

## RHB ASIA DYNAMIC FUND

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd ("RHBAM") and they 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 omission 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 the issuance of RHB Asia Dynamic Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the RHB Asia Dynamic Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Asia Dynamic 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 RHBAM responsible for the RHB Asia Dynamic 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.

## PRODUCT HIGHLIGHTS SHEET

**This Product Highlights Sheet only highlights the key features and risks of RHB Asia Dynamic Fund. Investors are advised to request, read and understand the Fund's prevailing prospectus and its supplementary(ies) (if any) before deciding to invest.**

<b>Name of Fund</b>	RHB Asia Dynamic Fund ("Fund")	<b>Fund Category</b>	Equity (Fund-of-Funds)
<b>Manager</b>	RHB Asset Management Sdn Bhd	<b>Launch Date</b>	15 September 2020
<b>Trustee</b>	TMF Trustees Malaysia Berhad	<b>Financial Year End</b>	31 October
<b>Investment Adviser</b>	Schroder Investment Management (Singapore) Ltd	<b>Base Currency of the Fund</b>	USD

Classes under the Fund	Currency denomination of the Class	Launch Date of the Class	Initial Offer Period	Initial Offer Price
<b>USD Class</b>	USD	15 September 2020	21 days (15 September 2020– 5 October 2020)	USD 1.0000 per unit
<b>RM Class</b>	RM	15 September 2020	21 days (15 September 2020– 5 October 2020)	RM 1.0000 per unit
<b>RM – Hedged Class</b>	RM	15 September 2020	21 days (15 September 2020– 5 October 2020)	RM 1.000 per unit
<b>SGD – Hedged Class</b>	SGD	15 September 2020	21 days (15 September 2020– 5 October 2020)	SGD 1.0000 per unit
<b>AUD – Hedged Class</b>	AUD	15 September 2020	21 days (15 September 2020– 5 October 2020)	AUD 1.0000 per unit
<b>GBP – Hedged Class</b>	GBP	15 September 2020	21 days (15 September 2020– 5 October 2020)	GBP 1.0000 per unit
<b>EUR – Hedged Class</b>	EUR	TBC	TBC	EUR 1.0000 per unit
<b>RMB – Hedged Class</b>	RMB	15 September 2020	21 days (15 September 2020– 5 October 2020)	RMB 1.0000 per unit

Each hedged class seeks to reduce the effect of currency fluctuations between the currency of the class and the base currency of the Fund.

### PRODUCT SUITABILITY

This Fund is suitable for investors:

- (i) with moderate to high risk profile; and
- (ii) who are seeking capital appreciation over the medium to long term<sup>^</sup> through investments in a diversified portfolio of collective investment schemes ("CIS").

Note: <sup>^</sup> "medium to long term" in this context refers to a period between 3 – 7 years.

### KEY PRODUCT FEATURES

#### INVESTMENT OBJECTIVE

The Fund seeks to achieve capital growth by investing primarily in a portfolio of CIS.

## KEY PRODUCT FEATURES

### INVESTMENT STRATEGY

To achieve its investment objective, the Fund will seek to invest its assets in a diversified portfolio of CIS (collectively known as “Underlying Funds”) that primarily provide exposure to equities of Asia Pacific companies (excluding Japan), as well as exposure into fixed income instruments such as debt securities issued by Asia Pacific companies (excluding Japan), money market instruments and fixed deposits. Through the investment into the Underlying Funds, the Fund will be having a portfolio holding of a minimum 70% exposure into equities and a maximum 30% exposure into fixed income instruments such as debt securities, money market instruments and fixed deposits. The exposure in Underlying Funds with fixed income instruments is to reduce the risk of the Fund during adverse market conditions.

The Fund will invest primarily in CIS with exposure into equities of Asia Pacific companies (excluding Japan) that have the ability to demonstrate high growth potential in order to derive high alpha returns. The Fund may also invest in CIS with exposure into Asia Pacific dividend paying equities (excluding Japan) and Asia Pacific fixed income instruments (excluding Japan) to mitigate potential downside risks. The Fund may also invest into CIS with exposure into China A-Shares, China B-Shares and China H-Shares depending on market conditions.

The Fund will invest in markets where the regulatory authorities are ordinary or associate members of the International Organization of Securities Commissions. There is no specific allocation on country exposure. The Fund will be managed based on three key investment themes as described below:

#### Theme 1 – Structural Growth Potential of Asia Pacific (excluding Japan)

Structural growth potential means the change or shift in how an economy or market functions. These changes are dynamic in nature, depending on each country’s strength, the ability to adapt to prevailing market conditions and availability of resources. The Fund seeks to benefit from the long term structural growth potential of the Asia Pacific region (excluding Japan), by investing in Underlying Funds that seek to generate alpha performance from equity investments diversified across Asia Pacific (excluding Japan).

#### Theme 2 – Access New Opportunities

With the continuous development and progress in the China equity market, the Fund seeks exposure to selective equity opportunities in China by investing in Underlying Funds that offer exposure to the China equity market, including China H-shares, China B-shares and the onshore China A-shares market, in generating alpha for the Fund.

#### Theme 3 – Mitigate Potential Downside Risk

To mitigate potential volatility and downside risks of the Asia Pacific equity markets (excluding Japan), the Fund will also seek to invest in Underlying Funds that provide exposure to Asia Pacific dividend paying equities (excluding Japan) and Asia Pacific fixed income instruments (excluding Japan) to achieve portfolio diversification and improve the risk-return profile of the Fund.

The Manager takes an active investment strategy in terms of its asset allocation and geographical focus decision. However, once a decision is made with regard to the actual allocation, the Fund will take a more passive stance by holding on to investments it already owns. The Investment Adviser will provide investment advice on the selection of Underlying Funds and its exposure. Investments will ultimately be made based on risk-reward profile by the Manager. Nevertheless, the Manager will hold the flexibility to actively shift the Fund’s asset and geographical allocation should it deem necessary based on the prevailing market conditions.

As the Fund will be investing a minimum of 95% of its NAV into CIS, the risk management strategies and techniques employed by the Manager include diversification of the Fund’s investments in terms of its exposure to various CIS. The Manager will conduct a stringent screening process by conducting fundamental analysis, close monitoring of the performance of the Underlying Funds and obtain regular updates from the respective investment managers of the Underlying Funds on a monthly basis.

The Manager may take temporary defensive positions that may be inconsistent with the Fund’s investment strategy in response to adverse economic, political or any market conditions. In such circumstances, the Fund may hold up to 100% of its assets in liquid assets as a defensive strategy.

When appropriate for all Classes (except USD 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.

### ASSET ALLOCATION

The Fund will invest at least 95% of its Net Asset Value (“NAV”) in CIS.

The balance of its NAV will be invested in liquid assets including money market instruments, deposits that are not embedded with or linked to financial derivative instruments (“Deposits”) and collective investment schemes investing in money market instruments and Deposits.

### BENCHMARK

MSCI AC ASIA ex JAPAN

### DISTRIBUTION

**DISTRIBUTION POLICY** – Incidental. Distribution, if any, is declared at the end of each financial year, or any other period.

**DISTRIBUTION MODE** - Distributions, if any, after deduction of taxation and expenses (i.e. net distribution) will be reinvested, unless the unit holder of the Fund (“Unit Holders”) specifically requests for distribution to be paid out to the Unit Holder by indicating in the purchase/ switch form. For distribution reinvestment, distribution will be reinvested based on net asset value 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.

Distribution which is less than or equal to the amount of 300.00 or such other amount which will be determined by the Manager in the currency of the class subscribed will be automatically reinvested based on the net asset value per unit of that class as at the first Business Day when units of that class are quoted ex-entitlement.

For Unit Holder who specifically requests for distribution to be paid out, it will be credited into the bank account opened with financial institutions in Malaysia. In the absence of a valid and active bank account, the distribution will be reinvested based on net asset value per unit of the class subscribed on a Business Day determined at the discretion of the Manager.

## KEY RISKS

### General and Specific Risks of Investing in the Fund

**FUND MANAGEMENT RISK** - Inadequate expertise of a management company in dealing with the day-to-day management of the Fund will jeopardise the investment of Unit Holders through the risk of reduced returns and in some cases the Unit Holders may also lose the capital invested in the Fund.

**REDEMPTION RISK** - The ability of the Fund to honour requests for redemption in a timely manner is subject to the Fund's holding of adequate liquid assets and/or its ability to source financing on a temporary basis as permitted by the relevant laws. The Fund may seek a financing facility to meet the above requests. In the event there is insufficient liquid assets, the Manager may have to liquidate the Fund's investments at an unfavourable price.

**INFLATION RISK** - The purchasing power of Unit Holders' money may not keep pace with inflation. Inflation reduces the purchasing power of money. There is a risk that the value of Unit Holders' money invested in the Fund and the value of any returns thereof will be reduced by inflation.

**LOAN/FINANCING RISK** - Investors should assess the inherent risk of investing with borrowed money or through financing facility which should include the following: i) the ability to service the loan repayments or financing instalments and the effect of increase in interest rates or profit rates on the loan repayments or financing instalments; and ii) (in a case where Units are used as collateral to the loan or financing facility) the ability to provide additional collateral should the Unit prices fall beyond a certain level, failing which, the investors' Units may be sold off to realise the proceeds towards settlement of the outstanding loan or financing facility taken.

**RISK OF NON-COMPLIANCE** - The risk arises should the Manager not follow the provisions set out in the Deed or the law that governs the Fund or its own internal procedures whether due to the Manager's oversight, or if the Manager acts fraudulently or dishonestly. Such non-compliance may result in the Fund being mismanaged and may affect the Unit Holders' investments.

**RETURNS ARE NOT GUARANTEED** - There is no guarantee on the investment returns to Unit Holders.

**RISK OF TERMINATION OF THE FUND** - Although the Fund is open-ended without a determined tenure, the Fund can be terminated by the Unit Holders or by the Securities Commission's revocation of its authorisation of the Fund. In the unlikely event of termination, Unit Holders may not get back their entire original investment amount.

**COUNTERPARTY RISK** - The Fund's placements of cash or Deposits with financial institutions are subject to the risk of the counterparty. Counterparty risk refers to the possibility that the financial institutions where cash placements or Deposits placements are made will not be able to make timely payments of interest and/or principal repayment. This may lead to a default in the repayment of principal and/or payment of interest and ultimately a reduction in the value of the Fund.

**MARKET RISK** - Market risk is a risk that arises when the prices of investments in the marketplace are affected by circumstances such as political or economic events. These circumstances may be a local or global event that can affect the markets where the Fund is invested in and subsequently, the value of the Fund's investments.

**LIQUIDITY RISK** - This refers to the ease with which an asset can be sold at or near its fair value depending on the volume traded on the market. Should an asset become illiquid, it may be sold at a discount to its fair value, thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

**FINANCIAL DERIVATIVE RISK** - If the Fund participates in financial derivative instruments (and the Fund only participates in financial derivative instruments for hedging purposes), it will be subject to risks associated with such investments. As hedging activities are meant to protect the Fund from currency volatility, hence the benefit of any upside of currency movement is limited. Investments in financial derivative instruments may require the deposit of initial margin and additional deposit of margin on short notice if the market moves against the investment positions. If no provision is made for the required margin within the prescribed time, the Fund's investments may be liquidated at a loss. Therefore, it is essential that such investments in financial derivative instruments are monitored closely. If and when the Manager participates or invests in financial derivatives, the Manager will monitor the financial derivative positions for the Fund. In addition, participation or investment in financial derivatives is also subject to the possibility that the counterparty to the financial derivative may fail or default in its obligations under the financial derivative contract. Such failure or default by the counterparty whether in the payment of principal and/or interest or any gain from the financial derivative transaction may ultimately lead to a reduction in the value of the Fund.

**COLLECTIVE INVESTMENT SCHEME RISK** - The performance of the Fund is dependent on the performance of the collective investment schemes that the Fund is investing in. The NAV of the Fund will be affected by any adverse effect of the collective investment schemes. In addition, poor management of the CIS by the investment managers will jeopardise the investments of the Fund in the CIS and in turn, the Unit Holders' investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.

**CREDIT/DEFAULT RISK** - This refers to the creditworthiness of the issuer and/or the financial institution where liquid assets of the Fund are deposited and its expected ability to make interest payments and/or repay or pay the principal in a timely manner. Default happens when the issuer and/or the financial institution is not able to make interest payments and/or repay or pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

**INTEREST RATE RISK** - Generally, money market instruments' prices move in the opposite direction of interest rates; a rise in interest rates will generally cause a fall in money market instruments' prices and vice versa.

**CURRENCY RISK** - Fluctuation in the exchange rate between the base currency of the Fund (i.e. USD) and the currencies in which the investments are denominated may affect the value of the Fund's investments and subsequently the value of Unit Holders' investments. The impact of the exchange rate movement between the base currency of the Fund (i.e. USD) and the differing currency of the non-USD classes may result in depreciation of the investor's holdings as expressed in the base currency of the Fund.

**COUNTRY RISK** - The Fund's investments 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 of the countries in which the Fund may invest in. This in turn may cause the net asset value to fall.

### Specific Risks Related to the Underlying Funds

**EQUITY RISK** - The performance of the equities is dependent on company specific factors like the company's business situation. If the company-specific factors deteriorate, the price of the specific equity may drop significantly and permanently. Such event could possibly occur even in a positive equity market trend.

**INTEREST RATE RISK** - Investment of the Underlying Funds in fixed income instruments and money market instruments are also subject to risk of interest rate fluctuations and the prices of fixed income instruments and money market instruments may go up or down in response to such fluctuations in interest rates. In the event of rising interest rates, prices of fixed income instruments and money market instruments will generally decrease and vice versa.

**CREDIT/DEFAULT RISK** - This refers to the creditworthiness of the fixed income instruments' or money market instruments' issuer and/or the financial institution where liquid assets of the Underlying Funds are deposited and its expected ability to make interest payments and/or repay or pay the principal in a timely manner. Default happens when the issuer and/or the financial institution is not able to make interest payments and/or repay or pay the principal in a timely manner thus lowering the value of the investments of the Underlying Funds and subsequently the value of the Fund.

*Note: If your investments are made through an institutional unit trust adviser ("Distributor") which adopts the nominee system of ownership, you would not be deemed to be a unit holder under the deed and as a result, your rights as an investor may be limited. Accordingly, we will only recognize the Distributor as a unit holder of the Fund and the Distributor shall be entitled to all the rights conferred to it under the deed.*

<b>FUND PERFORMANCE</b>		
<b>AVERAGE TOTAL RETURNS OF THE FUND</b>		
Average total returns for the following periods ended 31 October 2021		
<b>AUD-Hedged Class</b>	<b>1 Year</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>
RHB Asia Dynamic Fund (%)	9.11	10.71
Benchmark^ (%)	5.48	9.93
<b>GBP-Hedged Class</b>	<b>1 Year</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>
RHB Asia Dynamic Fund (%)	5.92	6.21
Benchmark^ (%)	6.42	8.71
<b>RM Class</b>	<b>1 Year</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>
RHB Asia Dynamic Fund (%)	10.30	11.57
Benchmark^ (%)	12.44	14.51
<b>RM-Hedged Class</b>	<b>1 Year</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>
RHB Asia Dynamic Fund (%)	11.46	12.70
Benchmark^ (%)	12.44	14.51
<b>RMB-Hedged Class</b>	<b>1 Year</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>
RHB Asia Dynamic Fund (%)	12.48	12.61
Benchmark^ (%)	7.87	9.48
<b>SGD-Hedged Class</b>	<b>1 Year</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>
RHB Asia Dynamic Fund (%)	9.75	8.50
Benchmark^ (%)	11.41	13.89
<b>USD Class</b>	<b>1 Year</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>
RHB Asia Dynamic Fund (%)	10.65	12.07
Benchmark^ (%)	12.82	14.82
<b>ANNUAL TOTAL RETURNS OF THE FUND</b>		
Annual total returns for the following financial year ended 31 October		
<b>AUD-Hedged Class</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>	
RHB Asia Dynamic Fund (%)	10.71	
Benchmark^ (%)	9.93	
For the latest financial year, the Fund recorded a return of 10.71% outperforming its benchmark recorded return of 9.93%. Source: Lipper IM, 11 November 2021.* The last day of the Fund's initial offer period. ^The benchmark of the Fund is MSCI AC ASIA ex Japan. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.		
<b>GBP-Hedged Class</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>	
RHB Asia Dynamic Fund (%)	6.21	
Benchmark^ (%)	8.71	
For the latest financial year, the Fund recorded a return of 6.21% whilst its benchmark recorded a return of 8.71%. Source: Lipper IM, 11 November 2021.* The last day of the Fund's initial offer period. ^The benchmark of the Fund is MSCI AC ASIA ex Japan. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.		
<b>RM Class</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>	
RHB Asia Dynamic Fund (%)	11.57	
Benchmark^ (%)	14.51	
For the latest financial year, the Fund recorded a return of 11.57% whilst its benchmark recorded a return of 14.51%. Source: Lipper IM, 11 November 2021.* The last day of the Fund's initial offer period. ^The benchmark of the Fund is MSCI AC ASIA ex Japan. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.		
<b>RM-Hedged Class</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>	
RHB Asia Dynamic Fund (%)	12.70	
Benchmark^ (%)	14.51	
For the latest financial year, the Fund recorded a return of 12.70% whilst its benchmark recorded a return of 14.51%. Source: Lipper IM, 11 November 2021.* The last day of the Fund's initial offer period. ^The benchmark of the Fund is MSCI AC ASIA ex Japan. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.		
<b>RMB-Hedged Class</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>	
RHB Asia Dynamic Fund (%)	12.61	
Benchmark^ (%)	9.48	
For the latest financial year, the Fund recorded a return of 12.61% outperforming its benchmark recorded return of 9.48%. Source: Lipper IM, 11 November 2021.* The last day of the Fund's initial offer period. ^The benchmark of the Fund is MSCI AC ASIA ex Japan. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.		
<b>SGD-Hedged Class</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>	
RHB Asia Dynamic Fund (%)	8.50	
Benchmark^ (%)	13.89	
For the latest financial year, the Fund recorded a return of 8.50% whilst its benchmark recorded a return of 13.89%. Source: Lipper IM, 11 November 2021.* The last day of the Fund's initial offer period. ^The benchmark of the Fund is MSCI AC ASIA ex Japan. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.		
<b>USD Class</b>	<b>Since Launch (05/10/2020*- 31/10/2021)</b>	
RHB Asia Dynamic Fund (%)	12.07	
Benchmark^ (%)	14.82	
For the latest financial year, the Fund recorded a return of 12.07% whilst its benchmark recorded a return of 14.82%. Source: Lipper IM, 11 November 2021.* The last day of the Fund's initial offer period. ^The benchmark of the Fund is MSCI AC ASIA ex Japan. The abovementioned Fund performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.		
<b>PORTFOLIO TURNOVER RATIO ("PTR")</b>		
PTR (times)	<b>Financial Year Ended 31 October</b>	
	<b>Since Launch (15/09/2020-31/10/2021)</b>	
	1.09	
There is no comparative figure as this is the Fund's first set of annual financial statements since the date of commencement.		

<b>DISTRIBUTION RECORD</b>	
	<b>Financial Year Ended 31 October 2021</b>
Gross distribution per unit (sen)	-
Net distribution per unit (sen)	-
For the latest financial year, no distribution has been proposed by the Fund.	

### FEES & CHARGES

*This table describes the charges that you may directly incur when you buy or redeem units of this Fund:*

	USD Class	RM Class	RM-Hedged Class	SGD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	RMB-Hedged Class
<b>Charges</b>								
<b>Sales charge<sup>1</sup></b>	<b>Up to 5.00% of investment amount.</b> An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel, 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.							
<b>Repurchase charge</b>	None							
<b>Dilution fee or transaction cost factor</b>	None.							
<b>Other charges payable directly by the investors</b>								
Switching fee <sup>1</sup>	<b>USD 10.00</b> per switch or the difference in sales charge between switching funds, where applicable.	<b>RM 25.00</b> per switch or the difference in sales charge between switching funds, where applicable.	<b>RM 25.00</b> per switch or the difference in sales charge between switching funds, where applicable.	<b>SGD 10.00</b> per switch or the difference in sales charge between switching funds, where applicable.	<b>AUD 10.00</b> per switch or the difference in sales charge between switching funds, where applicable.	<b>GBP 10.00</b> per switch or the difference in sales charge between switching funds, where applicable.	<b>EUR 10.00</b> per switch or the difference in sales charge between switching funds, where applicable.	<b>RMB 50.00</b> per switch or the difference in sales charge between switching funds, where applicable.
Transfer fee <sup>1</sup>	<b>USD 5.00</b> per transfer.	<b>RM 5.00</b> per transfer.	<b>RM 5.00</b> per transfer.	<b>SGD 5.00</b> per transfer.	<b>AUD 5.00</b> per transfer.	<b>GBP 5.00</b> per transfer.	<b>EUR 5.00</b> per transfer.	<b>RMB 10.00</b> per transfer.

*This table describes the fees that you may indirectly incur when you invest in the Fund:*

<b>Fees and Expenses</b>	
Annual management fee <sup>1</sup>	Up to 1.80% per annum of the NAV of the respective classes of units.
Annual trustee fee <sup>1</sup>	Up to 0.04% per annum of the NAV of the Fund (includes local custodian fees but excludes foreign custodian fees and charges).
Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim and annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, other transaction costs and taxes.
Other fees payable indirectly by an investor (if any)	None.

<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 1:** The Manager may, for any reason at any time, waive or reduce the amount of its management fee only or other charges directly payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders of a class) or specifically (for any particular Unit Holder of a class) and for any period or periods of time at its absolute discretion.

**Note 2:** Any bank charges imposed by the relevant banks/ financial institutions will be borne by the Unit Holders.

### TRANSACTION INFORMATION

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 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 investment balance	100.00 units or such other lower quantity as the Manager may from time to time decide.							
Minimum repurchase units	Any number of units.							
Switching facility and frequency of switching	Available (except during the initial offer period of the Class). Units of the Fund can 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 500 Units or such other lower quantity as the Manager may from time to time decide.							
Transfer facility	Available. Unit Holders may transfer their holdings of units to another investor by forwarding the completed form of transfer to the Manager's registered/principal office or any of its branches, or to any of its participating Institutional Unit Trust Advisers ("IUTAs") and any other authorized distributors before their respective cut-off times.							

## TRANSACTION INFORMATION

	However, 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 lower quantity as the Manager may from time to time decide (the minimum investment balance). The Manager may also refuse an entry of transfer during the fourteen (14) days preceding an income distribution date.
An investor may request for a lower minimum initial investment, lower minimum additional investment, lower minimum investment balance, lower minimum amount for a switch or lower minimum amount for a transfer which the Manager may accept at its absolute discretion from time to time.	
Restriction on frequency of redemption	No restrictions.
Subscription settlement	Payment must be made in the currency of the class subscribed on subscription date.
Redemption period	Units can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorized distributors before their respective cut-off times. All redemption requests will be processed in accordance with the redemption conditions for the Fund. The redemption monies will be paid within ten (10) days after receipt by the Manager of the request to repurchase.
Cooling-off period	Unit Holders have the right to request for a refund of their investment within six (6) business days# which shall be effective from the date of receipt of the application by the Manager, subject to eligibility. # These are the working days when the Manager is open for business.
Business Day	A day on which either Bursa Malaysia Securities Berhad is open for trading or banks in Kuala Lumpur are open for business.
Dealing hours	The Manager's dealing hours are from 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 that complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via email or notification published on the Manager's website.
Other Information	<ul style="list-style-type: none"><li>• The assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each Class.</li><li>• The Classes may differ in terms of currency denomination, rate of fees and charges and transaction details. Save for these differences, Unit Holders of each Class have the same rights and liabilities under the Deed.</li><li>• A separate Net Asset Value per Unit will be calculated for each Class. Any gain / 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>• The Net Asset Value per Unit will be denominated in the currency of the respective Class and may differ between Classes as a consequence of the various features of each Class.</li><li>• The Manager reserves the right not to proceed with the Fund at any time before or on the commencement of investment for the Fund if the fund size raised is not viable for an effective portfolio management of the Fund or the Manager and the Trustee jointly deem it uneconomical to proceed. In such event, the Manager shall return to the investors the amount subscribed to the Fund including sales charge paid with accrued interest (if any) less bank and administrative charges (if any).</li><li>• US Person is not eligible to subscribe to the Units of the Fund. If a Unit Holder is a US Person or subsequently becomes a US Person, the Manager will issue a notice to that US Person requiring him/her to either redeem all the Units of the Fund or transfer all the Units of the Fund to a non-US Person, within thirty (30) days from the date of the notice.</li></ul>

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

## VALUATIONS AND EXITING FROM INVESTMENT

### VALUATION OF ASSETS

The Fund must be valued at least once every Business Day, except during the Fund's initial offer period. As certain foreign markets in which the Fund may invest in have different time zones from that of Malaysia, the valuation of the Fund for a Business Day will be conducted by 5:00 p.m. (or such other time as may be determined by the Manager from time to time) on the following day on which the Manager is open for business. Accordingly, the price of the Fund for a particular Business Day will not be published online by 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 obtain the most current computed price by contacting the Manager directly or visiting the Manager's website, [www.rhbgroup.com](http://www.rhbgroup.com).

### EXITING FROM THIS INVESTMENT

The repurchase price shall be the net asset value per unit of the respective class as at the next valuation point of the Fund's relevant Business Day after the request for repurchase is received by the Manager ("forward pricing"). The Manager will not impose any repurchase charge on the redemption amount.

For partial redemption, the balance of units after the redemption must be at least one hundred (100) Units or such other lower quantity as the Manager may from time to time decide. There is no restriction on the number of units a Unit Holder can redeem out of the Unit Holder's investments or the frequency of redemptions in a year. Units can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorized distributors before their respective cut-off times on any Business Day.

Redemption moneys will be paid within 10 days after receipt by the Manager of the request to repurchase units of the Fund.

## CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 1-800-88-3175 at any time during office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. or e-mail your enquiries to [rham@rhbgroup.com](mailto:rham@rhbgroup.com).

### HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:

## CONTACT INFORMATION

❖ **via Unit Holders Services Toll-Free Hotline at:** 1-800-88-3175

❖ **via phone to:** 03-9205 8000    ❖ **via fax to:** 03-9205 8100    ❖ **via email to:** rhbam@rhbgroup.com

❖ **via letter to:** RHB Asset Management Sdn Bhd, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):

❖ **via phone to:** 03-2282 2280    ❖ **via fax to:** 03-2282 3855    ❖ **via email to:** info@sidrec.com.my    ❖ **via letter to:** Securities Industry Dispute Resolution Center (SIDREC), Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar, No. 5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur

3. You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

❖ **via phone to the Aduan Hotline at:** 03-6204 8999    ❖ **via fax to:** 03-6204 8991    ❖ **via email to:** aduan@seccom.com.my

❖ **via online complaint form available at:** www.sc.com.my    ❖ **via letter to:** Consumer & Investor Office, Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur.

4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

❖ **via phone to:** 03-2092 3800    ❖ **via fax to:** 03-2093 2700    ❖ **via email to:** complaints@fimm.com.my

❖ **via online complaint form available at:** www.fimm.com.my    ❖ **via letter to:** Legal, Secretarial & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6<sup>th</sup> Floor Wisma Tune, No. 19 Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.