



199301001702(256439-D)
(An Islamic Fund Management Company)

PRODUCT HIGHLIGHTS SHEET

PMB SHARIAH GLOBAL EQUITY FUND

Date of Issuance: 1 April 2026

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of PMB Investment Berhad and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised/recognised the issuance of PMB Shariah Global Equity Fund (“the Fund”) and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

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

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

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PMB SHARIAH GLOBAL EQUITY FUND

BRIEF INFORMATION OF THE PRODUCT

What is this product about?

| | | | |
|-----------------------------|-----------------------|--|-----|
| Issuer / Manager | PMB Investment Berhad | Shariah-compliant | Yes |
| Fund Category / Type | Equity / Growth | Capital protected or guaranteed | No |

PRODUCT SUITABILITY

Who is this product suitable for?

The Fund is suitable for investors who:

- have a medium to high risk tolerance level;
- prefer a fund that conforms to Shariah principles;
- seek capital growth in the medium to long term period; and
- want a portfolio with exposure in foreign investments.

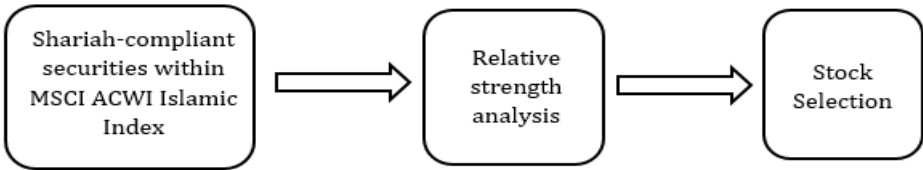
Investors should consult their financial advisers if in doubt whether this product is suitable for them.

Investors are required to undergo a suitability assessment process in order to determine the range of products that suit their risk profile and needs.

KEY PRODUCT FEATURES

What am I investing in?

| | |
|-----------------------------|---|
| Launch Date | 15 October 2021 |
| Financial Year End | 31 January |
| Benchmark | MSCI ACWI Islamic Index |
| Base Currency | RM |
| Investment Objective | To achieve capital growth over the medium to long term period by investing in a diversified portfolio of Shariah-compliant securities listed on global markets. |
| Investment Strategy | <p>The Fund will invest between 70% to 99.5% of the Fund's NAV into Shariah-compliant global equities and Shariah-compliant equity related securities and the remaining balance in Islamic money market instruments, Islamic deposit placements and/or other Shariah-compliant permitted investments. The Fund will invest in eligible markets.</p> <p>The Fund will invest in global Shariah-compliant equities and global Shariah-compliant equity related securities within, but not limited to, the constituents of MSCI ACWI Islamic Index.</p> <p>The Manager, upon advice and in consultation with the Investment Adviser, will construct the portfolio based on relative strength analysis. The analysis, which</p> |

| | |
|--------------------------------------|---|
| | <p>will be based on the Investment Adviser’s proprietary views on the supply and demand of a security, aimed at selecting a portfolio of global Shariah-compliant equities among the constituents of MSCI ACWI Islamic Index that have the potential to deliver commendable return.</p> <div style="text-align: center;">  <pre> graph LR A[Shariah-compliant securities within MSCI ACWI Islamic Index] --> B[Relative strength analysis] B --> C[Stock Selection] </pre> </div> <p>In view of its investment objective, the Fund will adopt an active investment management approach and frequency of trading of securities will very much depend on market conditions. Its portfolio turnover ratio could potentially be higher than that of the normal equity-based funds.</p> <p>Under normal circumstances, allocation to Shariah-compliant equities and Shariah-compliant equity related securities ranges between 70% and 99.5% of the NAV of the Fund. The remaining will be invested in Islamic money market instruments, Islamic deposit placements and/or other Shariah-compliant permitted investments. The equity allocation may be reviewed from time to time depending on the global, regional and local economic as well as equity market conditions. This includes assessing the relevant political, economic and business environment prior to making investment decisions.</p> <p>The Fund may take temporary defensive positions that may be inconsistent with the Fund’s principal strategy corresponding to adverse economic and/or political conditions or potential sharp downturn in the equities market that may be likely leading to substantial capital loss.</p> <p>In such circumstances, the Manager may reallocate up to 100% of the Fund’s Shariah-compliant equity investments into other Shariah-compliant permitted investments, including Islamic money market instruments and/or Islamic deposit placements.</p> |
| Asset Allocation | <ul style="list-style-type: none"> • The Fund will invest between 70% and 99.5% of its NAV in Shariah-compliant equities and Shariah-compliant equity-related securities; and • The remaining balance of the Fund’s NAV will be allocated to Islamic money market instruments, Islamic deposit placements, and/or other Shariah-compliant permitted investments. |
| Distribution Policy | <p>Annual distribution of income (if any) is incidental.</p> <p>The distribution of income distribution, if any, will be made in the form of cash or additional units.</p> |
| Minimum Initial Investment | <p>Individual: RM1,000 Institutional: RM10,000</p> |
| Minimum Additional Investment | <p>Individual: RM100 Institutional: RM1,000</p> |

Note: Please refer to the Fund’s Prospectus and its Supplementaries for further details of the Fund

Who am I Investing with?

| | |
|------------------------|-----------------------------|
| Manager | PMB Investment Berhad |
| Trustee | CIMB Islamic Trustee Berhad |
| Shariah Adviser | Amanie Advisors Sdn Bhd |

What are the possible outcomes of my investment?

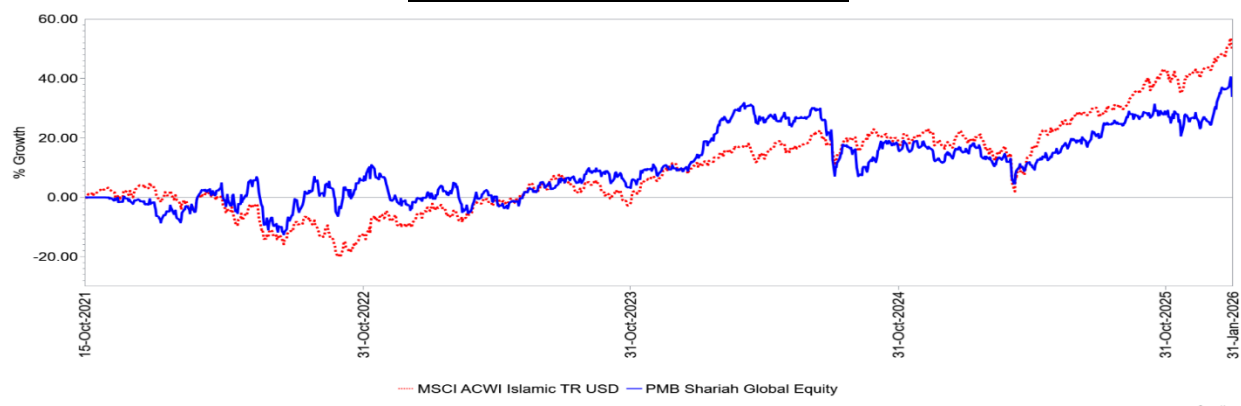
As the Fund invests primarily in the Shariah-compliant equities market, its NAV and therefore your investment capital may fluctuate in line with market movements. Assuming all other factors remain unchanged, a 10% increase in the Fund's NAV would result in a corresponding 10% increase in your investment value, while a 10% decrease in the Fund's NAV would similarly lead to a 10% decline in your investment capital.

Fund Performance

Basis of Fund Performance Computation

The calculation for Average Total Return and Annual Total Return of the Funds is based on computation methods of Lipper and sourced from Lipper for Investment Management (Lipper IM). The basis of computation is on NAV-to-NAV, income re-invested, over a specified period. Lipper IM is an application that provides comprehensive fund information and performance, fund ratings, analytic tools and charting. Information about Lipper IM can be obtained from www.lipperweb.com.

Fund Performance Since Inception



Fund Performance Since Inception Review

Since inception on 15 October 2021, the Fund underperformed its benchmark, recording a total return of 33.76% compared to 49.82% for the Benchmark.

Annual Total Return

Annual Total Return Since Establishment (Financial Year End: 31 January)

| Year | Fund | Benchmark |
|-------------|--------|-----------|
| 2026 | 14.94% | 25.15% |
| 2025 | 2.66% | 8.54% |
| 2024 | 11.86% | 14.85% |
| 2023 | 7.76% | (3.95%) |

Source: Lipper

Average Total Return

| Financial Year End | 31 January | | |
|--------------------|------------|---------|--|
| | 1 year | 3 years | Since Inception 15/10/2021 to 31/01/2026 |
| Fund | 14.94% | 9.68% | 7.00% |
| Benchmark | 25.15% | 15.97% | 9.86% |

Source: Lipper

Distribution Highlight

| Financial Year End | 31 January | | |
|-------------------------------------|------------|-------|-------|
| | 2026 | 2025 | 2024 |
| Gross Distribution Per Unit - (sen) | *4.00 | *1.00 | *1.00 |
| Net Distribution Per Unit - (sen) | *4.00 | *1.00 | *1.00 |

*Distribution is in the form of units

Asset Allocation

| Financial Year End | 31 January | | |
|----------------------------------|------------|--------|--------|
| | 2026 | 2025 | 2024 |
| Shariah-compliant Equity | 100.98% | 89.10% | 92.29% |
| Islamic Deposits / Cash / Others | (0.98%) | 10.90% | 7.71% |

Historical Financial Highlight

Extract of Statement of Comprehensive Income

| Financial Year End 31 January | | 2026 | 2025 | 2024 |
|-------------------------------|----|-----------|-----------|-----------|
| Total Investments Income | RM | 912,656 | 831,929 | 1,842,494 |
| Total Expenses | RM | (179,340) | (355,355) | (413,051) |
| Profit before Taxation | RM | 733,316 | 476,574 | 1,429,443 |
| Taxation | RM | - | (48,924) | (57,974) |
| Profit after Taxation | RM | 733,316 | 427,650 | 1,371,469 |

Extract of Statement of Financial Position

| Financial Year End 31 January | | 2026 | 2025 | 2024 |
|-------------------------------|----|-----------|-----------|-----------|
| Total Investments | RM | 4,250,430 | 6,096,040 | 8,627,553 |
| Other Assets | RM | 92,151 | 56,420 | 821,665 |
| Total Assets | RM | 4,342,581 | 6,152,460 | 9,449,218 |
| Total Liabilities | RM | (283,523) | (148,814) | (237,937) |
| Net Asset Value | RM | 4,059,058 | 6,003,646 | 9,211,281 |

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

Total Annual Expenses

| | Management Fee | | Trustee Fee | | Fund Expenses | | TER | |
|------|----------------|------|-------------|------|---------------|------|----------|------|
| | (RM'000) | (%) | (RM'000) | (%) | (RM'000) | (%) | (RM'000) | (%) |
| Fund | 101 | 1.85 | 2 | 0.04 | 40 | 0.72 | 143 | 2.61 |

Total Expense Ratio (TER) and Portfolio Turnover Ratio (PTR)

| Financial Year End | 31 January | | |
|--------------------|------------|------------|------------|
| | 2026 | 2025 | 2024 |
| TER | 2.61% | 3.78% | 2.70% |
| PTR | 1.15 times | 1.66 times | 1.12 times |

The TER was lower than the previous year as a result of lower expenses incurred during the financial year. The PTR was lower than the previous year as a result of decrease in trading activities undertaken by the Fund during the financial year.

KEY RISKS

What are the key risks associated with this product?

| | |
|---------------------------------------|--|
| Loan Financing Risk | This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payments. In the event units are used as collateral, an investor may be required to top-up the investors' existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financing. Investors who intend to take a financing to finance their investment in Islamic unit trust fund is advised to use Islamic financing. |
| Liquidity Risk | Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavorable prices. The liquidity risk of the Fund also refers to the Manager's ability to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. This is subject to the Fund's holding of adequate liquid assets, its ability to seek financing on a temporary basis as permitted by the relevant laws and/or its ability to redeem the Fund's investments at fair value. Should there be inadequate liquid assets held, the Fund may not be able to honour requests for redemption or to pay Unit Holders' redemption proceeds in a timely manner and may be forced to dispose the Fund's investments at unfavourable prices to meet redemption requirements. |
| Equity Market Risk | The performance of the Fund is subject to the volatility of the stock market which is influenced by the changes in the economic and political climate, interest rate, international stock market performance and regulatory policies. The movement of the value in the underlying investment portfolio will affect the NAV of the Fund. Any downward movement of the value will negatively impact the NAV of the Fund. |
| Stock Specific Risk | Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV. |
| Equity-related Securities Risk | The value of the Shariah-compliant equity-related securities depends on the value of the underlying equities that the Shariah-compliant securities are related to. Any upward movement in the value of the underlying Shariah-compliant equities may result an upward movement of the value of the respective Shariah-compliant equity- |

| | |
|--|---|
| | <p>related securities, and vice versa. Hence, the movement of the value of the Shariah-compliant equity-related securities will affect the value of the Fund. The Fund may also invest in Shariah-compliant equity-related securities such as Shariah-compliant warrant, that have an expiry date and may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date. If the Shariah-compliant warrant is not exercised on or before the expiry date, the Shariah-compliant warrant will have no value and negatively impact the NAV of the Fund.</p> |
| <p>Shariah Status Reclassification Risk</p> | <p>This risk refers to the possibility that Shariah-compliant securities currently held by the Fund may subsequently be reclassified as Shariah non-compliant by the SAC of the SC, the Shariah Adviser, or the Shariah Supervisory Board of relevant Islamic indices, due to non-compliance with the established Shariah benchmark criteria.</p> <p>If this occurs, the Manager will take the necessary steps to dispose of the affected securities in accordance with the Shariah Investment Guidelines. The Fund may experience opportunity loss, as it is not allowed to retain any excess capital gains derived from the disposal of such reclassified securities, as per Shariah Investment Guidelines. In such cases, the Fund is required to dispose of or manage the affected securities based on their market value relative to the original investment cost. Any dividends or income received and excess gains derived from the disposal after the reclassification effective date may need to be channeled to baitulmal and/or charitable bodies as advised by the Shariah Adviser.</p> |
| <p>Dividend Policy Risk</p> | <p>This is a risk particular to the Fund which has heavy emphasis on high yield dividend stocks. Such a risk may occur when fundamentals of the company's business deteriorate or if there is a change in the dividend payout policy resulting in a reduction of the dividend to be paid by the company. This risk may be mitigated by investing mainly in companies with a consistent historical record of paying dividends, strong cash flow, or operating in fairly stable industries.</p> |
| <p>Interest Rate Risk</p> | <p>This risk refers to the effect of interest rate changes on the valuation of Islamic money market instruments and Islamic deposit placements. Any downward movement of the interest rate may result in a drop of the expected return from the Fund's investments in Islamic money market instrument and Islamic deposit placement. The interest rate is a general indicator. Although the Fund does not invest in interest bearing instruments, the movement of the interest rate will have an impact on the profit rate of the Islamic money market instruments and Islamic deposit placement, and consequently affect the expected return of the Fund's investments. The Fund's future reinvestment in Islamic deposit placement will benefit from higher profit rate and in the event of a falling profit rates, the Fund's future investment in Islamic deposit placement will be reinvested at lower profit rates which in turn will reduce the Fund's potential return.</p> |
| <p>Islamic Derivative Risk</p> | <p>The Manager may use Islamic derivatives for hedging and risk reduction purposes to protect the Fund from anticipated detrimental movements in the underlying markets or investments, depending on the market circumstances. While the use of derivatives may pose certain risks, including but not limited to:</p> <ul style="list-style-type: none"> (a) the risk of Islamic derivative transactions having the effect of increasing the volatility of the Fund's respective NAV; (b) the risk of loss from default by the counterparty, typically as a consequence of insolvency or failed settlement; and/or |

| | |
|--|---|
| | <p>(c) the risk of the supply and demand factors in the Islamic derivatives market and in other related markets impacting the liquidity of the derivatives market adversely, which in turn would adversely affect derivatives pricing and the Fund.</p> <p>The Manager will mitigate the risks by monitoring closely all investment in Islamic derivatives or unwinding the position if there is material adverse change to the respective derivative issuer.</p> <p>For the purposes of the Fund's investment in Islamic derivatives, the global exposure will be calculated using commitment approach to ensure it does not exceed the Fund's NAV. The global exposure of the Fund to Islamic derivatives is calculated as the sum of the:</p> <ul style="list-style-type: none"> (a) absolute value of the exposure of each individual Islamic derivative not involved in netting or hedging arrangements; (b) absolute value of the net exposure of each individual Islamic derivative after netting or hedging arrangement; and (c) the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC Islamic derivatives |
| Credit/Default Risk | <p>This risk refers to the effect of interest rate changes on the valuation of Islamic money market instruments and Credit risk relates to the creditworthiness of the financial institutions that issues Islamic money market instrument and Islamic deposit placement, and their expected ability to make timely payment of profit and/or principal. In the event the financial institutions default in the profit and/or principal payments, the value of the Fund will be adversely affected.</p> |
| Country Risk | <p>Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the net asset value of the Fund or prices of units to fall.</p> |
| Currency Risk | <p>As the investments of the Fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the Fund in the base currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.</p> |
| Islamic Collective Investment Scheme Risk | <p>Any adverse effect on the Islamic collective investment scheme which the Fund is investing in will impact the NAV of the Fund. For example, the value of Islamic collective investment scheme may drop below its cost of investment due to poor market conditions and as a result, the NAV of the Fund will be adversely affected, as the performance of the Fund is dependent on the performance of the Islamic collective investment scheme. While the Manager will exercise due skill and care in selecting the Islamic collective investment scheme, it does not have control over the management of the Islamic collective investment scheme and there is no guarantee that the investment objective of the Islamic collective investment scheme will be met.</p> |

| | |
|---------------------|--|
| Warrant Risk | <p>The Fund may hold Shariah-compliant warrants as a result of corporate actions of Shariah-compliant securities of listed companies in which the Fund is holding their stocks. The value of warrants is influenced by the current market price of the underlying stocks, the exercise price of the warrant, the time to expiration of the warrant and the estimate of the future volatility of the underlying stock price over the life of the warrant. The warrant's price decreases as the warrant approaches its due date especially in the event that the warrants are held and not exercised.</p> <p>Please take note that events affecting the investments of the Fund cannot always be forecasted. As such, it is not possible to protect the investments from all risks. Please read and understand the whole Prospectus to evaluate the risks associated to the Fund. You may consult your professional advisers on the risks.</p> |
|---------------------|--|

FEES AND CHARGES

What are the fees and charges involved?

- **Payable directly by you**

You will need to pay the following fees and charges as a percentage of your gross investment sum:

| | | |
|---|--|---|
| Sales Charge | 6.00% of the NAV | |
| Redemption Charge | Nil | |
| Switching Fee | Nil | |
| Transfer Fee | Up to RM10.00 per transaction | |
| Other Charges | <ul style="list-style-type: none"> • Bank charges • Telegraphic Transfer charges | Rate is determined by the appointed bankers |
| Distribution Channel(s) | <ul style="list-style-type: none"> • IUTA • CUTA • UTC • Direct Purchase • Auto Debit | |
| <i>Note: In addition, the above fees and charges are subject to the Tax at the prevailing rate.</i> | | |

- **Payable indirectly by you**

You will need to pay the following fees and charges as a percentage of your gross investment sum:

| | |
|---------------------------------------|--|
| Management Fee | 1.85% per annum of the NAV of the Fund. |
| Trustee Fee | 0.04% of the Fund's NAV with minimum fee of RM15,000 per annum. |
| Other fees charged by the Fund | <ul style="list-style-type: none"> • Commissions/fees paid to brokers/dealers; • Auditor's fee; • Tax adviser's fee; • Valuation fee; • Taxes; • Custodial Charges; • Tax voucher/distribution warrants; and • Any other fees/expenses permitted by the Deed |

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT

Note: Please refer to the Fund's Prospectus and its Supplementaries for further explanation and illustration of the Fund's fees, charges, and expenses

How often are valuations available?

- It is our policy that the Fund is valued on a daily basis at the end of a Business day.
- You may obtain the latest information on the Fund's price from our website at pmbinvestment.com.my.

How can I exit from this investment and what are the risks and costs involved?

• **Cooling-off Period**

If you are a first time individual investor with the Manager shall have the right, within 6 Business Days, commencing from the day the completed application is received and accepted by the Manager to withdraw his/her investment in the Fund. However, this cooling-off period does not apply to a staff of the Manager and a person registered with a body approved by the SC to deal in unit trusts. The refund pursuant to an exercise of a cooling-off right must be as follows:-

- a) If the original price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
- b) If the market price is higher than the original price, the original price at the point of cooling-off.

The Manager will refund the charges imposed on the day the units were purchased. The money payable out of this transaction will be refunded to the investor within seven (7) Business Days of the Manager's receipt of the repurchase request.

• **Redemption**

You may redeem all or some of the units held on any Business Day by submitting the completed Transaction Form together with a photocopy of your NRIC.

For a request to redeem units received or deemed to have been received by us on or before the cut-off time of 3.30 p.m. on any Business Day, units will be redeemed at the NAV per unit calculated at the end of Business Day on which the request is received ("forward pricing"). Where the repurchase request is received after the cut-off time, the request will be deemed to have been received on the next Business Day. There is no minimum number of units for redemption but individual Unit Holder and institutional Unit Holder must retain at least 100 units and 1,000 units respectively upon partial redemption.

No redemption fee is charged. However, any applicable bank charges and other bank fees incurred as a result of a withdrawal by way of telegraphic transfer, banker's cheque or other special payment method will be borne by the Unit Holder. There is no frequency limit for the request of repurchase of unit. If the units are held in the names of more than one Unit Holder, where the mode of holding is specified as "Joint Application", redemption request will have to be signed by all the joint holders unless the joint applicant is a minor.

CONTACT INFORMATION

Who should I contact for further information or to lodge a complaint?

- You may contact PMB Investment Berhad or visit any of our appointed distributors listed on pmbinvestment.com.my for further assistance.
- For any complaint or internal dispute resolution, please contact:
 - (a) via phone to : 03-4145 3900
 - (b) via email to : clients@pelaburanmara.com.my
 - (c) via letter to : Customer Services Unit

PMB Investment Berhad
2nd Floor, Wisma PMB
No. 1A, Jalan Lumut
50400 Kuala Lumpur

Please state the date, time, place of occurrence, person involved and nature of your complaint or dispute. You may also lodge your complaint through telephone calls.

- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

- (a) via phone to : 03-2272 2811
- (b) via online complaint form : www.fmos.org.my
- (d) via letter to : Financial Markets Ombudsman Service (FMOS)
Level 14 Main Block Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

- You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

- (a) via phone to the Aduan Hotline at : 03-6204 8999
- (b) via fax to : 03-6204 8991
- (c) via email to : aduan@seccom.com.my
- (d) via letter to : Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara, Bukit Kiara
50490 Kuala Lumpur

- Federation of Investment Managers Malaysia (FIMM)'s Complaint Bureau:

- (a) via phone to : 03-7890 4242
- (b) via email to : complaints@fimm.com.my
- (c) via online complaint form available at : www.fimm.com.my
- (d) via letter to : Complaints Bureau
Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Capital A
No. 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

APPENDIX: GLOSSARY

| | |
|-------------------------------|---|
| Business day | means a day (excluding Saturdays, Sundays and public holidays in Malaysia) on which banks in Kuala Lumpur are open for business and/or a day on which Bursa Malaysia is open for trading. |
| CUTA | means 'Corporate UTS Adviser', a licensed financial planner registered with FIMM and authorised to market and distribute unit trust schemes of another party. |
| Cut-off time | means the time by which requests for unit purchases or redemptions by investors are accepted each day up to the Fund's dealing cut-off time and are processed using the same day-end's NAV per unit prices. |
| Deed | means the principal and the supplemental deeds of the Fund made between the Manager and the Trustee. |
| Forward pricing | means the purchase or redemption of units is determined based on the NAV per unit calculated at the next valuation point after an application to purchase or repurchase units is received by the Manager. |
| IUTA | means Institutional UTS Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party. |
| Long term | means a period of more than 5 years. |
| Manager or us | means PMB Investment Berhad. |
| NAV | means the net asset value of the Fund, that is the value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation. |
| SAC | means the Shariah Advisory Council of the SC and/or BNM, where applicable. |
| SC | means Securities Commission Malaysia, established under the Securities Commission Act, 1993. |
| Securities | means debt securities, stocks or bonds issued or proposed to be issued by any government; shares in or debt securities of, a body corporate or an unincorporated body; or units in a unit trust scheme or prescribed investments, and includes any right, option or interest in respect thereof. |
| Shariah | means Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the Qur'an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and other sources of Shariah such as Ijtihad (intellectual reasoning) of Shariah scholars. |
| Shariah-compliant securities | means the investment portfolio of the Fund comprises securities that have been classified as Shariah-compliant by the SAC of the SC or the SAC of BNM. For securities that have yet to be classified as Shariah-compliant by the SAC of the SC or the SAC of BNM, the Shariah Adviser of the Fund will determine whether or not the securities are Shariah-compliant for investment by the Fund |
| Tax | means many applicable tax and/or duties which may be imposed by the government or other authorities from time to time. |
| Unit Trust Consultant or UTC: | means UTS Consultant, an individual who is duly registered with the FIMM to market and distribute unit trust schemes. |
| UTS | means Unit Trust Schemes. |