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# INFORMATION MEMORANDUM RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND



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(A member of RHB Banking Group)

**Trustee**

**SCBMB Trustee Berhad** (1005793-T)  
(A subsidiary of Standard Chartered Bank Malaysia Berhad)

**This information memorandum is dated 12 November 2018.**

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE INFORMATION MEMORANDUM AND IF IN DOUBT, TO OBTAIN PROFESSIONAL ADVICE BEFORE SUBSCRIBING TO UNITS OF RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND.**

**UNITS OF RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND CAN ONLY BE SOLD TO SOPHISTICATED INVESTORS.**

RHB Group



**TOGETHER WE PROGRESS**

**RHB** ♦ Asset Management

**Responsibility Statement**

This information memorandum in relation to the RHB Global Artificial Intelligence Fund has been seen and approved by the directors of RHB Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of all information contained herein and confirm, having made all enquiries which are reasonable in the circumstances, that to the best of their knowledge and belief, there are no other facts omitted which would make any statement herein misleading.

**Statements of Disclaimer**

The Securities Commission Malaysia will not be liable for any non-disclosure on the part of RHB Asset Management Sdn Bhd and takes no responsibility for the contents of this information memorandum, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from, or in reliance upon the whole or any part of the contents of this information memorandum.

Additionally, prospective investors should not treat the contents of this information memorandum as advice relating to investment, law or taxation and must rely on their own legal counsel, accountants and/or other professional advisers as to legal, tax and related matters concerning the Fund and investments therein.

**TABLE OF CONTENTS**

<b>1. KEY DATA.....</b>	<b>4</b>
<b>2. INVESTMENT OBJECTIVE .....</b>	<b>8</b>
<b>3. INVESTMENT STRATEGY .....</b>	<b>8</b>
3.1 Investment Strategy .....	8
3.2 Asset Allocation .....	8
3.3 Benchmark.....	9
3.4 Leverage .....	9
<b>4. INFORMATION ON THE TARGET FUND .....</b>	<b>9</b>
4.1 About the Target Fund.....	9
4.2 Investment Objective and Strategy of the Target Fund.....	9
4.3 Risk Management Process of the Target Fund.....	10
4.4 Temporary Suspension of the Calculation of Net Asset Value of the Target Fund and Resulting Suspension of Dealing in the Target Fund.....	10
4.5 Deferral of Redemption and Conversion Requests in the Target Fund .....	11
4.6 Compulsory Redemption of Shares of the Target Fund .....	11
<b>5. PERMITTED INVESTMENTS AND RESTRICTIONS.....</b>	<b>12</b>
<b>6. RISK FACTORS OF THE FUND .....</b>	<b>12</b>
6.1 General Risks of Investing in a Fund .....	12
6.2 Specific Risks when Investing in this Fund .....	13
6.3 Specific Risks of the Target Fund.....	13
<b>7. PRICING POLICY .....</b>	<b>14</b>
<b>8. VALUATION OF ASSETS .....</b>	<b>15</b>
<b>9. CROSS TRADES &amp; POLICY ON REBATES AND SOFT COMMISSION .....</b>	<b>16</b>
9.1 Cross Trades .....	16
9.2 Policy on Rebates and Soft Commission .....	16
<b>10. PARTIES TO THE FUND .....</b>	<b>17</b>
10.1 Manager.....	17
10.2 Trustee.....	17
<b>11. RIGHTS AND LIABILITIES OF UNIT HOLDERS.....</b>	<b>19</b>
11.1 Rights of the Unit Holders .....	19
11.2 Liabilities of Unit Holders .....	19
11.3 Power to Call for a Meeting by Unit Holders.....	19
11.4 Termination of the Fund .....	19
11.5 Classes of Units .....	20

**DEFINITIONS**

In this information memorandum, the following abbreviations or words shall have the following meaning unless otherwise stated:

AUD	Australian Dollars, the lawful currency of Australia.
AUD-Hedged Class	Class denominated in AUD which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
Base Currency	The currency in which the Fund is denominated i.e. USD.
Bursa Malaysia	The stock exchange managed or operated by Bursa Malaysia Securities Berhad.
Business Day	A day (other than a Saturday or a Sunday or a public holiday) in which Bursa Malaysia is open for trading, and a day which is a dealing day as determined by the manager of the Target Fund.
Class(es)	Any number of class(es) of Unit(s) representing similar interests in the assets of the Fund and such class(es) of Unit(s) that may be issued by the Fund from time to time and “Class” means any one (1) class of Units.
Deed	Deed dated 7 November 2018 as may be modified or varied by supplemental deeds from time to time.
Deposits	These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.
EUR	Euro, the lawful currency of the European Union’s member states.
EUR-Hedged Class	Class denominated in EUR which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
financial institution(s)	(a) If the institution is in Malaysia – (i) institutions authorised to carry on banking business or investment banking business under the Financial Services Act 2013; or (ii) institutions authorised to carry on Islamic banking business under the Islamic Financial Services Act 2013; or (b) If the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised to provide financial services by the relevant banking regulator.
Fund	RHB Global Artificial Intelligence Fund.
GBP	British Pound Sterling, the lawful currency of United Kingdom.
GBP-Hedged Class	Class denominated in GBP which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
Manager	RHB Asset Management Sdn Bhd.

Net Asset Value (NAV)	The net asset value of the Fund or a Class is determined by deducting the value of all the Fund's liabilities (or the liabilities relating to the Class) from the value of all the Fund's assets (or assets relating to that Class), at the valuation point.
NAV per Unit	The NAV attributable to a Class divided by the total number of Units in circulation for that Class at that valuation point.
RM	Ringgit Malaysia, the lawful currency of Malaysia.
RM Class	Class denominated in RM.
RM-Hedged Class	Class denominated in RM which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
RMB	Renminbi, the lawful currency of the People's Republic of China. For avoidance of doubt, this refers to the offshore RMB currency, the CNH.
RMB-Hedged Class	Class denominated in RMB which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
Sophisticated Investor	<ol style="list-style-type: none"><li>1. An individual whose total net personal assets, or total net joint assets with his or her spouse, exceeds RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence; or</li><li>2. An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or</li><li>3. An individual who, jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or</li><li>4. A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts; or</li><li>5. A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies; or</li><li>6. A unit trust scheme or a prescribed investment scheme; or</li><li>7. A private retirement scheme as defined in the Capital Markets and Services Act 2007; or</li><li>8. A closed-end fund approved by the Securities Commission Malaysia; or</li><li>9. A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies; or</li><li>10. A corporation that is a public company under the Companies Act 2016 which is approved by the Securities Commission Malaysia to be a trustee under the Capital Markets and Services Act 2007 and has assets under management exceeding RM10 million or its equivalent in foreign currencies; or</li><li>11. A statutory body established by an Act of Parliament or an enactment of any State; or</li><li>12. A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967; or</li></ol>

13. Central Bank of Malaysia established under the Central Bank of Malaysia Act 2009; or
14. A holder of a capital markets services licence or an executive director or a chief executive officer of a holder of a capital markets services licence; or
15. A licensed bank as defined in the Financial Services Act 2013 or a licensed Islamic bank as defined in the Islamic Financial Services Act 2013; or
16. A Labuan bank as defined in the Labuan Financial Services and Securities Act 2010; or
17. A licensed insurer as defined in the Financial Services Act 2013; or
18. An insurance licensee as defined in the Labuan Financial Services and Securities Act 2010; or
19. A takaful licensee as defined in the Labuan Islamic Financial Services and Securities Act 2010; or
20. A licensed takaful operator as defined in the Islamic Financial Services Act 2013; or
21. Any other investor as may be defined by the Securities Commission Malaysia from time to time.

SGD	Singapore Dollars, the lawful currency of Singapore.
SGD-Hedged Class	Class denominated in SGD which seeks to reduce the effect of currency fluctuations between the currency of the Class and the Base Currency.
Target Fund	Allianz Global Investors Fund - Allianz Global Artificial Intelligence.
Trustee	SCBMB Trustee Berhad.
UCI	Undertaking for Collective Investment other than UCITS.
UCITS	Undertaking for Collective Investment in Transferable Securities.
Unit(s)	A unit of the Fund or the relevant Class and includes fractions of a unit of the Fund or the relevant Class.
Unit Holder(s)	The person(s) for the time being registered under the provisions of the Deed as the holder(s) of Units of a Class and person(s) jointly registered. In relation to the Fund, means all the Unit Holders of every Class in the Fund.
USD	United States Dollars, the lawful currency of the United States of America.
USD Class	Class denominated in USD.

## RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND

### 1. KEY DATA

	Class(es) of Units							
	USD Class	RM-Hedged Class	RM Class	SGD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	RMB-Hedged Class
INFORMATION ON THE FUND								
Name of Fund	RHB Global Artificial Intelligence Fund.							
Fund Category	Feeder fund.							
Base Currency	USD.							
Initial Offer Price	USD 1.0000 per Unit.	RM 1.0000 per Unit.	RM 1.0000 per Unit.	SGD 1.0000 per Unit.	AUD 1.0000 per Unit.	GBP 1.0000 per Unit.	EUR 1.0000 per Unit.	RMB 1.0000 per Unit.
Launch Date	12 November 2018.		To be determined.					
Initial Offer Period	21 days (12 November 2018 – 2 December 2018).		21 days (To be determined).					
Investment Objective	The Fund aims to achieve long term* capital growth by investing in one (1) target fund. <i>Note: *“long term” in this context refers to a period of between 5 – 7 years.</i>							
Asset Allocation	At least 95% of NAV - Investments in the USD denominated class AT^ units of the Target Fund. 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. ^ Class “AT” refers to retail accumulation units of the Target Fund.							
Principal Investment Strategy	<p>The Fund will invest principally in the USD denominated class AT^ units of the Target Fund.</p> <p>The investment objective of the Target Fund is to provide long term capital growth by investing in the global equity markets of companies whose business will benefit from/ or is currently related to the evolution of artificial intelligence.</p> <p>The Target Fund was launched on 31 March 2017. The Target Fund is one (1) of the sub-funds of the Allianz Global Investors Fund, an umbrella unit trust pursuant to Article 181 of the Luxembourg Law of 17 December 2010 on UCI. Allianz Global Investors Fund is authorized and regulated by the Commission de Surveillance du Secteur Financier, the Luxembourg securities supervisory authority (“CSSF”).</p> <p>The Target Fund’s manager is Allianz Global Investors GmbH and the Target Fund’s investment manager is Allianz Global Investors U.S. LLC. The investment management duties of the Target Fund are delegated to Allianz Global Investors U.S. LLC. The manager of the Target Fund is regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (“BaFin”), the German securities supervisory authority, while the investment manager of the Target Fund is regulated by the US Securities and Exchange Commission. The depositary of the Target Fund is State Street Bank Luxembourg S.C.A.</p> <p>Although the Fund is passively managed, the investments in the Fund will be rebalanced from time to time to meet sale and redemption transactions. This is to enable proper and efficient management of the Fund.</p> <p>The Fund is a feeder fund that invests at least 95% of its NAV in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level.</p> <p>When appropriate for all Classes (except USD Class &amp; RM Class), the Manager may</p>							

## RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND

	Class(es) of Units							
	USD Class	RM- Hedged Class	RM Class	SGD- Hedged Class	AUD- Hedged Class	GBP- Hedged Class	EUR- Hedged Class	RMB- Hedged Class
	<p>participate in financial derivatives, which include but is not limited to forwards and swaps, for the purpose of hedging the currency risk exposure (if any) of the various currency Classes. The benefit of any upside of currency movement is limited when hedging the various currency Class exposures to foreign currency risk as the primary interest is to protect the value of the various currency Classes.</p> <p><b>Unit Holders are advised to refer to section 4.2 to read and understand the Target Fund's investment objective and strategy.</b></p>							
Benchmark	MSCI World Information Technology Index.							
Financial Year End	30 September.							
Distribution Policy	Incidental. Distribution, if any, is declared at the end of each financial year, or for any other period.							
Distribution Mode	Distributions, if any, after deduction of taxation and expenses (i.e. net distributions) will be reinvested based on NAV per Unit of the Class as at the first Business Day when Units of that Class are quoted ex-entitlement. Allotment of such Units shall be within two (2) weeks thereafter.							
Reporting to Investors	<p>The Manager will send to the Unit Holders monthly statement of accounts; and quarterly and annual reports.</p> <p>The monthly statement of accounts details all transactions made by the Unit Holders in relation to the Fund whereas the quarterly and annual reports, in hard or soft copy format, consist of, amongst others, audited financial statements (annual reports only), information on Fund performance, key risk factors, market outlook and asset allocation of the Fund.</p>							
FEES AND CHARGES								
Subscription Fee <sup>1</sup> / Sales Charge <sup>1</sup>	<p>Up to 5.00% of the investment amount.</p> <p>An investor can expect differing sales charge to be levied when buying Units from the various distribution channels and within each distribution channel (i.e. directly from the Manager or from any of its authorised sales agents or participating Institutional Unit Trust Scheme Advisers (IUTAs) or Corporate Unit Trust Scheme Advisers (CUTAs)), subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken.</p> <p><b>Please note that this Fund's investments in the units of the Target Fund will be at net asset value per unit of the Target Fund. The sales charge for investing in the Target Fund will be waived by the Target Fund's manager.</b></p>							
Repurchase Charge	None.							
Switching Fee <sup>1</sup>	USD10 per switch or the differen- ce in sales charge between switch- ing	RM25 per switch or the differen- ce in sales charge between switch- ing	RM25 per switch or the differen- ce in sales charge between switch- ing	SGD10 per switch or the differen- ce in sales charge between switch- ing	AUD10 per switch or the differen- ce in sales charge between switch- ing	GBP10 per switch or the differen- ce in sales charge between switch- ing	EUR10 per switch or the differen- ce in sales charge between switch- ing	RMB50 per switch or the differen- ce in sales charge between switch- ing



**RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND**

	Class(es) of Units							
	USD Class	RM-Hedged Class	RM Class	SGD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	RMB-Hedged Class
	funds, where applicable	funds, where applicable	funds, where applicable	funds, where applicable	funds, where applicable	funds, where applicable	funds, where applicable	funds, where applicable
	The Manager however, reserves the right to vary this fee or to vary the terms of the switching facility.							
Transfer Fee <sup>1</sup>	USD5 per transfer	RM5 per transfer.	RM5 per transfer.	SGD5 per transfer.	AUD5 per transfer.	GBP5 per transfer.	EUR5 per transfer.	RMB10 per transfer.
Annual Management Fee <sup>1</sup>	Up to 1.80% per annum of NAV calculated on a daily basis before deducting the Manager’s and Trustee’s fees for that particular day. The above management fee charged to the Fund is in addition to the management fee charged at the Target Fund’s level. Nevertheless, Unit Holders will incur an effective annual management fee at the rate of up to one point eight per cent (1.80%) per annum of NAV.							
Annual Trustee Fee <sup>1</sup>	0.03% per annum of NAV, subject to a minimum of RM18,000 per annum before deducting the Manager’s and Trustee’s fees for that particular day (excluding foreign custodian fees and charges).							
Expenses directly related to the Fund	Auditors’ fees, other relevant professional fees, custodial charges, cost of distribution of quarterly and annual reports and other notices to Unit Holders, tax certificates, reinvestment statements, other transaction costs and taxes will be charged to the Fund.							
Other expenses indirectly paid by an investor when investing in the Fund	None levied by the Manager. However, as this Fund will invest in the Target Fund, there are fees indirectly incurred by this Fund i.e. administration and depository fees which are incurred at the Target Fund level.							
<sup>1</sup> 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. Note: Any bank charges imposed by the relevant banks/ financial institutions will be borne by the Unit Holders.								
TRANSACTION DETAILS								
Minimum Initial Investment	USD 1,000.00	RM 1,000.00	RM 1,000.00	SGD 1,000.00	AUD 1,000.00	GBP 1,000.00	EUR 1,000.00	RMB 1,000.00
Minimum Additional Investment	USD 500.00	RM 500.00	RM 500.00	SGD 500.00	AUD 500.00	GBP 500.00	EUR 500.00	RMB 500.00
Minimum Investment Balance	100 Units.							
Minimum Redemption of Units	Any number of Units.							
Frequency of Redemption of Units	No restrictions.							
Switching	Available (except during the initial offer period of the Class). Units of the Fund can							

## RHB GLOBAL ARTIFICIAL INTELLIGENCE FUND

	Class(es) of Units							
	USD Class	RM-Hedged Class	RM Class	SGD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	RMB-Hedged Class
Facility	only be switched to other funds under the management of the Manager that are of the same currency units and that allow switching. Minimum amount for a switch is five hundred (500) Units or such other quantity as the Manager may from time to time decide.							
Transfer Facility	Transfer of Units is only allowed between Sophisticated Investors. The Manager may decline to register any partial transfer of Units if the registration would result in the transferor or the transferee holding less than one hundred (100) Units or such other quantity as the Manager may from time to time decide (the minimum investment balance).							
An investor may request for a lower minimum initial investment, lower minimum additional investment amount, lower minimum investment balance, lower minimum redemption of Units or lower minimum amount for a switch which the Manager may accept at its absolute discretion from time to time.								
Subscription Settlement	Payment must be made in the currency of the Class subscribed on subscription date.							
Redemption Settlement	Redemption monies are to be paid within ten (10) business days <sup>#</sup> after receipt by the Manager of the request to repurchase and are payable to the Unit Holders' bank account. Redemption monies will be paid in the currency of the Class subscribed.  However, the time taken to pay the redemption proceeds to investors may be extended or delayed if the Target Fund is suspended and/or the redemption from the Target Fund is deferred. Should this occur, the Manager will pay the redemption proceeds to investors within ten (10) business days <sup>#</sup> after receipt by the Manager of the redemption proceeds from the manager of the Target Fund.  <sup>#</sup> These are the working days when the Manager is open for business.							
Cooling-Off Period	Unit Holders have the right to request for a refund of their investment within six (6) business days <sup>#</sup> which shall be effective from the date of receipt of the application by the Manager, subject to eligibility.  <sup>#</sup> These are the working days when the Manager is open for business.							
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.							
Other Information	<ul style="list-style-type: none"><li>• Unit Holders of each Class have the same rights and obligations under the Deed.</li><li>• Unit Holders should note that the assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each Class.</li><li>• Where applicable, any gains/ losses or expenses from hedging each of the non-USD Class against the Base Currency (i.e. USD) will be borne by the respective Classes.</li><li>• Pursuant to the Deed, the Manager may from time to time launch new Class(es) with different and/or similar features such as fees, charges, currency and/or distribution policy, provided that the issuance of the new Class(es) shall not in the opinion of the Manager prejudice the rights of the Unit Holder of the current available Classes.</li></ul>							

Prospective investors should read and understand the contents of the information memorandum and, if necessary, should consult their adviser(s).

There are fees involved and investors are advised to consider the fees before investing in the Fund.

For information concerning risk factors of the Fund which should be considered by prospective investors, see "Risk Factors of the Fund" commencing on page 12. Prospective investors should also note risk factors relating to the Target Fund which may use financial derivative instruments for the purposes of hedging and investing.

**2. INVESTMENT OBJECTIVE**

The Fund aims to achieve long term\* capital growth by investing in one (1) target fund.

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

**3. INVESTMENT STRATEGY****3.1 Investment Strategy**

The Fund will invest principally in the USD denominated class AT<sup>^</sup> units of the Target Fund.

The investment objective of the Target Fund is to provide long term capital growth by investing in the global equity markets of companies whose business will benefit from/ or is currently related to the evolution of artificial intelligence.

Although the Fund is passively managed, the investments in the Fund will be rebalanced from time to time to meet sale and redemption transactions. This is to enable proper and efficient management of the Fund.

The Manager does not adopt any temporary defensive positions for the Fund in response to adverse market, economic, political or any other condition as such defensive strategies are expected to be implemented at the Target Fund's level when deemed necessary by the Target Fund's manager. This will allow the Fund to best track the performance of the Target Fund. It also follows that if the Target Fund fails to adopt a successful defensive position in response to adverse market and economic positions, there is a risk that the Fund will mirror the Target Fund's negative performance, if any.

The Fund is a feeder fund that invests at least 95% of its NAV in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level.

When appropriate for all Classes (except USD Class & RM Class), the Manager may participate in financial derivatives, which include but is not limited to forwards and swaps, for the purpose of hedging the currency risk exposure (if any) of the various currency Classes. The benefit of any upside of currency movement is limited when hedging the various currency Class exposures to foreign currency risk as the primary interest is to protect the value of the various currency Classes.

Notwithstanding anything contained herein,

- the Manager may, in consultation with the Trustee and with the approval of the Unit Holders, replace the Target Fund with another fund of a similar objective; or
- the Manager may close the Fund,

if, in the Manager's opinion, the Target Fund no longer meets the Fund's investment objective, or when acting in the interest of the Unit Holders.

**3.2 Asset Allocation**

At least 95% of NAV - Investments in the USD denominated class AT<sup>^</sup> units of the Target Fund.

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.

<sup>^</sup> Class “AT” refers to retail accumulation units of the Target Fund.

### 3.3 **Benchmark**

MSCI World Information Technology Index.

An investor may refer to the Manager for this benchmark indicator.

The risk profile of the Fund is different from the risk profile of the benchmark.

### 3.4 **Leverage**

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, and assets of the Fund may only be pledged as collateral with financial institutions for borrowing of this nature.

## 4. **INFORMATION ON THE TARGET FUND**

### 4.1 **About the Target Fund**

The Target Fund was launched on 31 March 2017. The Target Fund is one (1) of the sub-funds of the Allianz Global Investors Fund, an umbrella unit trust pursuant to Article 181 of the Luxembourg Law of 17 December 2010 on UCI.

Allianz Global Investors Fund is authorized and regulated by the Commission de Surveillance du Secteur Financier, the Luxembourg securities supervisory authority ("CSSF").

The Target Fund's manager is Allianz Global Investors GmbH and the Target Fund's investment manager is Allianz Global Investors U.S. LLC. The investment management duties of the Target Fund are delegated to Allianz Global Investors U.S. LLC. The manager of the Target Fund is regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht ("BaFin"), the German securities supervisory authority, while the investment manager of the Target Fund is regulated by the US Securities and Exchange Commission. The depositary of the Target Fund is State Street Bank Luxembourg S.C.A.

### 4.2 **Investment Objective and Strategy of the Target Fund**

#### Investment objective

The investment objective of the Target Fund is to provide long term capital growth by investing in the global equity markets of companies whose business will benefit from/or is currently related to the evolution of artificial intelligence.

#### Investment strategy

A minimum of 70% of the Target Fund's net asset value will be invested in the global equity markets of companies whose business will benefit from/ or is currently related to the evolution of artificial intelligence. The Target Fund may be invested in Emerging Markets<sup>^</sup>. The Target Fund may invest in financial derivative instruments for efficient portfolio management (including for hedging) but will not invest primarily or extensively in financial derivative instruments for investment purposes.

A maximum of 15% of Target Fund's net asset value may be invested in convertible debt securities, thereof maximum 10% of Target Fund's net asset value may be invested in contingent convertible bonds.

A maximum of 15% of Target Fund's net asset value may be held directly in deposits and/or invested in money market instruments and/or (up to 10% of Target Fund's net asset value) in money market funds for liquidity management.

A maximum of 10% of Target Fund's net asset value may be invested in UCITS and/ or UCI.

*Note:*

*^Emerging Markets mean a country which is not classified by the World Bank as a high-income economy (high gross national income per capita).*

### 4.3 Risk Management Process of the Target Fund

The manager of the Target Fund will calculate the global exposure of the Target Fund. The manager of the Target Fund will use the relative Value-at-Risk approach.

The reference portfolio corresponds to the composition of the MSCI World Information Technology Index. The reference portfolio is used as it is considered to be consistent with the investment objectives, policies and limits of the Target Fund.

Furthermore, the expected level of leverage of derivatives is 0-2. The expected level of leverage of derivatives of the Target Fund is expressed as a ratio between the aggregate of the notional values of all derivatives (excluding non-derivative investments) entered into by the Target Fund and the net asset value of the Target Fund calculated based on the fair market value of all investments (including derivatives). The actual level of leverage of the Target Fund might change over time and might temporarily exceed the expected level of leverage of derivatives of the Target Fund. Derivatives might be used for different purposes including hedging and/ or investment purposes. The calculation of the expected level of leverage does not distinguish between the different purposes of a derivative. Therefore this figure delivers no indication regarding the true riskiness of the Target Fund.

### 4.4 Temporary Suspension of the Calculation of Net Asset Value of the Target Fund and Resulting Suspension of Dealing in the Target Fund

Allianz Global Investors Fund may temporarily suspend the calculation of the net asset value of the Target Fund as well as any dealing in the Target Fund upon occurrence of any of the following:

- (a) during any period (with the exception of regular bank holidays) in which any of the principal stock exchanges or other markets on which a substantial portion of the assets of the Target Fund is listed or dealt in is closed, or during any period in which trade on such an exchange or market is restricted or suspended, provided that such closure, restriction or suspension affects the valuation of the assets of the Target Fund listed on such exchange or market; or
- (b) during any period in which, in the view of the directors of Allianz Global Investors Fund, there is an emergency, the result of which is that the sale or valuation of assets of the Target Fund cannot, for all practical purposes, be carried out; or
- (c) at times when there is a breakdown in the means of communication or calculation normally used on an exchange or other market to determine the price or the value of investments of the Target Fund or to determine the current price or value of investments of the Target Fund; or
- (d) if, for any other reason, the prices for assets of the Allianz Global Investors Fund attributable to the Target Fund cannot be determined rapidly or precisely; or

- (e) during any period in which it is not possible for the Allianz Global Investors Fund to repatriate the necessary funds for the redemption of shares, or in which the transfer of funds from the sale or for the acquisition of investments or for payments resulting from redemptions of shares cannot be carried out, in the view of the board of directors of the Allianz Global Investors Fund, at normal exchange rates; or
- (f) from the time of the announcement of a call by investors for an extraordinary meeting of shareholders for the purpose of liquidating the Allianz Global Investors Fund or for the purpose of carrying out a merger of the Allianz Global Investors Fund, the Target Fund, or for the purpose of informing investors of the decision by the board of directors of the Allianz Global Investors Fund to liquidate Target Fund or for the purpose of merging Target Fund; or
- (g) during any period in which the valuation of the currency hedges of Target Fund whose respective investment objectives and policies make hedging of currencies at the Target Fund level desirable cannot be adequately carried out or cannot be carried out at all.

Appropriate notice of any such suspension as considered necessary will be published by the Allianz Global Investors Fund. The Allianz Global Investors Fund may notify shareholders applying to deal in shares of the Target Fund for which the calculation of net asset value of the Target Fund has been suspended.

#### **4.5 Deferral of Redemption and Conversion Requests in the Target Fund**

If redemption applications (including the redemption portion of conversion applications) exceed 10% of the shares in issue or net asset value of the Target Fund on any dealing day, the directors of the Allianz Global Investors Fund may in their absolute discretion defer some or all of such applications for such period of time (which shall not exceed two valuation days) that the Allianz Global Investors Fund considers to be in the best interest of the Target Fund, provided that, on the first valuation day following this period, such deferred redemption and conversion applications will be given priority and settled ahead of newer applications received after this period.

#### **4.6 Compulsory Redemption of Shares of the Target Fund**

If (i) the Allianz Global Investors Fund considers ownership of shares by any person to be contrary to the interests of the Allianz Global Investors Fund; or (ii) such ownership is in violation of Luxembourg or other law; or (iii) such ownership would subject the Allianz Global Investors Fund to any tax or other financial disadvantage that it would not otherwise incur, the Allianz Global Investors Fund may instruct such a shareholder (a “Restricted Person”) in writing to sell all its shares within 30 calendar days of the Restricted Person receiving such written notice. If the Restricted Person does not comply with the notice, the Allianz Global Investors Fund may compulsorily redeem all shares held by such Restricted Persons in accordance with the following procedure:

- (1) The Allianz Global Investors Fund will issue a second notice (the “Purchase Notice”) to the relevant shareholder, which sets out (i) the shareholder’s name, (ii) the shares to be redeemed, and (iii) the procedure under which the Redemption Price is calculated. The Purchase Notice will be sent by registered post to the address listed in the Register.
- (2) The Restricted Person’s ownership of the designated shares shall end upon close of business on the date designated in the Purchase Notice, and he shall have no further claim in relation to the shares or any part thereof, or against the Allianz Global Investors Fund or the Allianz Global Investors Fund’s assets related to the shares except for the right to repayment of the purchase price of these shares (the “Purchase Price”) without

interest. For registered shares, the name of the shareholder shall be removed from the Register. For bearer shares, the certificates that represent the shares will be cancelled.

- (3) The Purchase Price shall correspond to an amount determined based on the share value of the corresponding Share Class on a Valuation Day, as determined by the Board, less any redemption fees. The Purchase Price is (less any redemption fees), the lower of (i) the share value calculated before the date of the Purchase Notice and (ii) the share value calculated on the day immediately following the relevant Valuation Day by reference to which the Redemption Price is calculated.
- (4) The Purchase Price will be paid in the currency determined by the board of the Allianz Global Investors Fund and deposited at a bank stated in the Purchase Notice after the final determination of the Purchase Price and after receipt of the share certificate(s) along with any unmatured coupons. After the Purchase Notice has been provided and in accordance with the procedure outlined above, the previous owner has no further claim to the shares or any part thereof, and the previous owner no longer has any claim against the Allianz Global Investors Fund or the Allianz Global Investors Fund's assets related to these shares, with the exception of the right to repayment of the Purchase Price without interest from the named bank. All income from redemptions to which the Restricted Person is entitled may not be claimed after five years from the date stated in the Purchase Notice and shall be forfeited. The board of the Allianz Global Investors Fund is authorised to take all necessary steps to return these amounts and to authorise the implementation of corresponding measures for the Allianz Global Investors Fund.
- (5) Any compulsory redemption exercised by the Allianz Global Investors Fund shall not be questioned or declared invalid on any grounds concerning the ownership of the relevant shares, provided always that the Allianz Global Investors Fund exercised its compulsory redemption powers in good faith.

## **5. PERMITTED INVESTMENTS AND RESTRICTIONS**

The Fund will invest in Allianz Global Artificial Intelligence Fund, financial derivatives, money market instruments, Deposits, units/shares of collective investment schemes and any other investments in line with the objective of the Fund, provided that there is no inconsistency with the Fund's objective.

In undertaking the Fund's investments, the Fund must not invest in a fund-of-funds, a feeder fund, or any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.

## **6. RISK FACTORS OF THE FUND**

### **6.1 General Risks of Investing in a Fund**

The following are general risks involved in investing in a Fund:

#### **(a) *Redemption risk***

The ability of the Fund to honour request for redemption in a timely manner is subject to the Fund's holding of adequate liquid assets and/or its ability to borrow on a temporary basis as permitted by the relevant laws. In the event there is insufficient liquid assets, the Manager may have to liquidate the Fund's investment at an unfavourable price.

#### **(b) *Returns are not guaranteed***

There is no guarantee on the investment returns to Unit Holders.

**6.2 Specific Risks when Investing in this Fund****(a) Management risk**

As the Fund invests at least 95% of its NAV in the Target Fund, it is subject to the management risk of the manager and investment manager of the Target Fund. Poor management of the Target Fund by the Target Fund's manager and investment manager will jeopardise the investments of the Fund in the Target Fund and in turn, the Unit Holders' investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.

**(b) Liquidity risk**

The Fund is also exposed to liquidity risk as there is no secondary market for the Target Fund. Investments in the Target Fund can only be liquidated with the manager of the Target Fund or its appointed agents.

**(c) Country risk**

As the Target Fund is domiciled in Luxembourg, the Target Fund is subject to country risk. The Fund's investments in the Target Fund may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation of investments and other restrictions and controls which may be imposed by the relevant authorities in Luxembourg. This in turn may cause the NAV to fall.

**(d) Currency risk**

The impact of the exchange rate movement between the Base Currency (i.e. USD) and the differing currency of the non-USD Classes may result in a depreciation of the investor's holdings as expressed in the Base Currency.

**6.3 Specific Risks of the Target Fund**

Investments of the Target Fund are subject to the following risks:

**(a) General market risk**

The Target Fund is exposed to various general trends and tendencies in the economic and political situation as well as securities markets and investment sentiment, which are partially attributable to irrational factors. Such factors could lead to substantial and longer-lasting drops in prices affecting the entire market.

**(b) Currency risk**

The Target Fund may hold assets denominated in foreign currencies other than the base currency of the Target Fund (i.e. USD). Accordingly, the Target Fund is exposed to a currency risk that if these foreign currency positions have not been hedged or if there is any change in the relevant exchange control regulations, the net asset value of the Target Fund may be affected unfavourably. Any devaluation of the foreign currency against the base currency of the Target Fund would cause the value of the assets denominated in the foreign currency to fall.

**(c) Emerging markets risk**

The Target Fund invests in emerging markets which are subject to greater liquidity risk, currency risk, general market risk, settlement risk and increased custodial risk. The legal, taxation and regulatory environment and the accounting, auditing and reporting standards may deviate substantially to the Target Fund's detriment from the levels and standards that are considered standard international practice.

**(d) Liquidity risk**

The Target Fund may invest in illiquid securities. Even relatively small orders of



illiquid securities can lead to significant price changes. If an asset is illiquid, there is the risk that it cannot be sold or can only be sold at a significant discount to the purchase price.

**(e) Company-specific risk**

The value of the Target Fund's assets may drop significantly and for an extended period of time if company-specific factors (such as the issuer's business situation) deteriorates, even if the market trend is generally positive.

**(f) Concentration risk**

The Target Fund focuses its investments on sectors which will benefit from/ or are currently related to the evolution of artificial intelligence, which may reduce risk diversification. Consequently, the Target Fund may be particularly dependent on the development of these industries or industries that influence each other or companies of such industries.

**(g) Volatility risk**

The net asset value of the Target Fund may likely have a high volatility due to the investment policies or portfolio management techniques employed in respect of the Target Fund.

**(h) Derivatives risk**

(i) The derivatives may be misvalued or may have varying valuations; (ii) the use of derivatives may not completely hedge the risk intended to be hedged; (iii) derivative may become difficult to sell. In such cases, the Target Fund may not be able to liquidate a position at an appropriate time or price; (iv) there is also a creditworthiness risk (i.e. that the counterparty may default or be unable to completely fulfill its obligations); (v) given the leverage effect embedded in derivatives, even a small investment in derivatives could have a substantial, even negative, effect on the performance of the Target Fund.

***Investors are advised to read the information memorandum and obtain professional advice before subscribing to Units.***

***It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not always possible to protect your investment against all risks.***

***The investments of the Fund carry risks and we recommend that you read the whole information memorandum to assess the risks of the Fund.***

## **7. PRICING POLICY**

**Selling Price** is the price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a Unit ("Selling Price"). During the initial offer period of each Class, the Selling Price for all Classes are fixed at 1.0000 per Unit in the currency of the Class subscribed.

After the initial offer period of each Class, the Selling Price shall be the NAV per Unit of the respective Classes as at the next valuation point of the relevant Business Day ("forward pricing") after the application for Units is received by the Manager.

A sales charge will be computed separately based on the investment amount/ purchase amount, net of bank charges, if any.

**Repurchase Price** is the price (before deducting any repurchase charge) payable by the Manager to a Unit Holder pursuant to the repurchase of a Unit ("Repurchase Price"). During the initial offer period of each Class, the Repurchase Price for all Classes are fixed at 1.0000

per Unit in the currency of the Class subscribed.

After the initial offer period of each Class, the Repurchase Price shall be the NAV per Unit of the respective Classes as at the next valuation point of the relevant Business Day (“forward pricing”) after the repurchase request is received by the Manager.

A repurchase charge may be computed separately based on the withdrawal amount/ repurchase amount.

The net asset value of the Fund or a Class is determined by deducting the value of all the Fund’s liabilities (or the liabilities relating to the Class) from the value of all the Fund’s assets (or assets relating to that Class), at the valuation point. The NAV per Unit is determined when the NAV attributable to a Class is divided by the total number of the Units in circulation for that Class at that valuation point.

The NAV per Unit for each Class will be made available on our website, <http://www.rhbgroup.com>.

### 8. VALUATION OF ASSETS

The Fund must be valued at least once every Business Day except during the Fund’s initial offer period. However, the Target Fund in which the Fund invests in performs its valuation for its relevant business day on the day following its relevant business day.

Accordingly, the valuation of the Fund for the relevant Business Day will be conducted before 5.00 p.m. on the following day in which the Manager is open for business, when the valuation of the Target Fund would have been obtained from the manager of the Target Fund.

As such, the daily price of the Fund for a particular Business Day will not be published in the major newspapers on the next day but will instead be published the next following day (i.e. price will be two (2) days old). This will be specifically indicated in the major newspapers.

Investors may however obtain the most current computed price by contacting the Manager directly or visiting our website, <http://www.rhbgroup.com>.

In undertaking any of the Fund’s investments, the Manager will ensure that all the assets of the Fund will be valued appropriately, that is, at market value, failing which, such assets will be valued at fair value and at all times in compliance with the relevant laws (including approved accounting standards).

Accordingly:

- (i) The units of the Target Fund, will be valued by reference to the Target Fund’s manager last published repurchase price of a unit of the Target Fund for the relevant Business Day.
- (ii) Financial derivatives positions will be “marked-to-market” at the close of each Business Day.
- (iii) Deposits will be valued by reference to the principal value of such investments and the interest accrued thereon for the relevant period.
- (iv) Money market instruments will be valued based on the accretion of discount or amortisation of premium or on a yield to maturity basis. Where applicable, the money market instruments will be valued by reference to the prices quoted by a bond pricing

agency registered with the Securities Commission Malaysia.

- (v) Collective investment schemes which are quoted on an approved exchange shall be valued daily based on the market price. However, if:
- (a) a valuation based on the market price does not represent fair value of the units of the collective investment scheme, for example during abnormal market conditions; or
  - (b) no market price is available, including in the event of a suspension in the quotation of the units of the collective investment scheme for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee,

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

- (vi) Unlisted collective investment schemes shall be valued based on the manager's last published repurchase price of a unit for that unlisted collective investment scheme.
- (vii) Foreign exchange translation of assets not denominated in the Base Currency into USD (i.e. the base currency of the Fund) for a particular Business Day is determined based on the bid rate quoted by Bloomberg or Reuters at 4.00 p.m. (United Kingdom time) or such other time as may be prescribed from time to time by the relevant laws.

## **9. CROSS TRADES & POLICY ON REBATES AND SOFT COMMISSION**

### **9.1 Cross Trades**

The Fund may conduct cross trades with another fund under the management of the Manager provided that:

- the sale and purchase decisions are in the best interest of both funds;
- transactions are executed on arm's length and fair value basis;
- reason for such transactions is documented prior to execution; and
- transaction is executed through a dealer or financial institution.

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

### **9.2 Policy on Rebates and Soft Commission**

It is the Manager's policy to credit all rebates to the account of the Fund.

However, goods and services ("soft commission") provided by any broker or dealer may be retained by the Manager or the fund manager only if the goods and services are of demonstrable benefit to the Unit Holders and in the form of research and advisory services that assist in the decision making process relating to the Fund's investments, such as research materials and computer software, which are incidental to the investment management activities of the Fund and any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund.

### 10. PARTIES TO THE FUND

#### 10.1 Manager

RHB Asset Management Sdn Bhd (174588-X)

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: [rham@rhbgroup.com](mailto:rham@rhbgroup.com)

Website: <http://www.rhbgroup.com>

#### 10.1.1 Functions of the Manager

The Manager is responsible for the day-to-day administration of the Fund in accordance with the provisions of the Deed. The main responsibilities of the Manager include:

- Selecting and managing investments of the Fund;
- Executing, supervising and valuing investments of the Fund;
- Arrangement of sale and repurchase of Units;
- Keeping of proper records of the Fund;
- Issuing the Fund's annual and quarterly reports to Unit Holders;
- Distribution of income to Unit Holders (if any); and
- Marketing the Fund to potential investors.

In fulfilling these functions, the Manager has in place a strong and cohesive team of staff who are experienced in various aspects of the unit trust industry, i.e. in the administration, marketing and fund management functions.

#### 10.1.2 Manager's Delegate (Valuation and Fund Accounting)

The delegate of the Manager for the fund valuation and fund accounting functions for the Fund is Standard Chartered Bank Malaysia Berhad ("SCBMB").

SCBMB was incorporated on 29 February 1984 in Malaysia under the Companies Act 1965 as a public limited company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a licence on 1 July 1994 under the Banking and Financial Institutions Act 1989 (now known as the Financial Services Act 2013).

SCBMB will be responsible for the Fund's valuation i.e. daily calculation of the NAV and NAV per Unit and the fund accounting function i.e. maintenance of financial statements and records of the Fund for the purpose of audit and preparation of annual and quarterly report.

#### 10.2 Trustee

SCBMB Trustee Berhad

Level 13A, Menara Standard Chartered

No. 30, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel: 03-2721 5047 Fax: 03-2711 6060

**10.2.1 Duties and Responsibilities of the Trustee**

The Trustee's main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interest of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the provisions of the Deed, the laws and all relevant guidelines.

The Trustee also assume an oversight function on the management company by ensuring that the management company performs its duties and obligations in accordance with the provisions of the Deed, the laws and all relevant guidelines.

**10.2.2 Trustee's Statement of Responsibility**

The Trustee has given its willingness to assume the position as trustee of the Fund and all the obligations in accordance with the Deed, all relevant laws and all relevant guidelines.

**10.2.3 Trustee's Obligation**

The Trustee's obligation in respect of monies paid by an investor for the application of Units arises when the monies are received in the relevant account of the Trustee for the Fund and the Trustee's obligation is discharged once it has paid the redemption amount to the Manager.

**10.2.4 Trustee's Disclosure of Material Litigation and Arbitration**

As at 31 October 2018, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business and/ or financial position of the Trustee or any of its delegates.

**10.2.5 Trustee's Delegates**

The Trustee has appointed SCBMB as custodian of the quoted and unquoted assets of the Fund. The custodian provides custody services to domestic, foreign, retail and institutional investors. The assets are registered in the name of the Trustee to the order of the Fund and held through the custodian's wholly owned subsidiary and nominee company Cartaban Nominees (Tempatan) Sdn Bhd.

SCBMB was incorporated on 29 February 1984 in Malaysia under the Companies Act 1965 as a public limited company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a licence on 1 July 1994 under the Banking and Financial Institutions Act, 1989 (now known as the Financial Services Act 2013). SCBMB has been providing custody services for more than twenty (20) years and has been providing sub-custody services to local investors in Malaysia since 1995.

The roles and duties of SCBMB as the trustee's delegate inter alia are as follows:

1. to act as custodian for the local and selected cross-border investment of the fund(s) and to hold in safekeeping the assets of the fund(s).
2. to provide corporate action information or entitlements arising from the underlying assets and to provide regular reporting on the activities of the invested portfolios.
3. to maintain proper records on the assets held to reflect the ownership of the assets belong to the respective client.

4. to collect and receive for the account of the clients all payments and distribution in respect of the assets held.

The custodian acts only in accordance with instructions from the Trustee.

## **11. RIGHTS AND LIABILITIES OF UNIT HOLDERS**

### **11.1 Rights of the Unit Holders**

Unit Holders shall have the right in respect of the Fund in which they hold Units, among others, to the following:

- (a) to receive distributions of the Fund (if any), to participate in any increase in the value of the Units and to enjoy such other rights and privileges as set out in the Deed;
- (b) to call for the Unit Holders' meetings, and to vote for the removal of the Trustee or the Manager through a special resolution as provided for in the Deed; and
- (c) to receive quarterly and annual reports of the Fund.

No Unit Holder shall be entitled to require the transfer to him of any of the assets of the Fund or be entitled to interfere with or question the exercise by the Trustee, or the Manager on its behalf, of the rights of the Trustee as the registered owner of such assets.

### **11.2 Liabilities of Unit Holders**

The liability of Unit Holders shall be limited to their investment participation in the Fund. Unit Holders shall not be liable to indemnify the Trustee and/or the Manager against any liabilities whatsoever arising in respect of their duties and obligations as trustee and manager of the Fund. Any claims against the Fund shall be entirely restricted to the Fund.

### **11.3 Power to Call for a Meeting by Unit Holders**

Unit Holders have the right to request the Manager to call for a Unit Holders' meeting provided any such request is made in writing by not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders or Unit Holders of a particular Class, and the request must state the purpose of the proposed meeting.

Unit Holders may request the Manager to call for a Unit Holders' meeting for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) requiring the retirement or removal of the Trustee;
- (c) considering the most recent financial statements of the Fund;
- (d) giving to the Trustee such directions as the meeting thinks proper; or
- (e) considering any matter in relation to the Deed.

### **11.4 Termination of the Fund**

The Fund is of unlimited duration and shall continue until terminated:

- (a) by the Manager in accordance with the Deed.
- (b) by the Trustee if a Unit Holders' meeting is summoned by the Trustee to pass a special resolution in order to terminate and wind-up the Fund and therefore the Trustee must obtain an order from the court to confirm the said special resolution.

- (c) by the Unit Holders if a Unit Holders' meeting is summoned by the Unit Holders in accordance with the Deed to pass a special resolution to terminate and wind-up the Fund.

Pursuant to the Deed, the Manager may in its absolute discretion terminate the Fund and a particular Class, provided always that such termination does not prejudice the interests of any other Class.

A special resolution requires majority in number representing at least three-fourths (3/4) of the value of Units held by the Unit Holders voting at a Unit Holders' meeting in person or by proxy. Resolutions passed at the meeting of Unit Holders bind all Unit Holders whether or not they were present at the meeting at which the resolutions were passed.

## **11.5 Classes of Units**

The Manager shall have the sole and absolute right to issue other Classes with different and/or similar features including but not limited to currency denomination, fees and charges and transactions details without the need to obtain or seek the Unit Holders' approval provided that the issuance of other Classes shall not in the opinion of the Manager prejudice the rights of the Unit Holder of the current available Classes.

## ACCOUNT APPLICATION FORM WHOLESALE FUND Individual / Corporate

☐ Individual ☐ Joint ☐ Corporate ☐ Staff Application

This Form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this form. **Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time Investor(s), this Form is required to be completed.**

### PARTICULARS OF INDIVIDUAL APPLICANT / CORPORATE APPLICANT

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

Name of Individual/ Corporate Applicant  
(as in NRIC/Passport No./Certificate of Incorporation)

NRIC No. (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 No./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. Country Code Area Code Residence / House Mobile -

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

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

Education Level ☐ Primary ☐ Secondary ☐ STPM / Diploma / PreU ☐ Degree ☐ Post Graduate ☐ Others

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

Employer's/Company's Name

Employer's/Company's Tel No. Occupation/ Designation

Employer's/Company's Office ☐ In Malaysia ☐ Outside Malaysia (please specify)

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

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

Company Status

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

Company Source of Income

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

Designation

Department

Tel No.

ext

Fax No.

Office Email Address

**Contact Person ( 2 )**

Designation

Department

Tel No.

ext

Fax No.

Email Address

**PARTICULARS OF JOINT INDIVIDUAL APPLICANT**

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.

Bumiputera Status

☐ Yes☐ No

Gender

☐ Male☐ Female

Relationship to Individual Applicant

☐ Parent☐ Spouse☐ Child☐ Sibling☐ Others \_\_\_\_\_

Employer's/Company's Tel No.

Occupation/ Designation

Employer's/Company's Office

☐ In Malaysia☐ Outside Malaysia (please specify) \_\_\_\_\_

Nature of Business of Applicant/Applicant's Employer

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

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

Permanent Address (as in NRIC/Passport No.)

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)**Investment Time Frame**☐ Long Term (> 5 years)☐ Medium (3-5 years)☐ Short Term (< 3 years)☐ No experience

## 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/account holders, 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: rhbam@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](http://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, you 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. You represent and warrant that you 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 you are providing consent as parent / legal guardian / next-of-kin / authorized representative of a junior applicant, you 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, mengumpul, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

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

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

- (i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
- (ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
- (iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
- (iv) penilaian dan analisis termasuk pemeriksaan 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 umummya;
- (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 penyerahhakn, 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, piawaian, 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 menahkakan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

### Khidmat Pelanggan

**RHB Asset Management Sdn Bhd**

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

**Nombor Telefon: 03-9205 8000 Nombor Fax: 03-9205 8100 Email: rhbam@rhbgroup.com**

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](http://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 kecamasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dahkkan kepada RHBAM untuk membenarkan RHBAM membuat pemprosesan yang sama berhubung dengan Tujuan, jika berkenaan.

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

- Sebagai penandatangan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan korporat RHBAM, anda 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. Anda menyatakan dan menjamin bahawa anda 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)

<input type="checkbox"/>	I/We declare that I am/ we are Malaysian resident(s)/ Malaysian organisation	
<input type="checkbox"/>	I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of	(Country)
<input type="checkbox"/>	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)

\* Please complete the Individual Self-Certification form provided

### 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)

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 RHBAM 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 successors-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 Information Memorandum(s) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my/our 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 opening application 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 ("AMLATFPUAA 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 Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- We, the 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).

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

- Pursuant to the requirements of the Capital Market and Services Act 2007, I/we further confirm that I/we/the Company am/are/is a sophisticated investor as defined in the Information Memorandum and thus, I/we/the Company am/are/is qualified to invest in the Wholesale Fund.
- 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 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/disclose/exchange any information/ documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
  - 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 FORM**

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

**FOR UTSC/DISTRIBUTOR USE ONLY****FOR OFFICE USE ONLY**

RHBAM / Distributor / Branch Code / Stamp Name of Staff / UTSC / Distributor Staff / UTSC Code Signature of Staff / UTSC / Distributor FiMM Code	Account No. Transaction Sequence No. Price of Transaction (RM / relevant currency)
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## TERMS AND CONDITIONS

You are advised to read and understand the relevant Information Memorandum(s) 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 Information Memorandum(s) 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 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 the Manager
  - The Manager reserves the right to accept or reject any application in whole or in part thereof and reject any Fund Application Form which is not completed in full and supported by the requested documents and payments.
- 6 Customer Care
  - If you require further information or clarification, please contact our Customer Service for assistance.
- 7 General Consent
  - 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:
    - i 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;
    - ii any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
    - iii any party(ies) providing security for purposes of facility(ies) granted to you; agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers by the RHB Banking Group wherever applicable;
    - iv 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 you, wherever applicable;
    - v credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
    - vi any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.

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.

**"Personal Information"** in respect of you and any Controlling Person, means: (i) where you and any Controlling Person is an individual, his/her full name, date and place of birth, residential address, mailing address, contact information (including telephone number), and any taxpayer identification number ("TIN"), social security number, citizenship(s), residency(ies) and tax residency(ies) or (if applicable) such other information as the RHB Banking Group may reasonably require regarding such Customer and any Controlling Person; (ii) where the Customer and any Controlling Person is a corporate/entity, its full name, date and place of incorporation or formation, registered address, address of place of business, tax identification number, tax status, tax residency, registered address, address of place of business, certification of its CRS status/classification or (if applicable) such other information as the RHB Banking Group may reasonably require regarding each of its substantial shareholders and controlling persons.

**"Reportable Jurisdiction"** is a jurisdiction with which an obligation to provide financial account information is in place.

**"Tax Information"** in respect of a Customer and any Controlling Person, means: (i) any documentation or information (and accompanying statements, forms, representations, waivers and consents as the RHB Banking Group may from time to time require or as the Customer and any Controlling Person from time to time give) relating, directly or indirectly, to the tax status of the Customer and any Controlling Person; (ii) Personal Information of the Customer and any Controlling Person; (iii) Account Information; and (iv) any other information received by any member of the RHB Banking Group in relation to the Customer, including (but not limited to) information collected and maintained pursuant to Anti-Money Laundering/ Know Your Customer (AML/KYC) procedures.

**"Tax Resident"** refers to the definition of tax residence by each participating jurisdiction as provided on [\[https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760\]](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 [\[https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers\]](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.

(for existing unit holders only)

☐ Purchase ☐ Switch ☐ Staff Application

Page 1 of 2

## DETAILS OF SWITCHING APPLICATION

Please ensure you maintain the minimum amount required in the original Fund as stated in the relevant Information Memorandum(s) and its Supplementary(ies).

SWITCH FROM	
Fund Name	No. of Units
1	
2	
3	
4	
5	

SWITCH TO	
Fund Name	*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
4	<input type="checkbox"/> Reinvest <input type="checkbox"/> *Credit into bank account
5	<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.

### LOAN FINANCING RISK DISCLOSURE STATEMENT

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

- (i) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
- (ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- (iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.

(iv) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you have doubts in respect of any aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

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

## DECLARATIONS AND SIGNATURES

- I / We acknowledge that I / We have received, read and understood the relevant Information Memorandum(s) and its Supplementary (ies) (if any) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to indemnify RHBAM against all actions, costs (including any legal cost incurred), suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations and inaccurate information provided herein.

## ALL APPLICANTS MUST SIGN THIS FORM

Individual Applicant / Authorised Signatory (ies) Name: Date :	Joint Individual Applicant / Authorised Signatory (ies) Name: Date:	Company Stamp / Common Seal