is an Islamic money market fund issued by Principal Malaysia. The Fund aims to provide investors with liquidity and income. The Fund is established as a multi-class fund and is allowed to establish new Class(es) from time to time without your prior consent.

This PHS only consists of information on Class A of the Fund. Please note that Class A can only be transacted through e-Wallet App.

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

## Investors' Eligibility

You are eligible to invest in the Fund if you are:

- an individual who is at least eighteen (18) years of age; and
- have an account in the e-Wallet App and fulfil the requirements therein.

We reserve the right to accept or reject any application in whole or in part thereof without assigning any reason in respect thereof.

## Product Suitability

The Fund best suits you if you:

- have a short-term investment horizon;
- desire a stream of income;
- want a portfolio of investments that adhere to Shariah principles; and
- seek liquid and low risk investment.

## Key Product Features

<b>Fund category/Type</b>	Money Market (Islamic) / Income.					
<b>Base currency</b>	MYR.					
<b>Benchmark</b>	CIMB Islamic Bank Ringgit Malaysia Basic Savings Account-i Top Tier Rate. <i>Note: The benchmark is for performance comparison only. You are cautioned that the risk profile of the Fund is higher than the benchmark. The information of the benchmark can be obtained from <a href="http://www.cimb.com.my">www.cimb.com.my</a>.</i>					
<b>Investment strategy</b>	The Fund is actively managed with the aim of achieving a liquid and low risk portfolio. In managing the Fund, we employ a two-pronged strategy that focuses on liquidity (primary focus) and yield enhancement (secondary focus), while ensuring that the overall risk of the portfolio is within the acceptable range.  All NAV of the Fund will be invested in a combination of cash (at bank), placement of Islamic Deposits, Islamic money market instruments and/or sukuk in MYR. We are flexible in the allocation and the selection of the Shariah-compliant investments. Generally, the Fund tends to invest in Shariah-compliant investments that are of short duration and/or high quality to provide the liquidity required by the Fund. Where opportunity arises, the Fund may also invest in high quality sukuk for yield enhancement if we are of the opinion that such investment will not compromise the liquidity and the performance of the Fund. The minimum credit rating for the Islamic money market instrument and sukuk must be at least "P2" or "A3" respectively by RAM or equivalent by MARC or any reputable credit rating agency in Malaysia.					
<b>Launch date</b>	<b>Fund</b>	:	15 March 2021	<b>Class A</b>	:	15 March 2021
<b>Financial year-end</b>	30 November.					
<b>Distribution policy</b>	<b>Class A:</b> We have the discretion to make income distribution on a daily basis, taking into consideration the level of realised income and/or realised gains, as well as the performance of the Fund. We have the right to make provisions for reserves in respect of distribution of the Class. If the income available is too small or insignificant, any distribution may not be of benefit to the Unit holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. We have the discretion to decide on the amount to be distributed to the Unit holders.					
<b>Manager</b>	Principal Asset Management Berhad.					
<b>Trustee</b>	HSBC (Malaysia) Trustee Berhad.					
<b>Shariah Adviser</b>	Amanie Advisors Sdn Bhd.					
<b>Solicitors</b>	Wei Chien & Partners.					

## Key Risks

General risks of investing in a unit trust fund	
<b>Returns and capital not guaranteed</b>	The investment of the fund is subject to market fluctuations and its inherent risk. There is <b>NO GUARANTEE</b> 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.
<b>Market risk</b>	This risk refers to the possibility that a Shariah-compliant 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.
<b>Inflation risk</b>	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.
<b>Manager risk</b>	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 an incorrect view of the market or 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.
<b>Financing risk</b>	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 additional amount on top of your existing instalment. 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.
<b>Shariah non-compliance risk</b>	This refers to the risk of the fund not conforming to Shariah Investment Guidelines due to investment in Shariah non-compliant instrument. In the event that the manager is required to rectify any Shariah non-compliance by disposing the related instrument, any losses from disposal due to investment in Shariah non-compliant instrument will be borne by the manager. In any circumstances, gain received from disposal shall be channeled to baitulmal and/or charitable bodies as advised by the Shariah Adviser.
Specific risks of the Fund	
<b>Liquidity risk</b>	Liquidity risk refers to the ease of liquidating an asset without causing market dislocation. This depends on the supply and demand as well as the asset's volume or amount traded in the market. Given that liquidity is an important aspect of the Fund, there may be a risk that the Fund could not meet the required withdrawal amount due to insufficient liquidity. As such, we have designed the Fund to be invested in instruments that are liquid and low risk.
<b>Credit and default risk</b>	The Fund will be exposed to a certain degree of credit and default risk of issuers or counterparties when the Fund invests in Sukuk, Islamic money market instruments and/or places in Islamic Deposits. Credit risk relates to the creditworthiness of an issuer or counterparty and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer or counterparty may impact the value as well as liquidity of the investments. In the case of rated sukuk and Islamic money market instruments, this may lead to a credit downgrade. Default risk relates to the risk that an issuer or counterparty 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.
<b>Interest rate risk</b>	Interest rate risk refers to the impact of the changes in the interest rate environment that may affect the performance of the Fund. When interest rates decrease, Financial Institutions may offer Islamic Deposits with lower profit rates. As such, this will reduce the potential return on investment of future Islamic Deposits placements which in turn will reduce the potential return on investment of the Fund. As for sukuk and Islamic money market instruments, their prices generally decline when interest rates rise, which would lower the NAV of the Fund.
Risks associated with investment in Class A	
As Class A can only be transacted through the e-Wallet App, there are other risks that you should consider before investing:	
<b>Cyber security risk</b>	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 may be temporarily suspended due to cyber-attack.

<b>Functionality risk</b>	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.
<b>Risk associated with discontinuation risk on e-Wallet Provider</b>	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.

**You should note that investment in the Fund is not the same as placement in an Islamic Deposit with a Financial Institution. There are risks involved and you should rely on your own evaluation to assess the merits and risks when investing in the Fund.** For more details, please refer to “Risk Factors” section of the Prospectus. 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. If in doubt, you should consult professional advisers for a better understanding of the risks.

## Fees & Charges

	<b>Class A</b>
<b>Application Fee</b>	Nil.
<b>Withdrawal Fee</b>	Nil.
<b>Switching Fee</b>	Not applicable as switching facility is currently not available.
<b>Transfer Fee</b>	Not applicable as transfer facility is currently not available.
<b>Management Fee</b>	Up to 0.45% per annum of the NAV of the Class.
<b>Trustee Fee</b>	Up to 0.03% per annum of the NAV of the Fund.
<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.
<b>Expenses directly related to the Fund or Class</b>	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.

**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

	<b>Class A</b>
<b>Minimum initial investment</b>	MYR10 or such other amount as we may decide from time to time.
<b>Minimum additional investment</b>	MYR10 or such other amount as we may decide from time to time.
<b>Minimum withdrawal</b>	<p>(i) MYR10 if you are requesting for the proceeds to be transferred to your bank account* or e-Wallet App; or</p> <p>(ii) MYR0.01 if you have opted for the automatic withdrawal for your e-Wallet App usage/consumption or such other amount as we may decide from time to time.</p> <p>Please note that if your balance in the Class is too small or insignificant, you may not be able to withdraw the amount from the Class.</p> <p><b>Note:</b> *Transfer of withdrawal proceeds to your bank account is subject to the terms and operations of the wire transfer provider. As such, please note that bank transfer will not be immediate. Any charges, fees and expenses incurred in facilitating the transfer shall be borne by you. We do not recommend this option if your withdrawal amount is small.</p>
<b>Minimum balance</b>	<p>0.0001 unit or such other number of units as we may decide from time to time.</p> <p><b>Note:</b> Any account with a balance of less than MYR0.01 and has no transaction (i.e. application or withdrawal) for a continuous period of twelve (12) months may be deemed as dormant. We have the right to liquidate and terminate your dormant account and return the remaining balance (if any) to the Fund.</p>

	Class A
<b>Switching facility</b>	Currently not available.
<b>Transfer facility</b>	Currently not available.
<b>Regular Savings Plan</b>	Currently not available.
<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> <p>(i) you have withdrawn all or parts of your investment from the Fund either for your usage/consumption in the e-Wallet App or to your bank account; or</p> <p>(ii) you are Principal Malaysia's staff and person(s) registered to deal in unit trust of Principal Malaysia.</p> <p>Request for cooling-off must be made directly through Principal Malaysia and not through the e-Wallet App. 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 MYR within seven (7) Business Days from the date we receive the complete documentations.</p> <p><b>Note:</b> Please consult your professional advisers before investing. You may also contact our <b>Customer Care Centre</b> at <b>(603) 7723 7262</b> for further information.</p>

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

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. PLEASE NOTE THAT CLASS A CAN ONLY BE TRANSACTED THROUGH E-WALLET APP.**

## Valuations

We adopt a single pricing method for any transactions (i.e. applications, withdrawals, switches and/or transfers) based on **historical prices**. The daily valuation point will be at 9:00 p.m. ("Valuation Point"). We will process your transaction requests based on the NAV per unit at the last Valuation Point after we receive the completed relevant application from you through the e-Wallet App.

The Fund will be valued at least once every day. As the Fund adopts historical pricing, the Fund will have a Mid-day Valuation Point.

**WE WILL RE-PRICE THE UNITS IF THE NAV PER UNIT DIFFERS BY MORE THAN 5% FROM THE LAST VALUATION POINT.**

The NAV per unit for Class A is available on our website at [www.principal.com.my](http://www.principal.com.my) and e-Wallet App, after 9:00 p.m. daily.

Please refer to the "Unit Pricing" section of the Prospectus for more information.

## Avenues to Exit This Investment

To exit from this investment, you may withdraw your units through the e-Wallet App. With the implementation of automated processes for Class A, you can transact through the e-Wallet App on any Dealing Day. Our system will process your request promptly and you will receive confirmation on the successful transaction promptly through the e-Wallet App.

We will process your withdrawal request based on the NAV per unit at the last Valuation Point upon our receipt of such complete request. Once processed, you will receive confirmation on the successful transaction through the e-Wallet App. The number of units that you withdraw will be rounded to four (4) decimal places. The processing of your withdrawal request is subject to you providing all required and accurate information to us through the e-Wallet App. Failure to complete the withdrawal request by you, non-receipt of the withdrawal request by us or receipt of inaccurate information by us will cause the withdrawal request to be cancelled automatically. If you wish to re-apply, you will have to re-initiate the withdrawal process through the e-Wallet App. The withdrawal amount that you will receive is calculated by the withdrawal value less the Withdrawal Fee and any other fees and charges, if any. For more information, you may refer to the FAQ and T&C which are available on the e-Wallet App.

You may choose for the withdrawal monies to be:

**(i) transferred to your e-Wallet App.**

If you choose for the withdrawal monies to be transferred to your e-Wallet App, arrangement has been made with the e-Wallet Provider for the withdrawal monies to be reflected in your account balances once the withdrawal request is successfully processed. Please note that the Fund has obtained approval from the SC for a variation on Paragraph 8.18(a) of the GUTF to make payment to

the e-Wallet Provider as part of the requirements for this arrangement. Rest assured that monies paid to the e-Wallet Provider are merely a disbursement of your withdrawal request which the e-Wallet Provider has provided to you earlier.

The e-Wallet App may also offer an option for automatic withdrawal request service from the Fund for your e-wallet usage/consumption (“Service”). Once you subscribe to this Service on the e-Wallet App, you will be able to enjoy seamless transaction when using your e-Wallet App on a real time basis. Hence, your action of using your e-Wallet App to pay for a usage/consumption will automatically generate a withdrawal request from the Fund (upon successful processing of the withdrawal request). The withdrawal request will be recognised by the e-Wallet Provider and the amount will be reflected in your e-Wallet App promptly for your usage/consumption, followed by a subsequent disbursement of the amount from us to the e-Wallet Provider. The successful processing of the automatic withdrawal request is subject to you having enough monies/units in the Fund. For more information, 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.

**(ii) transferred to your bank account.**

You will be paid in MYR within T+1 Business Day from the successful processing\* of your withdrawal request subject to the operations of the banking system. You will have to bear the applicable bank fees and charges, if any.

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

For more information on withdrawal and cooling-off period, please refer to the “Transaction Information” section in Annexure – Class A of the Prospectus. For more information on the fees and charges to be incurred 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 November 2025, in %	1-Year	3-Years	5-Years	Since inception
Fund	3.39	3.44	-	2.81
Benchmark	0.80	0.80	-	0.81

*Note: All performance figures have been extracted from Lipper.*

### Annual total return of the Fund

FYE: 30 November, in %	2025	2024	2023	2022	Since inception to 30 Nov 2021
Fund	3.39	3.49	3.46	1.88	1.04
Benchmark	0.80	0.80	0.80	0.80	0.64

*Note: All performance figures have been extracted from Lipper.*

For the financial year ended 30 November 2025, the Fund’s Class A delivered a return of 3.39%, outperforming the benchmark by 259 basis points.

### 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 November	2025	2024	2023
Fund	18.15	18.16	24.62

The Fund’s PTR decreased from 18.16 times to 18.15 times reflecting the number of transactions recorded for the financial year under review.

### Distribution

FYE: 30 November	2025	2024	2023	
Fund	Gross distribution per unit (Sen)	3.05	2.44	2.84
	Net distribution per unit (Sen)	3.05	2.44	2.84

The Fund distributed a total net income of RM47.54 million to unit holders for the financial year ended 30 November 2025. Distribution was in the form of cash or reinvested into additional units in the Fund at the NAV per unit on the distribution date.

## Contact for Further Information / Complaint

- (i) You may contact our Customer Care Centre at (603) 7723 7262 or WhatsApp at (6016) 299 6299 for further information or for any dispute resolution. Our Customer Care Centre is available between 8:45 a.m. and 5:45 p.m. (Malaysian time) on any day or you can e-mail us at [myservice@principal.com](mailto:myservice@principal.com).
- (ii) If you are dissatisfied with the outcome of the dispute resolution process with us, please refer your dispute to Financial Markets Ombudsman Service (“FMOS”) through [www.fmos.org.my](http://www.fmos.org.my). Alternatively, you can contact FMOS:
- via phone to : 03-2272 2811
  - walk in to : Level 14, Main Block  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur
- (iii) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC’s Consumer & Investor Office:
- via phone to : (603) 6204 8999
  - via fax to : (603) 6204 8991
  - via e-mail to : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
  - via online complaint form available at [www.sc.com.my](http://www.sc.com.my)
  - via letter to : Consumer & Investor Office  
Securities Commission Malaysia  
No 3, Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
- (iv) Federation of Investment Managers Malaysia’s Complaints Bureau:
- via phone to : 03 7890 4242
  - via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - via online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)
  - via letter to : Legal & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6<sup>th</sup> Floor, Wisma Capital A  
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 are open for business.
Class	- Any class of units representing similar interest in the assets of the Fund and differentiated by features such as type of eligible investors, transaction amount, transaction methods, currency denomination, fees and charges and/or distribution policy.
Dealing Day	- Refers to a day the Unit holders of Class A may transact, which includes Mondays to Sundays and Malaysia public holidays.
Deed	- The principal deed and all supplemental deed in respect of the Fund made between us and the Trustee, in which the Unit holders agree to be bound by the provisions of the Deed.
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.
FAQ	- Frequently asked question.
Financial Institution	- As per the definition of “financial institution” in the GUTF.
Fund or e-Cash	- Principal e-Cash Fund.
GUTF	- Guidelines on Unit Trust Funds issued by the SC.
Islamic Deposit	- As per the definition of “Islamic deposit” in the Islamic Financial Services Act 2013.
Management Fee	- A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund.
MARC	- Malaysian Rating Corporation Berhad.
Mid-day Valuation Point	- Refers to the additional valuation performed every day for the Fund during the mid-day.
MYR	- Malaysian Ringgit.
NAV	- Net Asset Value.

NAV of the Fund	- The value of all the Fund's assets less the value of all the Fund's liabilities (including Management Fee and Trustee Fee) at the Valuation Point.
NAV of the Class	- The NAV of the Fund attributable to a Class at the Valuation Point.
NAV per unit	- The NAV of the Class divided by the number of units in circulation for that Class, at the Valuation Point.
Principal Malaysia, the Manager, we or us	- Principal Asset Management Berhad.
PHS	- Refers to this 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 prospectus dated 3 July 2023 and combined supplemental prospectus dated 24 December 2025 (this combined supplemental prospectus shall be referred to as the first supplemental prospectus) in respect of the Fund issued by us describing the details of the Fund.
RAM	- RAM Rating Services Berhad.
SC	- Securities Commission Malaysia.
Shariah	- Islamic law, originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the Prophet Muhammad (pbuh) and ijihad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Shariah Adviser	- Amanie Advisors Sdn Bhd.
Trustee	- HSBC (Malaysia) Trustee Berhad.
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.
T&C	- Terms & conditions.
Unit holder	- The registered holder for the time being of a unit of the Fund.
Valuation Point	- Refers to the daily valuation of the Fund at 9:00 p.m.
Withdrawal Fee	- A charge levied upon withdrawal under certain T&C (if applicable).

**Notes:** 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, legislations 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 unless otherwise stated.

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