

SUPPLEMENTARY MASTER PROSPECTUS

This supplementary master prospectus is dated 12 April 2019, which must be read together with the master prospectus dated 3 August 2017 for:-

Name of the Funds	Date of Constitution
RHB Equity Trust	24 July 1996
RHB Small Cap Opportunity Unit Trust	14 April 1998
RHB KidSave Trust	1 April 1999
RHB KLCI Tracker Fund	24 March 2000
RHB Dana Islam	11 September 2001
RHB Income Fund 2	13 February 2003
RHB Emerging Opportunity Unit Trust	27 April 2004
RHB Growth and Income Focus Trust	8 June 2004
RHB Thematic Growth Fund	16 August 2007
RHB Malaysia Dividend Fund	22 November 2007
RHB Cash Management Fund 2	30 June 2008
RHB Deposits Fund	26 August 2010
RHB Dana Hazeem	24 September 2012

Manager

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

Trustee

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

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Responsibility Statement

This supplementary master prospectus dated 12 April 2019 (“Supplementary Master Prospectus”) has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Supplementary Master Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Funds and a copy of this Supplementary Master Prospectus and its master prospectus dated 3 August 2017 (“Master Prospectus”) (collectively, “the Prospectuses”) have been registered with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of RHB Asset Management Sdn Bhd, the management company responsible for the Funds and takes no responsibility for the contents in the Prospectuses. The Securities Commission Malaysia makes no representation on the accuracy or completeness of the Prospectuses, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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

Additional Statements

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

The RHB Dana Islam and RHB Dana Hazeem have been certified as Shariah-compliant by the Shariah Adviser appointed for the Funds, i.e. RHB Islamic Bank Berhad.

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1. DEFINITIONS

The definition of “Deed” in respect of RHB Equity Trust, RHB Small Cap Opportunity Unit Trust, RHB KidSave Trust, RHB KLCI Tracker Fund, RHB Dana Islam, RHB Income Fund 2, RHB Emerging Opportunity Unit Trust and RHB Growth and Income Focus Trust in the Definitions section on pages 1 to 2 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Deed

RHB Equity Trust

Principal deed dated 24 July 1996 (as amended via its first supplemental deed dated 18 March 1998, supplemental master deed dated 1 June 2009, second supplemental master deed dated 4 September 2013, third supplemental master deed dated 2 March 2015, fourth supplemental master deed dated 25 May 2015 and fifth supplemental master deed dated 11 December 2018) and any other supplemental deeds as may be registered with the Securities Commission from time to time.

RHB Small Cap Opportunity Unit Trust

Deed dated 14 April 1998 (as amended via its supplemental master deed dated 1 June 2009, second supplemental master deed dated 4 September 2013, third supplemental master deed dated 2 March 2015, fourth supplemental master deed dated 25 May 2015 and fifth supplemental master deed dated 11 December 2018) and any other supplemental deeds as may be registered with the Securities Commission from time to time.

RHB KidSave Trust

Deed dated 1 April 1999 (as amended via its first supplemental deed dated 24 December 2007, supplemental master deed dated 1 June 2009, second supplemental master deed dated 4 September 2013, third supplemental master deed dated 2 March 2015, fourth supplemental master deed dated 25 May 2015 and fifth supplemental master deed dated 11 December 2018) and any other supplemental deeds as may be registered with the Securities Commission from time to time.

RHB KLCI Tracker Fund

Deed dated 24 March 2000 (as amended via its supplemental master deed dated 1 June 2009, second supplemental master deed dated 4 September 2013, third supplemental master deed dated 2 March 2015, fourth supplemental master deed dated 25 May 2015 and fifth supplemental master deed dated 11 December 2018) and any other supplemental deeds as may be registered with the Securities Commission from time to time.

RHB Dana Islam

Deed dated 11 September 2001 (as amended via its first supplemental deed dated 24 December 2007, supplemental master deed dated 1 June 2009, second supplemental master deed dated 4 September 2013, third supplemental master deed dated 2 March 2015, fourth supplemental master deed dated 25 May 2015 and fifth supplemental master deed dated 11 December 2018) and any other supplemental deeds as may be registered with the Securities Commission from time to time.

RHB Income Fund 2

Deed dated 13 February 2003 (as amended via its first supplemental deed dated

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24 December 2007, supplemental master deed dated 1 June 2009, second supplemental master deed dated 4 September 2013, third supplemental master deed dated 2 March 2015, fourth supplemental master deed dated 25 May 2015 and fifth supplemental master deed dated 11 December 2018) and any other supplemental deeds as may be registered with the Securities Commission from time to time.

RHB Emerging Opportunity Unit Trust and RHB Growth and Income Focus Trust

Master deed dated 27 April 2004 (as modified via its first supplemental master deed dated 8 June 2004, second supplemental master deed dated 19 October 2005, third supplemental master deed dated 8 December 2005, fourth supplemental master deed dated 28 February 2006, fifth supplemental master deed dated 9 March 2006, sixth supplemental master deed dated 22 September 2006, seventh supplemental master deed dated 15 December 2006, eighth supplemental master deed dated 30 January 2007, ninth supplemental master deed dated 9 April 2007, tenth supplemental master deed dated 14 May 2007, eleventh supplemental master deed dated 15 May 2007, twelfth supplemental master deed dated 27 June 2007, thirteenth supplemental master deed dated 24 December 2007, fourteenth supplemental master deed dated 28 February 2013, fifteenth supplemental master deed dated 4 September 2013, sixteenth supplemental master deed dated 2 March 2015, seventeenth supplemental master deed dated 8 May 2015, eighteenth supplemental master deed dated 25 May 2015, nineteenth supplemental master deed dated 3 June 2015 and twentieth supplemental master deed dated 11 December 2018) and any other supplemental deeds as may be registered with the Securities Commission from time to time.

The definition “GST” in the Definitions section on page 3 of the Master Prospectus is hereby deleted in its entirety.

The definition of “Repurchase Price” in the Definitions section on page 4 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Repurchase Price	In relation to Equity Trust, SCOUT, KidSave, Tracker, Dana Islam, Income Fund, EOUT, GIFT, TGF, MDIV, Deposits and Dana Hazeem : The price (before deducting any repurchase charge) payable by the Manager to a Unit Holder of a Fund pursuant to the repurchase of a Unit. The Repurchase Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund’s relevant Business Day (“forward pricing”) after the complete repurchase request is received by the Manager. A repurchase charge, if any, will be computed separately based on the withdrawal amount/repurchase amount. All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/ or duties and at such rate as may be imposed by the government from time to time.
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In relation to **CASH**:

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

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amount/repurchase amount. All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/ or duties and at such rate as may be imposed by the government from time to time.

The definition of “Selling Price” in the Definitions section on pages 4 to 5 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Selling Price In relation to **Equity Trust, SCOUT, KidSave, Tracker, Dana Islam, Income Fund, EOUT, GIFT, TGF, MDIV, Deposits and Dana Hazeem**:

The price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a Unit. The Selling Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund’s relevant Business Day (“forward pricing”) after the application for Units is received by the Manager. A sales charge, where applicable, will be computed separately based on the investment amount/purchase amount, net of bank charges (if any). All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/ or duties and at such rate as may be imposed by the government from time to time.

In relation to **CASH**:

The price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a Unit. The Selling Price shall be the Net Asset Value per Unit as at the valuation point immediately preceding the Fund’s relevant Business Day when the application for Units of **CASH** is received by the Manager (“historical pricing”). A sales charge may be computed separately based on the investment amount/purchase amount, net of bank charges (if any). All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/ or duties and at such rate as may be imposed by the government from time to time.

2. UPDATING THE REGISTERED & PRINCIPAL OFFICE OF THE MANAGER.

The registered & principal office of the Manager in the Corporate Directory on page 6 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

REGISTERED & PRINCIPAL OFFICE

Registered office:

Level 10, Tower 1

RHB Centre, Jalan Tun Razak

50400 Kuala Lumpur

Principal office:

Level 8, Tower 2 & 3

RHB Centre, Jalan Tun Razak

50400 Kuala Lumpur

Hotline: 1-800-88-3175

Tel: 03-9205 8000

Fax: 03-9205 8100

E-mail: rhbam@rhbgroup.com

Website: www.rhbgroup.com

3. UPDATING THE REGISTERED & BUSINESS OFFICE OF THE SHARIAH ADVISER.

The registered & business office of the Shariah Adviser in the Corporate Directory on page 6 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

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SHARIAH ADVISER

RHB Islamic Bank Berhad

Registered office:

Level 10, Tower One

RHB Centre

Jalan Tun Razak

50400 Kuala Lumpur

Tel: 03-9287 8888

Fax: 03-9280 6507

Business office:

Level 11, Tower Three

RHB Centre

Jalan Tun Razak

50400 Kuala Lumpur

Tel: 03-9287 8888

Fax: 03-9280 5991

4. UPDATING THE ADDRESS OF THE EXTERNAL INVESTMENT MANAGER IN RESPECT OF DANA ISLAM.

The address of the External Investment Manager in the Corporate Directory on page 6 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

RHB Islamic International Asset Management Berhad

Registered office:

Level 10, Tower 1, RHB Centre

Jalan Tun Razak

50400 Kuala Lumpur

Principal office:

Level 8, Tower 2 & 3, RHB Centre

Jalan Tun Razak

50400 Kuala Lumpur

Tel: 03-9205 8000

Fax: 03-9205 8107

E-mail: rhbiiam.enquiry@rhbgroup.com

Website: www.rhbgroup.com

5. INVESTMENT OBJECTIVE OF RHB SMALL CAP OPPORTUNITY UNIT TRUST

Section 1.2.4 Investment Objective, on page 12 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

1.2.4 Investment Objective

The Fund aims to achieve long term* capital growth by investing in small capitalisation companies.

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

*Note: "long term" in this context refers to a period of between 5 – 7 years.

6. INVESTMENT STRATEGY OF RHB SMALL CAP OPPORTUNITY UNIT TRUST

Section 1.2.5 Investment Strategy, on pages 12 to 13 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

1.2.5 Investment Strategy

This Fund seeks to achieve its investment objective by investing:

- 70%-95% of its NAV in securities of small capitalisation companies; and

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- the balance of the NAV shall be invested in liquid assets including money market instruments, deposits and collective investment schemes investing in money market instruments and deposits.

***Note:** Small market capitalisation means companies with market capitalisation of up to RM5 billion (or its equivalent in foreign currencies) at the point of acquisition or such other prevailing market value as may be determined by the Manager from time to time.*

Subject to the range stipulated above, the asset allocation will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

For investments in foreign markets, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review of the economic and political developments of the countries invested. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's investments in terms of its exposure to various industries, sectors and asset classes and/or type of investments (i.e. equity and money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. Generally, the assets of the Fund will be invested over a medium to long term period with disposal of the investments when necessary to control risk as well as to optimise capital gains. This is especially so when the full growth potential of an investment is deemed to have been reduced over a prolonged rise in equity value and other available equity investments may present cheaper valuations and potential higher returns. The Fund also complies with the permitted investments and restrictions imposed by the Securities Commission. Adherence to the permitted investments and restrictions also helps the Manager to risk-manage the Fund's portfolio in terms of diversification. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate the Fund's equity investments into other asset classes such as collective investment schemes, money market instruments and deposits with any financial institutions, which are defensive in nature. These are deposits that are not embedded with or linked to financial derivative instruments (structured deposits) and (where applicable) these are current accounts, short term money market deposits and short term deposits with financial institutions. In its reallocation, the level of equity investments would normally not be below 20% of its NAV.

The performance of this Fund is benchmarked against the FBM Small Cap Index[^] or such other equivalent index as may be substituted by Bursa Malaysia which is reflective of the Fund's underlying investments. For ease of reference, investors may refer to major newspapers for this indicator. Investor should note that the risk profile of the Fund is different from the risk profile of the benchmark.

[^] the performance benchmark of the Fund has been replaced from FBM Fledgling Index to FBM Small Cap Index with effect from 12 April 2019.

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7. LIQUID ASSETS OF RHB SMALL CAP OPPORTUNITY UNIT TRUST

Section 1.2.11 Liquid Assets, on page 14 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

The Manager in structuring this Fund's portfolio will maintain a minimum liquid assets level of 5% of the NAV for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

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

8. VALUATION OF ASSETS

The item (vii) of the last paragraph in section 3 on page 85 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Money market instruments / Islamic money market instruments will be valued based on the accretion of discount or amortisation of premium on a yield to maturity basis. Commercial papers / Islamic commercial papers will be valued on a daily basis by reference to the fair value prices quoted by a BPA registered with the Securities Commission.

9. SALES CHARGE

Section 4.1(a) on pages 85 to 90 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Where applicable an investor can expect differing sales charge or transaction fee to be levied when buying units of the Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge or transaction fee stipulated herein. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken.

From the sales charge or transaction fee received from investors for each of the respective Funds, the Manager pays no more than the entire sales charge or transaction fee as mentioned above as selling commission to its distributors for that particular Fund.

Equity Trust
Dana Hazeem

SCOUT

KidSave

Dana Islam

The Manager will impose a sales charge which can be levied on an investor's investment amount/purchase amount, net of bank chargers (if any) by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 6.38%
Tied (Retail) Agent	Up to 6.38%

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Distributor	% of investment amount
Direct Sales (Direct Investment with the Manager)	Up to 6.38%

Note: Investor who invests via the EPF-Members' Investment Scheme will be levied a sales charge of up to 3.00% of the investment amount (or such other rate that may be determined by the EPF from time to time).

Illustration (based on Equity Trust)

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.4277 and the distributor levies a sales charge of 6.38%, the investor will pay a total of RM10,638.00 as follows:

Investment amount	=	RM	10,000.00
Add: Sales charge levied by the distributor @ 6.38%	=	RM	638.00
Total amount paid by the investor	=	RM	<u>10,638.00</u>

The investor will be allotted with 23,380.87 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM0.4277}^*} = 23,380.87 \text{ units}^{**}$$

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

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

Tracker

The Manager will impose a transaction fee which can be levied on an investor's investment amount/purchase amount, net of bank chargers (if any) by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 1.00%
Tied (Retail) Agent	Up to 1.00%
Direct Sales (Direct Investment with the Manager)	Up to 1.00%

Note: Investor who invests via the EPF-Members' Investment Scheme will be levied a sales charge of up to 3.00% of the investment amount (or such other rate that may be determined by the EPF from time to time).

Illustration

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.9473 and the distributor levies a transaction fee of 1.00%, the investor will pay a total of RM10,100.00 as follows:

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Investment amount	=	RM	10,000.00
Add: Transaction fee levied by the distributor @ 1.00%	=	RM	100.00
Total amount paid by the investor	=	RM	<u>10,100.00</u>

The investor will be allotted with 10,556.32 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM}10,000.00}{\text{RM}0.9473^*} = 10,556.32 \text{ units}^{**}$$

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

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

EOUT GIFT

The Manager will impose a sales charge which can be levied on an investor's investment amount/purchase amount, net of bank chargers (if any) by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 5.26%
Tied (Retail) Agent	Up to 5.26%
Direct Sales (Direct Investment with the Manager)	Up to 5.26%

Note: Investor who invests via the EPF-Members' Investment Scheme will be levied a sales charge of up to 3.00% of the investment amount (or such other rate that may be determined by the EPF from time to time).

Illustration (based on EOUT)

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.6484 and the distributor levies a sales charge of 5.26%, the investor will pay a total of RM10,526.00 as follows:

Investment amount	=	RM	10,000.00
Add: Sales charge levied by the distributor @ 5.26%	=	RM	526.00
Total amount paid by the investor	=	RM	<u>10,526.00</u>

The investor will be allotted with 15,422.58 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM}10,000.00}{\text{RM}0.6484^*} = 15,422.58 \text{ units}^{**}$$

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

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

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TGF

The Manager will impose a sales charge which can be levied on an investor's investment amount/purchase amount, net of bank chargers (if any) by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 5.00%
Tied (Retail) Agent	Up to 5.00%
Direct Sales (Direct investment with the Manager)	Up to 5.00%

Note: Investor who invests via the EPF-Members' Investment Scheme will be levied a sales charge of up to 3.00% of the investment amount (or such other rate that may be determined by the EPF from time to time).

Illustration

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.2292 and the distributor levies a sales charge of 5.00%, the investor will pay a total of RM10,500.00 as follows:

Investment amount	=	RM	10,000.00
Add: Sales charge levied by the distributor @ 5.00%	=	RM	500.00
Total amount paid by the investor	=	RM	<u>10,500.00</u>

The investor will be allotted with 43,630.02 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM0.2292}^*} = 43,630.02 \text{ units}^{**}$$

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

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

MDIV

The Manager will impose a sales charge which can be levied on an investor's investment amount/purchase amount, net of bank chargers (if any) by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 5.50%
Tied (Retail) Agent	Up to 5.50%
Direct Sales (Direct Investment with the Manager)	Up to 5.50%

Note: Investor who invests via the EPF-Members' Investment Scheme will be levied a sales charge of up to 3.00% of the investment amount (or such other rate that may be determined by the EPF from time to time).

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Illustration

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.2960 and the distributor levies a sales charge of 5.50%, the investor will pay a total of RM10,550.00 as follows:

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

The investor will be allotted with 33,783.78 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM0.2960}^*} = 33,783.78 \text{ units}^{**}$$

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

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

Income Fund

The Manager will impose a sales charge which can be levied on an investor's investment amount/purchase amount, net of bank chargers (if any) by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 2.00%
Tied (Retail) Agent	Up to 2.00%
Direct Sales (Direct Investment with the Manager)	Up to 2.00%

Note: Investor who invests via the EPF-Members' Investment Scheme will be levied a sales charge of up to 3.00% of the investment amount (or such other rate that may be determined by the EPF from time to time).

Illustration

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM1.4039 and the distributor levies a sales charge of 2.00%, the investor will pay a total of RM10,200.00 as follows:

Investment amount	=	RM	10,000.00
Add: Sales charge levied by the distributor @ 2.00%	=	RM	200.00
Total amount paid by the investor	=	RM	<u>10,200.00</u>

The investor will be allotted with 7,123.01 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM1.4039}^*} = 7,123.01 \text{ units}^{**}$$

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

CASH Deposits

The Manager will not impose any sales charge on an investor's investment amount/purchase amount, net of bank charges (if any).

Illustration

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM1.0000 and there is no sales charge, the investor will pay a total of RM10,000.00 as follows:

Investment amount	=	RM	10,000.00
Add: Sales charge	=	RM	NIL
Total amount paid by the investor	=	RM	<u>10,000.00</u>

The investor will be allotted with 10,000.00 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM1.0000}^*} = 10,000.00 \text{ units}^{**}$$

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

10. REPURCHASE CHARGE

Section 4.1(b) on pages 90 to 91 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Equity Trust	SCOUT	KidSave	Dana Islam
Income Fund	EOUT	GIFT	TGF
MDIV	CASH	Deposits	Dana Hazeem

The Manager will not impose any repurchase charge on investors redeeming their investments.

Illustration (based on Equity Trust)

Say, an investor redeems 23,380.87 units of the Fund at the Repurchase Price of RM 0.4277 (which is the Net Asset Value per unit as at the next valuation point), he would receive proceeds of redemption of RM10,000.00 as follows:

Redemption amount (23,380.87 units x RM0.4277)	=	RM	10,000.00
Less: repurchase charge	=	RM	(NIL)
Net amount payable to the investor	=	RM	<u>10,000.00</u>

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Tracker

The Manager will impose a transaction fee which will be levied on an investor's redemption amount/redemption amount by the Manager's various distributors as follows:

Distributor	% of redemption amount
Institutional Unit Trust Adviser (IUTA)	1.00%
Tied (Retail) Agent	1.00%
Direct Sales (Direct Investment with the Manager)	1.00%

Illustration

Say, an investor redeems 10,556.32 units of the Fund at the Repurchase Price of RM 0.9473 (which is the Net Asset Value per Unit as at the next valuation point), he would receive proceeds of redemption of RM9,900.00 as follows:

Redemption amount (10,556.32 units x RM 0.9473)	=	RM	10,000.00
Less: Transaction fee of 1.00%	=	RM	(100.00)
Net amount payable to the investor	=	RM	<u>9,900.00</u>

11. OTHER CHARGES – SWITCHING OF UNITS

Section 4.1(c)(i) on pages 91 to 92 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Equity Trust	SCOUT	KidSave	Tracker
Dana Islam	Income Fund	EOUT	GIFT
TGF	MDIV	Deposits	Dana Hazeem

This is considered as a withdrawal of investment from one Fund and an investment into any of the unit trust funds under the management of the Manager that allows switching of units. A switching fee will be imposed on Unit Holders switching between funds under management (that allow switching). A switching fee¹ of RM25.00 will be imposed and deducted from the redemption amount of the units to be switched for a switch between funds that impose a similar sales charge or a switch to a fund that impose a lower sales charge. Unit Holders switching to a fund that imposes a higher sales charge will pay the difference in sales charge which is deductible from the redemption amount of the units to be switched.

The Manager however, reserves the right to vary this fee or to vary the terms of the switching facility. Units of the Fund to be switched into shall be purchased at the Net Asset Value per Unit of that Fund as at the next valuation point of the Fund's relevant Business Day after the form of request to switch is received by the Manager ("forward pricing").

Illustration (based on **Equity Trust** and **KidSave**)

If a Unit Holder switches 5,000 units in **Equity Trust** at the Repurchase Price of RM0.4277 and wishes to invest in **KidSave** at the Selling Price of RM0.5215 (where both Funds have the sales charge of 6.38%).

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Proceeds from switch (Equity Trust) (5,000 units x RM0. 4277)	=	RM	2,138.50
Less: Switching fee RM25.00	=	RM	(25.00)
Net proceed from switch:	=	RM	<u>2,113.50</u>
Proceeds from Equity Trust invested in KidSave :			<u>RM2,113.50</u> <u>RM0.5215</u>
	=		4052.73 units**

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

¹ All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.

Switching from a Shariah-compliant fund to a conventional fund is discouraged especially for Muslim Unit Holders.

CASH

No switching fee is applicable for this Fund.

12. OTHER CHARGES - TRANSFER OF UNITS

Section 4.1(c)(ii) on page 92 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Equity Trust	SCOUT	KidSave	Tracker
Income Fund	Dana Islam	EOUT	GIFT
TGF	MDIV	CASH	Deposits
Dana Hazeem			

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

¹ All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.

13. MANAGER'S FEE

Section 4.2(a) on pages 92 to 93 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Equity Trust	SCOUT	KidSave	Tracker
Dana Islam	EOUT	GIFT	TGF
MDIV	Dana Hazeem		

The Manager is entitled to a management fee¹ of one point five per cent (1.50%) per annum of the Net Asset Value calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Income Fund

The Manager is entitled to a management fee¹ of one per cent (1.00%) per annum of the Net Asset Value calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

CASH

Deposits

The Manager is entitled to a management fee¹ of zero point four per cent (0.40%) per annum of the Net Asset Value calculated on a daily basis before deducting the Manager's fees for that particular day.

¹All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.

Illustration: Calculation of annual management fee

Assuming that the Net Asset Value (before deducting the Manager's fee and Trustee's fee) of a Fund for a particular day is RM105,000,000.00 and assuming the annual management fee is at the rate of one point five per cent (1.50%) per annum¹, the calculation of the management fee of the Fund for that particular day is as follows:

$$\frac{\text{RM105,000,000.00} \times 1.50\%^1}{365 \text{ days}^*} = \text{RM4,315.07}$$

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

¹All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.

14. TRUSTEE'S FEE

Section 4.2(b) on pages 93 to 94 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Equity Trust
Dana Islam

SCOUT
Income Fund

KidSave
EOUT

Tracker
GIFT

The Trustee is entitled to a trustee fee¹ of up to zero point zero seven per cent (0.07%) per annum of the Net Asset Value calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

TGF

MDIV

CASH

Deposits

The Trustee is entitled to a trustee fee¹ of up to zero point zero eight per cent (0.08%) per annum of the Net Asset Value calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

However, the trustee fee for **CASH** and **Deposits** will be paid by the Manager out of the management fee received and will not be separately charged to the Fund.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Dana Hazeem

The Trustee is entitled to a trustee fee¹ of up to zero point zero eight per cent (0.08%) per annum of the Net Asset Value calculated on a daily basis (excluding foreign custodian fees and charges) before deducting the Manager's and Trustee's fees for that particular day.

Illustration: Calculation of annual trustee fee

Assuming that the Net Asset Value (before deducting the Manager's fee and Trustee's fee) of a Fund for a particular day is RM105,000,000.00 and assuming the trustee fee is at the rate of zero point zero seven per cent (0.07%) per annum¹, the calculation of the trustee fee of the Fund for that particular day is as follows:

$$\frac{\text{RM105,000,000.00} \times 0.07\%^1}{365 \text{ days}^*} = \text{RM201.37}$$

*Note: In the event of a leap year, the annual trustee fee will be divided by 366 days.

¹All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.

15. GOODS AND SERVICES TAX ("GST")

The information on GST in section 4.5 on page 95 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

4.5 Tax

Equity Trust	SCOUT	KidSave	Tracker
Dana Islam	Income Fund	EOUT	GIFT
TGF	MDIV	CASH	Deposits
Dana Hazeem			

All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.

16. COMPUTATION OF PURCHASE OF UNITS

Section 5.2 on pages 96 to 98 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Equity Trust	SCOUT	KidSave	Dana Islam
Income Fund	EOUT	GIFT	TGF
MDIV	Dana Hazeem		

The Selling Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund's relevant Business Day after the request for units of a Fund is received by the Manager ("forward pricing"). A sales charge will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

Illustration (based on Equity Trust)

Daily Net Asset Value	RM83,363,203.60
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INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Units in circulation	198,884,000
Net Asset Value per Unit	$\frac{\text{RM}83,363,203.60}{198,884,000}$
	= RM0.4192*

*Rounded to the nearest 4 decimal places.

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.4192 (which is the Net Asset Value per Unit as at the next valuation point) and the distributor levies a sales charge of 6.38%, the investor will pay a total of RM10,638.00 as follows:

Investment amount	=	RM	10,000.00
Add:			
Sales charge levied by the distributor @ 6.38%	=	RM	638.00
Total amount paid by the investor	=	RM	$\frac{10,638.00}{}$

The investor will be allotted with 23,854.96 units calculated as follows:

Units allotted is calculated as	$\frac{\text{RM}10,000.00}{\text{RM}0.4192*}$	= 23,854.96 units**
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**Units computed are rounded to the nearest 2 decimal places.

Tracker

The Selling Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund's relevant Business Day after the request for units of the Fund is received by the Manager ("forward pricing"). A transaction fee will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

Illustration

Daily Net Asset Value	RM13,450,322.70
Units in circulation	14,199,000
Net Asset Value per Unit	$\frac{\text{RM}13,450,322.70}{14,199,000}$
	= RM0.9473*

*Rounded to the nearest 4 decimal places.

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM 0.9473 (which is the Net Asset Value per Unit as at the next valuation point) and the distributor levies a transaction fee of 1.00%, the investor will pay a total of RM10,100.00 as follows:

Investment amount	=	RM	10,000.00
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INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Add:

Transaction fee levied by the distributor @ 1.00%	=	RM	100.00
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Total amount paid by the investor	=	RM	<u>10,100.00</u>
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The investor will be allotted with 10,556.32 units calculated as follows:

Units allotted is calculated as	$\frac{\text{RM}10,000.00}{\text{RM}0.9473^*}$	= 10,556.32 units**
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**Units computed are rounded to the nearest 2 decimal places.

Deposits

The Selling Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund's relevant Business Day after the request for units of a Fund is received by the Manager ("forward pricing"). The Manager will not impose any sales charge on the investment amount/purchase amount.

Illustration

Daily Net Asset Value	RM 154,394,296.81
Units in circulation	149,719,000
Net Asset Value per Unit	$\frac{\text{RM } 154,394,296.81}{149,719,000}$
	= RM 1.0312*

*Rounded to the nearest 4 decimal places.

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM 1.0312 (which is the Net Asset Value per Unit as at the next valuation point) and as there is no sales charge, the investor will pay a total of RM10,000.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge	=	RM	NIL
Total amount paid by the investor	=	RM	<u>10,000.00</u>

The investor will be allotted with 9,697.44 units calculated as follows:

Units allotted is calculated as	$\frac{\text{RM}10,000.00}{\text{RM } 1.0312^*}$	= 9,697.44 units**
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**Units computed are rounded to the nearest 2 decimal places.

CASH

The Selling Price shall be the Net Asset Value per Unit as at the valuation point of the Fund immediately preceding the Fund's relevant Business Day when the request for units of the Fund is

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

received by the Manager (“historical pricing”)^. The Manager will not impose any sales charge on the investment amount/purchase amount.

^ The Manager will reprice the units of the Fund if the Net Asset Value per Unit, if revalued, differs by more than five (5) per cent from the last valuation point in the event of any material market movement.

Illustration

Daily Net Asset Value	RM381,804,704.66
Units in circulation	305,675,075.21
Net Asset Value per Unit	<u>RM381,804,704.66</u> 305,675,075.21
	= RM1.2491*

*Rounded to the nearest 4 decimal places.

If an investor makes an investment of RM10,000.00 on 18 March 2019, the Selling Price will be RM1.2491 which is the Net Asset Value per Unit as at the valuation point immediately preceding the business day on which the request for units of the Fund is received by the Manager (“historical pricing”) and as there is no sales charge, the investor will pay a total of RM10,000.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge	=	RM	NIL
Total amount paid by the investor	=	RM	<u>10,000.00</u>

The investor will be allotted with 8,005.76 units calculated as follows:

$$\text{Units allotted is calculated as } \frac{\text{RM10,000.00}}{\text{RM1.2491}^*} = 8,005.76 \text{ units}^{**}$$

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

17. COMPUTATION OF REDEMPTION OF UNITS

Section 5.3 on pages 99 to 100 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

Equity Trust	SCOUT	KidSave	Dana Islam
Income Fund	EOUT	GIFT	TGF
MDIV	Deposits	Dana Hazeem	

The Repurchase Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund’s relevant Business Day after the request for repurchase is received by the Manager (“forward pricing”). The Manager will not impose any repurchase charge on the redemption amount.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Illustration (based on **Equity Trust**)

Daily Net Asset Value	RM85,062,686.80
Units in circulation	198,884,000.00
Net Asset Value per Unit	<u>RM85,062,686.80</u> <u>198,884,000.00</u>

= RM 0.4277*

*Rounded to the nearest 4 decimal places.

Say, an investor redeems 23,380.87 units at the Repurchase Price of RM 0.4277 (which is the Net Asset Value per Unit as at the next valuation point), he would receive proceeds of redemption of RM10,000.00 as follows:

Redemption amount (23,380.87 units x RM0.4277)	=	RM	10,000.00
Less: repurchase charge	=	RM	NIL
Net amount payable to the investor	=	RM	<u>10,000.00</u>

Tracker

The Repurchase Price shall be the Net Asset Value per Unit as at the next valuation point of the Fund's relevant Business Day after the request for repurchase is received by the Manager ("forward pricing"). A transaction fee of 1.00% will be computed separately based on the redemption amount.

Illustration

Daily Net Asset Value	RM13,450,322.70
Units in circulation	14,199,000
Net Asset Value per Unit	<u>RM13,450,322.70</u> <u>14,199,000</u>

= RM0.9473*

*Rounded to the nearest 4 decimal places.

Say, an investor redeems 10,556.32 units at the Repurchase Price of RM 0.9473 (which is the Net Asset Value per Unit as at the next valuation point), he would receive proceeds of redemption of RM9,900.00 as follows:

Redemption amount (10,556.32 units x RM 0.9473)	=	RM	10,000.00
Less: transaction fee of 1.00%	=	RM	(100.00)
Net amount payable to the investor	=	RM	<u>9,900.00</u>

CASH

The Repurchase Price shall be the Net Asset Value per Unit as at the valuation point of the Fund immediately preceding the Fund's relevant Business Day when the request for repurchase is received by the Manager ("historical pricing")[^]. No repurchase charge will be levied.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

^ The Manager will reprice the units of the Fund if the Net Asset Value per Unit, if revalued, differs by more than five (5) per cent from the last valuation point in the event of any material market movement.

Illustration

Daily Net Asset Value	RM 381,804,704.66
Units in circulation	305,675,075.21
Net Asset Value per Unit	RM 381,804,704.66
	<hr/> 305,675,075.21
	= RM1.2491*

*Rounded to the nearest 4 decimal places.

Say, an investor redeems 8,005.76 units on 18 March 2019, the Repurchase Price shall be RM1.2491 (which is the Net Asset Value per Unit as at the valuation point immediately preceding the Business Day on which the request for repurchase is received by the Manager (“historical pricing”). He would receive proceeds of redemption of RM10,000.00 as follows:

Redemption amount (8,005.76 units x RM 1.2491)	=	RM	10,000.00
Less: repurchase charge	=	RM	NIL
Net amount payable to the investor	=	RM	<u>10,000.00</u>

18. SALIENT TERMS OF THE DEED

The first paragraph of this section on pages 107 to 108 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

As at the date of this supplementary master prospectus, the respective principal deeds and supplemental deeds of each Fund is as listed below:

Name of Fund	Master Deed / Deed	Supplemental Deed
RHB Equity Trust	24 July 1996	18 March 1998 1 June 2009 4 September 2013 2 March 2015 25 May 2015 11 December 2018
RHB Small Cap Opportunity Unit Trust	14 April 1998	1 June 2009 4 September 2013 2 March 2015 25 May 2015 11 December 2018
RHB KidSave Trust	1 April 1999	24 December 2007 1 June 2009 4 September 2013 2 March 2015 25 May 2015 11 December 2018
RHB KLCI Tracker Fund	24 March 2000	1 June 2009 4 September 2013

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Name of Fund	Master Deed / Deed	Supplemental Deed
		2 March 2015 25 May 2015 11 December 2018
RHB Dana Islam	11 September 2001	24 December 2007 1 June 2009 4 September 2013 2 March 2015 25 May 2015 11 December 2018
RHB Income Fund 2	13 February 2003	24 December 2007 1 June 2009 4 September 2013 2 March 2015 25 May 2015 11 December 2018
RHB Emerging Opportunity Unit Trust RHB Growth and Income Focus Trust	27 April 2004	8 June 2004 19 October 2005 8 December 2005 28 February 2006 9 March 2006 22 September 2006 15 December 2006 30 January 2007 9 April 2007 14 May 2007 15 May 2007 27 June 2007 24 December 2007 28 February 2013 4 September 2013 2 March 2015 8 May 2015 25 May 2015 3 June 2015 11 December 2018
RHB Thematic Growth Fund	16 August 2007	4 September 2013 16 February 2015 25 May 2015
RHB Malaysia Dividend Fund	22 November 2007	4 September 2013 16 February 2015 25 May 2015
RHB Cash Management Fund 2	30 June 2008	4 September 2013 16 February 2015 25 May 2015
RHB Deposits Fund	26 August 2010	4 September 2013 24 February 2015 25 May 2015
RHB Dana Hazeem	24 September 2012	4 September 2013 26 February 2015 25 May 2015 13 January 2016

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

19. UPDATING THE INFORMATION ON MEMBERS OF THE BOARD OF DIRECTORS OF THE MANAGER OF THE FUNDS

The information on the board of directors of the Manager in section 7.2 on page 115 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

7.2 Board of Directors

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

The board of directors of the Manager is as follows:

1. Mr. Yap Chee Meng (Independent non-executive chairman)
2. Mr. Chin Yoong Kheong (Senior independent non-executive director)
3. Dr. Ngo Get Ping (Independent non-executive director)
4. Ms. Ong Yin Suen (Non-independent non-executive director / managing director)
5. Puan Sharifatu Laila Syed Ali (Independent non-executive director)

20. UPDATING THE INFORMATION ON THE SHARIAH ADVISER

The information on RHB Islamic Bank Berhad, the Shariah Adviser to the RHB Dana Islam and RHB Dana Hazeem, in section 7.7 on pages 117 to 120 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

7.7 The Shariah Adviser

Dana Islam

Dana Hazeem

Background Information

RHB Islamic Bank Berhad (“RHB Islamic Bank”) is the Shariah Adviser to the Funds. RHB Islamic Bank, a wholly-owned subsidiary of RHB Bank Berhad, was incorporated on 2 February 2005 and officially commenced its operations on March 2005. RHB Banking Group was the first commercial banking group to have a full-fledged Islamic bank in Malaysia that was transformed from an Islamic banking window when it first commenced its operations.

RHB Islamic Bank focuses on customising innovative Shariah-compliant products and services to meet each client’s requirements. Products and services are offered to both Muslims and non-Muslims for personal banking and businesses. These include savings and current accounts, investment accounts, treasury - trade/guarantee products and services, capital market products and electronic payment/gateway solutions. RHB Islamic Bank also offers customised financing solutions and capital markets advisory services.

Being a bank licensed under the Islamic Financial Services Act 2013, RHB Islamic Bank is also a recognised Shariah Adviser by the Securities Commission to advise on sukuk issuance, Islamic investment funds and all other approved Islamic capital market instruments.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

Roles and Responsibilities of the Shariah Adviser

The Shariah Adviser conducts monthly review of the Fund's property to ensure compliance with Shariah principle and will hold a meeting at least once in every two (2) months or more to discuss any Shariah issue that may arise from the operation of the Fund.

In line with the SC Guidelines, the roles and responsibilities of the Shariah Adviser are:

- (a) To ensure that the Funds are managed and administered in accordance with Shariah principles;
- (b) To provide expertise and guidance in all matters relating to Shariah principles including on the Funds' deed and prospectus, its structure and investment process, and other operational and administrative matters;
- (c) To consult with Securities Commission where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process;
- (d) To act with due care, skill and diligence in carrying out its duties and responsibilities;
- (e) To review the Funds' compliance reports as provided by compliance officer, and investment transaction reports provided by, or duly approved by, the Trustee to ensure that the Funds' investments are in line with Shariah principles; and
- (f) To prepare a report to be included in the Funds' interim and annual reports certifying whether the Funds have been managed and administered in accordance with Shariah principles for the respective periods concerned.

Members of RHB Islamic Bank's Shariah Committee

The members of RHB Islamic Bank's Shariah committee are the designated persons responsible for the Shariah matters of the Funds.

(a) Dr. Ghazali Jaapar (Chairman)

Dr. Ghazali Jaapar ("Dr Ghazali") currently serves as assistant professor of Ahmad Ibrahim Kuliyah of Laws (AIKOL), International Islamic University Malaysia (IIUM). Prior to that, he was a director of Harun M. Hashim Law Centre, IIUM.

Dr. Ghazali started his career as a lecturer in 2007 at AIKOL, IIUM and is still attached with the university, teaching several subjects such as Islamic legal system and *Usul al-Fiqh* for LLB course (Undergraduate), *Siyasah Shar'iyah* for LLM (Administration of Islamic Law) students and Islamic legal maxims for Certificate in Islamic law (Bank Negara and Standard & Chartered). Dr. Ghazali also serves as Shariah committee of HSBC Amanah Takaful and a member of Association of Shariah Advisors in Islamic Finance (ASAS).

His areas of expertise are Islamic legal system, principles of Islamic jurisprudence (*Usul al-Fiqh*), Islamic legal maxims, *Siyasah Shar'iyah* (Shariah-oriented policy). He had written numerous journals and articles and participated in various workshops, seminars and conferences on Islamic finance locally and abroad. He has been invited by the Academy of Justice Turkey to present a paper on 'Impact of *Majallah al-Ahkam al-Adliyyah* (Commercial Code of Ottoman Empire) on Islamic Law in Malaysia in Bursa Turkey.

Dr. Ghazali actively involves in promoting trainings and academic programmer for executives and adult learners ranging from Certificate in Islamic Banking, Executives Diploma and Master's Degree in various area of laws including Correctional and Criminology, Islamic Banking, International Law.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

(b) Assoc. Prof. Dr. Amir Shaharuddin

Assoc. Prof. Dr. Amir Shaharuddin (“Assoc. Prof. Dr. Amir”) is currently the dean, Centre for Graduate Studies, Universiti Sains Islam Malaysia (USIM). He was the dean, Faculty of Economic & Muamalat, USIM from December 2013 until December 2018. He was the first recipient of Scholar of Residence in Islamic Finance award, jointly initiated by Securities Commission and Oxford Centre for Islamic Studies (OCIS) and has been appointed as visiting professor at Faculty of Economics and Tourism, Urgench State University, Uzbekistan in the areas of Islamic Banking and Halal Industry.

Assoc. Prof. Dr. Amir started his career as a tutor in 2003 at Faculty of Economic & Muamalat, USIM and is still attached with the university as a senior lecturer, teaching several subjects such as Islamic financial institutions and markets, principles and practice of Islamic banking, *Halaqah* studies, credit management, *Qawaid Fiqhiyyah* and Islamic capital market. He also serves as Shariah committee of Malaysian Airport Consultancy Berhad and Malaysian Waqf Foundation.

He has published numerous articles in refereed journals including Journal of Muamalat and Islamic Finance Research (JMIFR), Arab Law Quarterly Jurnal Syariah and International Shariah Research Academy (ISRA) International Journal of Islamic Finance. He has written various journals and articles in Islamic banking & finance, zakat, Islamic law principles of Islamic jurisprudence (*Usul al-Fiqh*), Islamic legal maxims and *Siyasah Shar’iyyah* (Shariah-oriented policy) for forums and seminars. He has also presented academic papers in various international seminars such as in Indonesia, Bahrain, United Kingdom and Italy.

(c) Dr. Ahmad Basri Ibrahim

Dr. Ahmad Basri Ibrahim (“Dr. Ahmad Basri”) is the head of Shariah Management Department, Permodalan Nasional Berhad (PNB). Prior to this, he was the deputy dean (Academic Affairs) at Kuliyyah of Islamic Revealed Knowledge and Human Sciences, IIUM and a board member of IIUM Institute of Islamic Banking and Finance (IiIBF).

Dr Ahmad Basri is a Registered Shariah adviser with Securities Commission and a member of Association of Shariah Advisors in Islamic Finance (ASAS).

Dr. Ahmad Basri is currently a Shariah committee member of Bank Pembangunan Malaysia Berhad (BPMB). Previously, he has served as chairman of Shariah committee at OSK Investment Bank Berhad and Great Eastern Takaful Sdn. Bhd, as well as Shariah committee member of Hong Leong Islamic Bank Berhad and SME Bank.

Dr. Ahmad Basri has vast experience in teaching and has published numerous publications in his fields of specialization i.e. *Fiqh al-Muamalat* (Islamic Law of Transactions), Islamic criminal law, ‘*al-Siyasah al-Shariyyah*’, *Usul al-Fiqh*, and Islamic legal maxims. He has also provided lectures on *Usul al-Fiqh* and Islamic Law of Transactions to various agencies such as BNM, PNB, SIRIM Berhad, Great Eastern Takaful Berhad, CIMB Islamic Bank Berhad and OCBC Al-Amin. He has also received several grants and awards for his research works.

(d) Encik Wan Abdul Rahim Kamil Wan Mohamed Ali

Encik Wan Abdul Rahim Kamil Wan Mohamed Ali (“Encik Wan Abdul Rahim”) possesses extensive experience in Islamic banking and has been actively involved in various areas of operations including corporate financing and syndication, debt capital market and corporate advisory. He pioneered the development of the Islamic capital market in Malaysia and

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

innovated the development of several benchmark capital market securities through securitization of Islamic contracts.

Encik Wan Abdul Rahim started his career in corporate finance department with Aseambankers (Malaysia) Berhad in 1977 before moving to Bank Islam Malaysia Berhad in 1983 under various capacities. He was the chief executive officer of ABRAR Discounts Berhad from 1994 to 2006. Since then he has been an Islamic capital market consultant and trainer to various bodies. He is also a regular trainer and speaker for various seminars and in-house training workshops organized by BNM, Securities Industries Development Corporation (SIDC), Islamic Banking and Finance Institute Malaysia (IBFIM) and other event organizers, both locally and internationally.

Encik Wan Abdul Rahim has been awarded as “Most Outstanding Individual Contribution to Islamic Finance” at Kuala Lumpur Islamic Finance Forum 2017 and “Outstanding Leadership in Islamic Finance” by London Sukuk 2011 organized by ICG Events and UK Trade and Industry Ministry in London, United Kingdom.

Encik Wan Abdul Rahim is a registered Shariah adviser with Securities Commission and a member of Association of Shariah Advisors in Islamic Finance (ASAS).

Encik Wan Abdul Rahim has been a member of the following:

- 1) Investment Committee, International Islamic University, Malaysia;
- 2) Investment Committee, Lembaga Penduduk dan Pembangunan Keluarga Negara (LPPKN), Malaysia;
- 3) Task Force on Islamic Banking and Takaful for Labuan Offshore Financial Services Authority (LOFSA) Malaysia;
- 4) Islamic Capital Markets Working Group (ICMWG) – Securities Commission;
- 5) Market and Product Development Committee under the International Islamic Financial Market (IIFM), Bahrain representing LOFSA;
- 6) Private Debt Securities Task Force of the Islamic Banking & Finance Institute Malaysia (IBFIM), a body under BNM;
- 7) Islamic Banking Committee, Majlis Tindakan Ekonomi Negara (MTEN) under the Prime Minister’s Department.

He has also written various articles and presentations on the subjects of sukuk, corporate governance in Shariah, rating of Islamic financial institutions, Islamic factoring, Islamic asset backed securities, Islamic gold dinar and securitization.

(e) Encik Mohd Fadhly Md Yusoff

Encik Mohd Fadhly Md Yusoff (“Encik Mohd Fadhly”) has more than 13 years of experience in Islamic capital market during his tenure as a manager at Islamic capital market department of Securities Commission from 1995 to 2008 where he was involved in Shariah compliance supervision in relation to submissions for the issuances of sukuk, structured products, collective investment schemes and Islamic real estate investment trusts (REITs). In addition, he has also undertaken in-depth research for the development of new Islamic capital market instruments as well as providing technical inputs for the preparation of various guidelines issued by the Securities Commission.

He is an accredited trainer for Islamic Finance Qualification (IFQ) by Chartered Institute for Securities and Investment (CISI) and a registered Shariah adviser with Securities Commission and a member of Association of Shariah Advisors in Islamic Finance (ASAS).

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Currently, Encik Mohd Fadhly also serves as a Shariah committee member of Sun Life Malaysia Takaful Bhd, Opus Asset Management Sdn Bhd, Apex Investment Services Berhad, National Farmers Organization (NAFAS) as well as an external Shariah adviser for University Tenaga Nasional.

He has actively participated in various industry development initiatives namely the International Organization of Securities Commission (IOSCO) Task Force on Islamic Capital Market, Islamic Financial Services Board's (IFSB) Governance of Islamic Investment Funds Working Group, technical member for the publication of Resolutions of the Securities Commission Shariah Advisory Council and Islamic Capital Market educational and promotional programs.

(f) Puan Shabnam Mohamad Mokhtar

Puan Shabnam Mohamad Mokhtar ("Puan Shabnam") is presently the vice president of SHAPE® Knowledge Services; an Islamic finance consulting firm based in Kuwait. Puan Shabnam spearheads research and development activities including financial analysis, strategic & business plan formulation, design and implementation of customized survey, research and training for different clients at SHAPE®. Formerly, she was heading the capital markets research for the International Shariah Research Academy (ISRA), an institution established by BNM.

Puan Shabnam is a member of Association of Shariah Advisors in Islamic Finance (ASAS). She has conducted various training programs on Islamic banking, sukuk & Islamic capital market products, risk management and financial reporting for clients in the ASEAN region, Gulf Cooperation Council (GCC) and the European market.

She has also contributed chapters in Housing the Nation (Cagamas 2013), Managing Fund Flows, Risks and Derivatives: Applications in Islamic Institutions (Sweet & Maxwell 2012), Islamic Financial System: Principles & Operations Market (ISRA, 2011), Sukuk (Sweet & Maxwell 2009), and Partnership Accounting, Principles and Practice (McGraw Hill). She served as a member of the Shariah Board of Malaysian Ratings Corporation (MARC) from 2010 to 2014.

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

The information on the tax adviser's letter on the taxation of the Funds and Unit Holders in section 10 on pages 125 to 128 of the Master Prospectus is hereby deleted in its entirety and replaced with the following:

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

(Prepared for inclusion in this supplementary master prospectus)

Private and Confidential

KPMG Tax Services Sdn. Bhd.
Level 10, KPMG Tower
8, First Avenue, Bandar Utama
47800 Petaling Jaya
Selangor Darul Ehsan, Malaysia

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

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

8 March 2019

Dear Sirs

Re: Taxation of the Funds and Unit Holders

This letter has been prepared for inclusion in the supplementary Master Prospectus in connection with the offer of units in the following unit trust funds ("the Funds"):-

1. **RHB Equity Trust**
2. **RHB Small Cap Opportunity Unit Trust**
3. **RHB KidSave Trust**
4. **RHB KLCI Tracker Fund**
5. **RHB Dana Islam**
6. **RHB Income Fund 2**
7. **RHB Emerging Opportunity Unit Trust**
8. **RHB Growth and Income Focus Trust**
9. **RHB Thematic Growth Fund**
10. **RHB Malaysia Dividend Fund**
11. **RHB Cash Management Fund 2**
12. **RHB Deposits Fund**
13. **RHB Dana Hazeem**

Taxation of the Funds

Income Tax

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

Any reference to interest in the Act shall apply, mutatis mutandis, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah. The effect of this is that any gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah, will be accorded the same tax treatment as if they were interest.

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

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

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

- any savings certificates issued by the Government; or
- securities or bonds issued or guaranteed by the Government; or

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

The Funds may receive dividends, interest and other income from investments outside Malaysia. Income derived from sources outside Malaysia and received in Malaysia by a resident unit trust is exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

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

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

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

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

Real Property Gains Tax ("RPGT")

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

Sales Tax and Service Tax

The Goods and Services Tax ("GST") is replaced by Sales Tax and Service Tax effective from 1 September 2018.

^{N1} Effective from YA 2017, in the case of a wholesale fund which is a money market fund, the exemption shall only apply to a wholesale fund which complies with the criteria as set out in the relevant guidelines of the Securities Commission. The Finance Act 2018 has been gazetted on 27 December 2018 with the amendment that the current tax exemption on interest income derived from Malaysia and paid or credited by a licensed bank or financial institution to a wholesale money market fund is now entirely withdrawn. The above amendment is effective from 1 January 2019.

^{N2} Effective from YA 2017, income tax exemption shall not apply to interest paid or credited to a company in the same group, licensed banks and prescribed development financial institutions.

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

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

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

Based on the Finance Act 2018 which has been gazetted on 27 December 2018 the imposition and scope of service tax is now widened to include any imported taxable services. This is effective from 1 January 2019.

Taxation of Unit Holders

Income Tax

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Funds, to the extent that this is distributed to them. The income distribution from the Funds may carry with its applicable tax credits proportionate to each unit holder's share of the total taxable income in respect of the tax paid by the Funds. Unit holders will be entitled to utilise the tax credit as a set off against the tax payable by them. Any excess over their tax liability will be refunded to the unit holders. No other withholding tax will be imposed on the income distribution of the Funds.

Corporate unit holders, resident or non resident in Malaysia, would be taxed at the corporate tax rate of 24% (effective from YA 2016) on distributions of income from the Funds to the extent of an amount equivalent to their share of the total taxable income of the Funds. Corporate unit holders in Malaysia with paid-up capital in the form of ordinary shares of RM2.5 million and below will be subject to a tax rate of 17% (effective from YA 2019) on chargeable income of up to RM500,000. For chargeable income in excess of RM500,000, the tax rate of 24% is still applicable.

However, the said tax rate of 17% on chargeable income of up to RM500,000 would not apply if more than 50% of the paid up capital in respect of ordinary shares of that corporate unit holder is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa, or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

Pursuant to Income Tax (Exemption) (No. 2) Order 2017 [P.U.(A) 117], a tax exemption equivalent to a reduction in the prevailing corporate tax rate from 1% to 4% will be effectively given for YA 2017 and YA 2018 based on percentage increase in the chargeable business income for the relevant YA as compared to the immediately preceding YA, subject to meeting the stipulated conditions.

Individuals and other non-corporate unit holders who are resident in Malaysia will be subject to income tax at scale rates. The scale tax rates range from 0% to 28% with effect from YA 2016.

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Individuals and other non-corporate unit holders who are not resident in Malaysia, for tax purposes, will be subject to Malaysian income tax at the rate of 28% with effect from YA 2016. Non resident unit holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdictions.

The distribution of single-tier Malaysian dividends and tax exempt income by the Funds will not be subject to tax in the hands of the unit holders in Malaysia. Distribution of foreign income will also be exempt in the hands of the unit holders.

Units split by the Funds will be exempt from tax in Malaysia in the hands of the unit holders.

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

Sales Tax and Service Tax

GST is replaced by Sales Tax and Service Tax effective from 1 September 2018.

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

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

Based on the Finance Act 2018 which has been gazetted on 27 December 2018 the imposition and scope of service tax is now widened to include any imported taxable services. This is effective from 1 January 2019.

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

Yours faithfully



Ong Guan Heng
Executive Director

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

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

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

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY MASTER PROSPECTUS DATED 12 APRIL 2019 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 3 AUGUST 2017.

☐ Individual ☐ Joint ☐ Corporate ☐ Staff Application

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

PARTICULARS OF INDIVIDUAL APPLICANT / CORPORATE APPLICANT

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

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

NRIC No. (new) - NRIC No.(old)/Passport No./Company Registration No.

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

Nationality / Country of Incorporation ☐ Malaysia(n) ☐ Others (please specify country)

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

Permanent Address
(as in NRIC / Passport / Certificate of Incorporation)

Post Code - Town / City

State - Country

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

Post Code - Town / City

State - Country

Tel No. - Mobile -

Country Code Area Code Residence / House

Country Code Area Code Office ext Fax No.

Email Address

By providing your email address to RHB Asset Management Sdn Bhd ("RHBAM"), you have consented to receive communications and/or information from RHBAM relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

(To be completed if Individual Applicant)

Mother's Maiden Name

Gender ☐ Male ☐ Female Bumiputera Status ☐ Yes ☐ No

Race ☐ Malay ☐ Chinese ☐ Indian ☐ Others (please specify)

Marital Status ☐ Single ☐ Married ☐ Widowed ☐ Divorced No. of Dependants (please indicate if any)

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

Source of Income ☐ Employed (Permanent/Contract) ☐ Own business ☐ Savings ☐ Inheritance ☐ Others (please specify)

Employer's/Company's Name

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

Occupation/Designation

Nature of Business of Applicant/ Applicant's Employer ☐ Financial/Banking/Investment ☐ Legal/Tax ☐ Telecommunications ☐ Hotel/ Restaurant ☐ Consultancy ☐ Government/ Government related ☐ Medical/Health/Science ☐ Education ☐ Real Estate/ Property ☐ Manufacturing ☐ Construction ☐ Others (please specify)

Annual Income ☐ Below RM20,000 ☐ RM20,001 - RM60,000 ☐ RM60,001 - RM120,000

☐ RM120,001 - RM180,000 ☐ RM180,001 - RM240,000 ☐ RM240,001 and above

Estimated Net Worth ☐ Below RM50,000 ☐ RM50,001 - RM100,000 ☐ RM100,001 - RM200,000

☐ RM200,001 - RM500,000 ☐ RM500,001 - RM1,000,000 ☐ RM1,000,001 - RM3,000,000 ☐ Above RM3,000,000

(To be completed if Corporate Applicant)

Does your company own total net assets of more than RM10 million or its equivalent in foreign currencies?

☐ Yes☐ No

Nature of Business of Applicant/Applicant's Employer

☐ Financial/Banking/Investment
☐ Medical/Health/Science☐ Legal/Tax
☐ Education☐ Telecommunications
☐ Real Estate/ Property☐ Hotel/ Restaurant
☐ Manufacturing☐ Consultancy
☐ Construction☐ Government/ Government related
☐ Others (please specify) _____

Company Status

☐ Bumiputra Controlled☐ Non-Bumiputra Controlled☐ Non-Malaysian Controlled

Company Source of Income

☐ Disposal of non-core business/asset/investments☐ Fund raising exercise such as right issue☐ Cash in hand/surplus funds/working capital**Contact Person (1)**

Designation

Department

Tel No.

ext

Fax No.

Office Email Address

Contact Person (2)

Designation

Department

Tel No.

ext

Fax No.

Office Email Address

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

Name of Joint Applicant

(as in NRIC/Passport/Birth Certificate)

NRIC No. (new)

NRIC No.(old)/Passport
No./Birth Certificate No.

Date of Birth (DD/MM/YYYY)

Country of birth

Nationality

☐ Malaysian☐ Others (please specify) _____

Permanent Resident Status

☐ Malaysian☐ Others (please specify) _____

Permanent Resident No.

Gender

☐ Male☐ Female

Bumiputera Status

☐ Yes☐ No

Race

☐ Malay☐ Chinese☐ Indian☐ Others (please specify) _____

Marital Status

☐ Single☐ Married☐ Widowed☐ Divorced

No. of Dependants (please indicate if any)

Relationship to Individual Applicant

☐ Parent☐ Spouse☐ Child☐ Sibling☐ Others (please specify) _____

Source of Income

☐ Employed (Permanent/Contract)☐ Own business☐ Savings☐ Inheritance☐ Others (please specify) _____

Employer's/Company's Office

☐ In Malaysia☐ Outside of Malaysia (please specify) _____Employer's/Company's
Tel No.

Occupation/Designation

Nature of Business of Applicant/Applicant's Employer

☐ Financial/Banking/Investment
☐ Medical/Health/Science☐ Legal/Tax
☐ Education☐ Telecommunications
☐ Real Estate/ Property☐ Hotel/ Restaurant
☐ Manufacturing☐ Consultancy
☐ Construction☐ Government/ Government related
☐ Others (please specify) _____

Annual Income

☐ Below RM20,000☐ RM120,001 - RM180,000☐ RM20,001 - RM60,000☐ RM180,001 - RM240,000☐ RM60,001 - RM120,000☐ RM240,001 and above

Estimated Net Worth

☐ Below RM50,000☐ RM200,001 - RM500,000☐ RM50,001 - RM100,000☐ RM500,001 - RM1,000,000☐ RM100,001 - RM200,000☐ RM1,000,001 - RM3,000,000☐ Above RM3,000,000

Permanent Address (as in NRIC/Passport)

Post Code

Town / City

State

Country

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

Post Code

Town / City

State

Country

Tel No.

Country Code

Area Code

Residence / House

Mobile

INVESTMENT OBJECTIVE & EXPERIENCE**Investment Objective**☐ Capital Growth☐ Regular Income☐ Capital Protection☐ Education☐ Wealth Accumulation☐ Retirement**Investment Experience**☐ Unit Trust _____ year(s)☐ Trading on Bursa Malaysia _____ year(s)☐ Futures / Options _____ year(s)☐ Others _____ year(s)☐ No experience**Investment Time Frame**☐ Long Term (> 5 years)☐ Medium (3-5 years)☐ Short Term (< 3 years)**PARTICULARS OF INSURANCE (RHB EQUITY TRUST FUND ONLY)**

Name of Beneficiary (as in NRIC/Passport/Birth Certificate)

NRIC No. (new)

NRIC No.(old)/Passport
No./Birth Certificate No.

Relation to Applicant

RHB PRIVACY NOTICE

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

- (a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations

for any and/or all of the following purposes ("Purpose"), if applicable:

- (i) providing this product and/or service and notifying me/us about important changes or developments to the features;
- (ii) updating and managing the accuracy of RHB Banking Group's records;
- (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
- (iv) assessment and analysis including credit / lending / insurance risks / behaviour scoring / market and product analysis and market research;
- (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
- (vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM;
- (vii) maintaining my/our credit history for present and future reference;
- (viii) enabling an actual or proposed assignee of RHBAM, or participant or sub-participant of RHBAM to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
- (ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
- (x) for RHBAM's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM's publications; or
- (xi) protecting RHB Banking Group's interests and other ancillary or related purposes.

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

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

Customer Service

RHB Asset Management Sdn Bhd

Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia

Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rham@rhbgroup.com

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

ACKNOWLEDGEMENT AND CONSENT

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

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

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

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

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

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHB Asset Management Sdn Bhd ("RHBAM") akan menggunakan, mengumpulkan, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

- (a) telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang telah disatukan mana-mana perhubungan semula, penggabungan, jualan atau pengambilalihan) atau
- (b) diperolehi daripada analisis pembayaran saya/kami dan urusniaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- (c) diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau organisasi-organisasi lain,

untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:

- (i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
- (ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
- (iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuan obligasi-perundangan dan peraturan;
- (iv) penilaian dan analisis termasuk pemarkahan kredit / pinjaman / risiko insurans / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;
- (v) perhubungan dan memastikan kepuasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;
- (vi) menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM;
- (vii) mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
- (viii) membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM, atau peserta atau sub peserta RHBAM untuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan;
- (ix) melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
- (x) penjualan silang, pemasaran dan promosi produk dan/atau perkhidmatan Kumpulan Perbankan RHB dan rakan-rakan kongsi strategik; atau
- (xi) bagi acara-acara korporat RHBAM (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan untuk penerbitan RHBAM.

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

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

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

Khidmat Pelanggan

RHB Asset Management Sdn Bhd

Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia

Nombor Telefon: 03-9205 8000 Nombor Faks: 03-9205 8100 Email: rham@rhbgroup.com

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

PENGIKTIRAFAN DAN KEBENARAN

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

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

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

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

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

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

- "Foreign Account Tax Compliance Act (FATCA)" which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.
- RHB Asset Management Sdn Bhd ("RHBAM") and its related companies and affiliates are subject to and required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.
- "Common Reporting Standard (CRS)" means the Standard for Automatic Exchange of Financial Account Information ("AEOI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- RHBAM and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement"). In view of this RHBAM is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.
- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- RHBAM are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN RESIDENT(S)/REGISTERED ORGANISATION(S)

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

☐ We declare that we are a non-Malaysian organisation and our organisation is incorporated in _____ (Country)

DECLARATION ON TAX RESIDENT STATUS

For Individual Applicant

I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :

For FATCA Status

- ☐ Non-US individual with no US indicia
- ☐ * Non-US individual with US indicia
- ☐ * US individual

For CRS Status

- ☐ Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia
- ☐ * A foreign tax resident with foreign indicia (including Malaysia, if applicable)

For Joint Individual Applicant

I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :

For FATCA Status

- ☐ Non-US individual with no US indicia
- ☐ * Non-US individual with US indicia
- ☐ * US individual

For CRS Status

- ☐ Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia
- ☐ * A foreign tax resident with foreign indicia (including Malaysia, if applicable)

* Please complete the Individual Self-Certification form provided.

For Corporate Applicant, please complete the Entity Self-Certification/W8-Ben-E form (if applicable) provided.

It is important for you to provide RHBAM with complete and accurate information in this form. If your circumstances change and any of the information provided in this form becomes incorrect please let RHBAM know immediately and provide an updated Self-Certification form.

DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010 (Applicable for Individual / Corporate Applicant)

- I/We shall fully comply with the provisions of the Personal Data Protection Act 2010 ("the Act") applicable to the processing of personal data as defined in the Act and specifically, that all necessary consents have been obtained from individuals whose personal data may be disclosed to RHBAM or its representatives ("Disclosed Data") in respect of such disclosure to and processing by RHBAM and its representatives and that I/We will always furnish RHBAM or its representatives with up-to-date Disclosed Data.
- I/We shall procure any third party that processes Disclosed Data for or on behalf of me/us to agree in writing to the same terms that I/We agree in line with the Act and in this declaration.
- I/We shall immediately notify RHBAM in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant authorities.
- I/We shall indemnify RHB Banking Group against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to RHBAM contained in this clause are without prejudice to and in addition to any warranties, indemnities, remedy or other rights provided by law or any prior agreement.
- Based on the above declaration, I/we undertake that this declaration shall not be assigned without RHBAM's prior written consent; will be binding upon my/our servants, Unit Trust Scheme Consultant ("UTSC"), personal representatives, assigns and successor-at-law; will inure to the benefit of RHBAM and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communications between RHBAM and me/us in connection with the processing and disclosure of Disclosed Data to RHBAM.

No delay or omission by RHBAM in exercising any right under this declaration will operate as a waiver of that or any other right. The covenants set out in this declaration are separate and severable and enforceable accordingly and whilst the restrictions are considered by the parties to be reasonable in all the circumstances as at the date hereof, it is acknowledged that restrictions of such a nature may be invalid because of a change in circumstances or other unforeseen reasons and accordingly, if any restrictions shall be adjudged to be void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wording thereof were deleted or the periods thereof reduced, such modifications shall be applied as may be necessary to make them valid and effective.

DECLARATIONS AND SIGNATURES (INDIVIDUAL / CORPORATE APPLICANT)

- I/We acknowledge that I/We have received, read and understood the relevant Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, the Terms and Conditions of this account application form and I/We undertake to be bound by them for my/our all transactions with RHB Asset Management Sdn. Bhd. ("RHBAM").
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/we were a party thereto.
- I am/We are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/Passport is/are enclosed (applicable to individual).
- I/We declare and represent that as at the date hereof, I am/we are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us (applicable to individual).
- I am/We are duly authorised officer(s) of the Corporate, and warrant that the Corporate has the power and capacity to execute this account application form and undertake transactions involving the Fund(s). Attached is a certified true copy of the Corporate's list of authorised signatories (applicable to corporate).
- I/We declare that I am/ we are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We, as directors(s) of the Corporate do hereby declare that the Corporate is a legally incorporated Corporate. Copy of my/our Certificate of Incorporation is enclosed (applicable to corporate).
- I/We declare that I am/ we are in compliance and undertake that I/we will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM with all information as it may require for the purpose of and in connection with completing the account application form, including but not limited to, my/our/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable.
- I/We acknowledge that I/we shall keep RHBAM informed of any changes of the information stated in this account application form.
- I/We undertake to provide such information and documents that RHBAM may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLA/TFPUAA 2001").
- In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us (for joint application only).
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I acknowledge that distribution for investment via the EPF Member's Investment Scheme will be automatically reinvested into the Fund. Distribution will continue to be reinvested upon conversion to Cash Plan after EPF released control, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM received a distribution instruction to opt for otherwise.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM against all actions, cost (including legal costs incurred), suits, proceedings, claims, damages, expenses, losses, liabilities, claims and demands which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- We, the undersigned and representatives for the Corporate, do declare and represent that as at the date hereof, the Corporate is not wound up, no petition for winding-up has been filed against the Corporate nor any receiver has been appointed over any of its assets (applicable to corporate).
- If there are any changes to my/our risk tolerance profile, I/we hereby agree to notify and furnish RHBAM with the updated Investor Suitability Assessment Form.

DECLARATIONS AND SIGNATURES (INDIVIDUAL / CORPORATE APPLICANT) (Continued)

- I/We consent to and authorise RHB Banking Group (which shall include RHB Bank, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our company's information and data maintained with RHBAM, affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including, without limitation:
 - any companies within RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation to cross-selling, marketing and promotions of Services of the RHB Banking Group;
 - any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
 - any party(ies) providing security for purposes of facility(ies) granted to me/us; agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers by the RHB Banking Group wherever applicable;
 - auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facility or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
 - credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
 - any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We declare that I/we have read and clearly understood the RHB Privacy Notice / Privasi Notis RHB in relation to the protection of personal data and hereby inscribe my / our signature as an attestation of my / our agreement and acknowledgement of the RHB Privacy Notice / Privasi Notis RHB.
- If there are any changes to my/our risk tolerance profile, I/we hereby agree to notify and furnish RHBAM with the updated Investor Suitability Assessment Form.
- If there are any updates/changes that affect my/our tax residency/FATCA/CRS status, I/we further hereby agree to notify and furnish RHBAM with relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30 days of such change.
- I/We consent to and authorise RHBAM to perform any of the following, if applicable:
 - Withhold any applicable payments in the account(s);
 - Report/discard/exchange any information/ documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
 - Terminate (with prior notice of 7 Business Days) my/our contractual relationship(s) with RHBAM.

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

Bank Name																				
Account Holder Name																				
Bank Account No.																				
Account Type	<input type="checkbox"/> Savings Account										<input type="checkbox"/> Current Account									
Account Ownership	<input type="checkbox"/> Single										<input type="checkbox"/> Joint									

Note:

- Only one MYR currency bank account will be maintained in RHBAM's record at any one time.
- Payment to third party is strictly not allowed.
- For joint investment, bank account provided must consist of both applicants name and/or either one of the applicant's name as stated in this account application form.

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

Bank Name																				
Account Holder Name																				
Bank Account No.																				
Account Type	<input type="checkbox"/> Savings Account										<input type="checkbox"/> Current Account									
Account Ownership	<input type="checkbox"/> Single										<input type="checkbox"/> Joint									

Note:

- Only one foreign currency bank account will be maintained in RHBAM's record at any one time.
- Payment to third party is strictly not allowed.
- For joint investment, bank account provided must consist of both applicants name and/or either one of the applicant's name as stated in this account application form.

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

Individual Applicant / Authorised Signatory (ies) Name : _____ Date : _____		Joint Individual Applicant / Authorised Signatory (ies) Name : _____ Date : _____		Company Stamp / Common Seal _____	For joint application, please tick (✓) account operating mode for future transactions.
					<input type="checkbox"/> Individual Applicant Only <input type="checkbox"/> Joint Individual Applicant Only <input type="checkbox"/> Either Applicant to sign <input type="checkbox"/> Both Applicants to sign

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

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

TERMS AND CONDITIONS

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

- 1 Minimum Investment
 - Initial and subsequent investment must be for a minimum amount stated in the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any).
- 2 Individual Applicant (Main Applicant)
 - Applicant must be 18 years old and above.
 - Please enclose a photocopy of your identity card or passport.
- 3 Joint Individual Applicant
 - Please enclose a photocopy of your identity card or passport.
 - If aged 18 years old and above, he/she is also required to sign the account application form.
 - In the case of death of a joint-holder, the surviving holder will be the only person recognised by the Manager and the Trustee as having any title to or interest in the units held.
 - In the absence of written explicit instructions, I/we acknowledge that instructions must be given by both of us.
 - The Individual Applicant (Main Applicant) are held liable should there be any discrepancy in the instruction and/or information given by the Joint Individual Applicant to RHBAM.
- 4 Corporate Applicant
 - Please enclose a copy of the Memorandum and Articles of Association, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.
 - For a Corporate, the Common Seal or the Company stamp will have to be affixed. If the Company stamp is used, an Authorised Officer must sign and state his/her representative capacity.
 - Certified True Copy (by company secretary, if applicable) of the Board Resolution, Form 11, Form 9, Form 13 (if applicable), Form 24, Form 44, Form 49, and latest Annual Return / latest Audited Financial Statement.
- 5 Rights of RHBAM as the Manager
 - RHBAM reserves the right to accept or reject any application in whole or in part thereof and reject any account application form which is not completed in full and supported by the requested documents and payments.
- 6 Customer Care
 - If you require further information or clarification, please contact our Customer Service for assistance.
- 7 Electronic Services
 - RHBAM may from time to time provide to the applicant its electronic services such as website, computer, telephone, mobile telephone services or systems (including but not limited to services or information accessible through RHBAM's proprietary software or mobile technology) ("Electronic Services"). The applicant will be automatically enrolled to receive fund's reports and notices in electronic form. If the applicant wishes to receive the reports and notices in printed copies, the applicant may opt out from the Electronic Services by informing RHBAM in writing.
 - RHBAM may engage in any services include as part of such Electronic Services from time to time for the purpose of :
 - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;And if the applicant does not wish to utilise the Electronic Services, the applicant may choose to opt out by informing RHBAM in writing.
 - RHBAM shall be entitled to
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Servicesat any time with or without notice.

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

8 Notices

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

DEFINITION AND INTERPRETATION

- **"Controlling Person"** are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("Passive NFE") then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, Controlling Person(s) means persons in equivalent or similar positions.

- **"Entity"** means a legal person or a legal arrangement, such as corporation, organisation, partnership, trust or foundation.
- **"Participating Jurisdiction"** means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard.
- **"Reportable Jurisdiction"** is a jurisdiction with which an obligation to provide financial account information is in place.
- **"Tax Resident"** refers to the definition of tax residence by each participating jurisdiction as provided on <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760>. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- **"TIN"** (including "functional equivalent") means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.

- **"US Person"** refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.
- **"Trustee"** refers to the Trustee of the Fund as stated in the Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any).

Note:

- If switching is allowed, you are required to adhere to the minimum switch amount. A switching fee or difference in Sales Charge between switching funds, where applicable, on the amount to be switched shall be imposed and netted off from the value to be switched.
- Please ensure you maintain the minimum amount required in the original Fund as stated in the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any).
- For switching, if full, all units in the account shall be switched.

SWITCH FROM		
Fund Name	*Currency	Units
1		
2		
3		

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

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

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

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

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

• I / We acknowledge that I / We have received, read and understood the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, the Terms

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

Electronic Services

- RHBAM may from time to time provide to the applicant its electronic services such as website, computer, telephone, mobile telephone services or systems (including but not limited to services or

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

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

[illegible]

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<div data-bbox="158 1928 580 2033"><p>Individual Applicant/Authorised Signatory (ies)</p><p>Name:</p><p>Date:</p></div>	<div data-bbox="580 1928 1016 2033"><p>Joint Individual Applicant/Authorised Signatory (ies)</p><p>Name:</p><p>Date:</p></div>	<div data-bbox="1016 1928 1414 2033"><p>Company Stamp / Common Seal</p></div>