**SUPPLEMENTARY PROSPECTUS**

**This supplementary prospectus is dated 6 November 2017, which must be read together with the prospectus dated 13 January 2017 for:-**

| Name of the Fund | Constitution Date of the Fund |
|---|---|
| RHB Islamic Emerging Opportunity Unit Trust | 11 February 2015 |

**Manager**
RHB Islamic International Asset Management Berhad (879478-A)
(A member of RHB Banking Group)

**Trustee**
HSBC (Malaysia) Trustee Berhad (1281-T)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 6 NOVEMBER 2017 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 13 JANUARY 2017.**

**Responsibility Statement**

This supplementary prospectus dated 6 November 2017 ("Supplementary Prospectus") has been reviewed and approved by the directors of RHB Islamic International Asset Management Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Supplementary Prospectus false or misleading.

**Statements of Disclaimer**

The Securities Commission Malaysia has authorised the Fund and a copy of this Supplementary Prospectus and its prospectus dated 13 January 2017 (collectively, "the Prospectuses") have been registered with the Securities Commission Malaysia.

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

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

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

**Additional Statements**

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

The Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund, i.e. RHB Islamic Bank Berhad.

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 6 NOVEMBER 2017 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 13 JANUARY 2017.**

1. **Shariah Methodology and Shariah Investment Guidelines of RHB Islamic Emerging Opportunity Unit Trust ("Fund").**

Section 1.6 Shariah Methodology and Shariah Investment Guidelines on pages 6 to 9 of the prospectus dated 13 January 2017 ("Prospectus"), is hereby deleted in its entirety and replaced with the following:

The following Shariah methodology and Shariah investment guidelines shall take effect on 6 December 2017.

**1.6 Shariah Methodology and Shariah Investment Guidelines**

The Fund's investments in Shariah-compliant securities and instruments are screened to ensure that they meet stipulated financial filters and are not involved in activities prohibited under Shariah.

The prohibited core activities that must be avoided includes:

a) Financial services based on *riba* (interest);
b) Gambling and gaming activities;
c) Production, processing and sale of alcoholic beverages and non-halal food or related products;
d) Conventional insurance activities;
e) Entertainment activities that are non-permissible according to Shariah;
f) Manufacture or sale of tobacco-based products or related products;
g) Stockbroking or share trading in Shariah non-compliant securities;
h) Weapons and defence;
i) Other activities considered non-permissible according to the Shariah; and/or
j) Any further restriction as determined from time to time by the SACSC and/or the Shariah Adviser for Malaysian investments, and as determined from time to time by the Shariah Adviser for investments in foreign markets.

In screening the investment activity of the Fund, the Shariah Adviser will ensure that at all times the investments of the Fund would be restricted to Shariah-compliant securities and instruments.

For investments in listed securities on Bursa Malaysia, the Fund will only invest in securities listed on the SACSC's list of Shariah-compliant securities. For securities and instruments which are not classified as Shariah-compliant by SACSC or the Shariah Advisory Council of Bank Negara Malaysia, the Shariah Adviser will determine whether the securities are Shariah-compliant for investment by the Fund in accordance with the following Shariah methodology and Shariah investment guidelines.

**Shariah Investment Guidelines adopted by the Shariah Adviser**

The following matters are adopted by the Shariah Adviser in determining the Shariah status of investments of the Fund.

**1. Investment in Malaysia**

**Equity:**

Reference for investment in local securities is based on the list of Shariah-compliant securities issued by the SACSC twice yearly on the last Friday of May and November which is readily available at the Securities Commission's website.

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However, for the Shariah status of Initial Public Offering ("IPO") companies that have yet to be determined by the SACSC, the Shariah Adviser adopted the following analysis in determining the Shariah status of these companies. The status determined by the Shariah Adviser is taken on a temporary basis until the Shariah status of the particular IPO company is determined in the subsequent release of the "List of Shariah-compliant Securities" issued by SACSC.

**Quantitative analysis**

The Shariah Adviser adopts a two-tier quantitative approach which applies the business activity benchmark and the financial ratio benchmark in determining the Shariah status of the securities. Hence, the securities will be classified as Shariah-compliant if they are within the business activity benchmark and the financial ratio benchmark. If any of these benchmarks are exceeded, the Shariah Adviser will not accord a Shariah-compliant status for such equities.

Business activities benchmark

The contribution of Shariah non-compliant activities to the overall revenue and profit before taxation of the company will be computed and compared against the relevant business activities benchmark as follows:

(a) The 5% benchmark would be applicable to the following business activities:

(i) Conventional banking;
(ii) Conventional insurance;
(iii) Gambling;
(iv) Liquor and liquor-related activities;
(v) Pork and pork-related activities;
(vi) Non-halal food and beverages;
(vii) Shariah non-compliant entertainment;
(viii) Interest income from conventional accounts and instruments (including dividends from investment in Shariah non-compliant instruments and interest income awarded arising from a judgement by a court or arbitrator);
(ix) Tobacco and tobacco-related activities; and
(x) Other activities deemed non-compliant according to Shariah.

For the abovementioned businesses or activities, the contribution of Shariah non-compliant businesses or activities to the overall revenue or profit before taxation of the company must be less than 5%.

(b) The 20% benchmark would be applicable to the following activities:

(i) Share trading;
(ii) Stockbroking business;
(iii) Rental received from Shariah non-compliant activities; and
(iv) Other activities deemed non-compliant according to Shariah.

For the abovementioned businesses or activities, the contribution of Shariah non-compliant businesses or activities to the overall revenue or profit before taxation of the company must be less than 20%.

Financial ratio benchmarks

For the financial ratios benchmark, the Shariah Adviser takes into account the following:

(a) Cash over total assets must be less than 33%

Cash will only include cash placed in conventional accounts and instruments, whereas cash placed in Islamic accounts and instruments will be excluded from the calculation.

(b) Debt over total assets must be less than 33%

Debt will only include interest-bearing debt whereas Islamic debt or financing or Sukuk will be excluded from the calculation.

**Qualitative analysis**

Companies which have passed the quantitative test will be further subjected to qualitative screening before the equities of such companies can be classified as Shariah-compliant. In this analysis, the Shariah Adviser will look into aspects of general public perception of the companies' image, core businesses which are considered important and *maslahah* (beneficial) to the Muslim *ummah* (nation) and the country, the non-permissible elements are very small and involve matters like *umum balwa* (common plight and difficult to avoid), *'uruf* (custom) and rights of the non-Muslim community which are accepted under the Shariah.

**Islamic money market instruments:**

The selection of these instruments for investments will be based on the instruments' lists readily available at the website of Bank Negara Malaysia.

**2. Investment in foreign markets:**

**Equity:**

**Quantitative Analysis**

The Shariah Adviser takes into account the following parameters of FTSE Shariah screening methodology in determining the Shariah status of the listed companies.

1) Shariah non-compliant income of the companies arising from the following non-permitted business activities must not exceed certain designated threshold*:

a) Conventional finance (non-Islamic banking, finance, insurance, etc);
b) Alcohol;
c) Pork related products and non-halal food production, packaging and processing or any other activity related to pork and non-halal food;
d) Entertainment (casinos, gambling, cinema, music, pornography and hotels);
e) Tobacco; and
g) Weapons, arms and defence manufacturing.

* In accordance with FTSE Shariah screening methodology, a five per cent threshold would be applied. The threshold may vary in accordance with the development of Islamic finance.

Should any of the parameters fail to satisfy the thresholds, the Shariah Adviser will not accord a Shariah-compliant status for the securities of such a company.

2) After companies have been screened by their business sector activity, the remaining companies are further examined on their finances to ensure that these companies are Shariah-compliant. Only companies that meet the following financial ratios will be classified as Shariah-compliant:

a) Cash and interest bearing items are less than 33.333% of total assets;
b) Total debts is less than 33.333% of total assets;
c) Total interest and non-compliant activities income should not exceed 5% of total revenue; and
d) Total account receivables and cash are less than 50% of total assets.

**Qualitative Analysis**

Companies which have passed the above quantitative test will be further subjected to qualitative screening before the equities of such companies can be classified as Shariah-compliant. In this secondary analysis, the Shariah Adviser will look into aspects of the general public perception of the respective companies' image, core businesses which are considered important and *maslahah* (beneficial) to the Muslim *ummah* (nation) and the country, the non-permissible elements are very small and involve matters such as *umum balwa* (common plight and difficult to avoid), *'uruf* (custom) and rights of the non-Muslim community which are accepted by the Shariah.

**Shariah non-compliant investments**

Should there be a breach, the following rules on divestment of Shariah non-compliant investments apply:

**(i) Reclassification of Shariah status of the Fund's Investment**

This refers to those investments which were earlier classified as Shariah-compliant investments but due to certain reasons, such as changes in the companies' operations, are subsequently reclassified as Shariah non-compliant. In this regard, if on the date the investment turned Shariah non-compliant, the value of the investment held exceeds or is equal to the original investment cost, the Fund must liquidate such Shariah non-compliant investment held by it. Any capital gains arising from the disposal of the Shariah non-compliant investment can be kept by the Fund. However, any excess capital gains derived from the disposal after the said date at a market price that is higher than the closing price on the said date should be channelled to *baitulmal* or charitable bodies as advised by the Shariah Adviser.

On the other hand, the Fund is allowed to hold its investment in the Shariah non-compliant investment if the market price of the said investment is below the original investment costs. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of dividends received and the market value of the Shariah non-compliant investment held equal the original investment cost. At this stage, the Fund must dispose of its holding.

In addition, during the holding period, the Fund is allowed to subscribe for:
(a) any issue of new securities by a company whose Shariah non-compliant investment are held by the Fund, for example rights issues, bonus issues, special issues and

warrants (excluding securities whose nature is Shariah non-compliant e.g. irredeemable convertible unsecured loan stock (ICULS)); and

(b) securities of other companies offered by the company whose Shariah non-compliant investments are held by the Fund,

on the condition that they expedite the disposal of the Shariah non-compliant investment. For securities of other companies {as stated in (b) above}, they must be Shariah-compliant securities.

**(ii) Wrong Investments**

If the Manager mistakenly invests the Fund in Shariah non-compliant securities, the Manager needs to dispose of these any Shariah non-compliant investment, within one (1) month of knowing the status of the investment. Any gain made in the form of capital gain or dividend received during or after the disposal of the investment has to be channelled to *baitulmal* or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the original investment cost. However, if the investment sustained a loss, the Manager is to reimburse the Fund the original investment cost.

Note: original investment cost may include brokerage cost or other related transaction cost.

**Purification process of the Fund**

The portion of income attributed to impure income from business activities must be purified by the Fund so that impure income is not distributed to Unit Holders.

In accordance with FTSE Shariah screening methodology, a five percent ratio is applied to the dividend income received to calculate the purification amount to be channelled to *baitulmal* or any charitable organisations as advised by the Shariah Adviser.

**2. Updating the information on members of the board of directors of the Manager and the information on the Shariah Adviser of the Fund.**

**a.** The information on the board of directors of the Manager in section 7.2 on pages 30-31 of the Prospectus is hereby deleted in its entirety and replaced with the following:

**7.2 Board of Directors**

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

The board of directors of the Manager are as follows:
1. Mr Patrick Chin Yoke Chung (Non-independent non-executive chairman)
2. Mr Chin Yoong Kheong (Independent non-executive director)
3. Datuk Nozirah binti Bahari (Independent non-executive director)
4. Ms Choo Shan (Independent non-executive director)
5. Puan Sharizad binti Juma'at (Non-independent executive director)

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**b.** The information on RHB Islamic Bank Berhad, the Shariah Adviser of the Fund, in section 7.7 on pages 32-35 of the Prospectus is hereby deleted in its entirety and replaced with the following:

**7.7 The Shariah Adviser**

**Background Information**

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

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

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

**Roles and Responsibilities of the Shariah Adviser**

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

In line with the Securities Commission's guidelines, the roles and responsibilities of the Shariah Adviser are:

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

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 6 NOVEMBER 2017 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 13 JANUARY 2017.**

**Members of RHB Islamic Bank's Shariah Committee**

The members of RHB Islamic Bank's Shariah Committee are the designated persons responsible for the Shariah matters of the Fund. As of 31 May 2017, the Shariah Committee members are as follows:

**(a) Dr. Ghazali Jaapar (Chairman)**

Dr. Ghazali Jaapar ("Dr Ghazali") is currently serving as assistant professor of Ahmad Ibrahim Kulliyyah of Laws, International Islamic University Malaysia (IIUM). Prior to that, he was previously the director of Harun M. Hashim Law Centre, IIUM.

Dr. Ghazali started his career as a lecturer in 2007 at Ahmad Ibrahim Kulliyyah of Laws, IIUM and is still attached with the university, teaching several subjects such as Islamic Legal System and Usul al-Fiqh for LLB course (Undergraduate), Siyasah Syar'iyyah for LLM (Administration of Islamic Law) students and Islamic Legal Maxims for Certificate in Islamic law (Bank Negara and Standard & Chartered). Dr. Ghazali also serves as Shariah Committee of HSBC Amanah Takaful.

His areas of expertise are Islamic legal system, principles of Islamic jurisprudence (Usul al-Fiqh), Islamic legal maxims, Siyasah Shar'iyyah (Shariah-oriented policy). He had written numerous journals and articles and presented papers in various for forums and seminars.

**(b) Assoc. Prof. Dr. Amir Shaharuddin**

Assoc. Prof. Dr. Amir Shaharuddin ("Assoc. Prof. Dr. Amir") is currently dean Faculty of Economic & Muamalat, Islamic Science University of Malaysia (USIM) since December 2013. He was the first recipient of Scholar of Residence in Islamic Finance award, jointly initiated by Securities Commission and Oxford Centre for Islamic Studies (OCIS).

He started his career as a tutor in 2003 at Faculty of Economic & Muamalat, USIM, Negeri Sembilan and is still attached with the university as a senior lecturer, teaching several subjects such as Islamic Financial Institutions and Markets, Principles and Practice of Islamic Banking, Halaqah Studies, Credit Management, Qawaid Fiqhiyyah and Islamic Capital Market. He also serves as Shariah Committee of Malaysian Airport Consultancy Berhad and Malaysian Electronic Payment System (MEPS).

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

**(c) Encik Wan Abdul Rahim Kamil Wan Mohamed Ali**

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

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

He pioneered the development of the Islamic capital market in Malaysia and has innovated the development of several benchmark capital market securities through securitization of Islamic contracts. He has been awarded as "Outstanding Leadership in Islamic Finance" by London Sukuk 2011 organized by ICG Events and UK Trade and Industry Ministry in London, United Kingdom.

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

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

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

**(d) Encik Mohd Fadhly Md Yusoff**

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

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

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

**(e) Puan Shabnam Mohamad Mokhtar**

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

She has conducted various training programs on Islamic banking, sukuk & Islamic capital market products, risk management and financial reporting for clients in the ASEAN region, GCC and the European market.

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

**3. The Prospectus remains in full force subject to the amendments in this Supplementary Prospectus**

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

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 6 NOVEMBER 2017 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 13 JANUARY 2017.**

# APPLICATION FORM
# BORANG PERMOHONAN

## (INDIVIDUAL / CORPORATE)

IN COMPLIANCE WITH THE CAPITAL MARKETS AND SERVICES ACT 2007, THIS APPLICATION FORM MUST ONLY BE CIRCULATED WITH THE RELEVANT PROSPECTUS AND SUPPLEMENTARY PROSPECTUS (IF ANY) THAT HAS BEEN REGISTERED WITH THE SECURITIES COMMISSION ("PROSPECTUS"). APPLICANTS SHOULD READ AND UNDERSTAND THE PROSPECTUS AND THE NOTES BELOW BEFORE COMPLETING THIS APPLICATION FORM.

**1. Minimum Initial/Subsequent Investment**

Application for the initial/subsequent investment must be at the minimum stated amount in the Prospectus and shall be based on the Net Asset Value per unit on the following day in major newspapers by RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD ("The Manager").

**2. First Applicant**

- Applicant must be 18 years old and above.
- A photocopy of the Identity Card must be forwarded to the Manager.

**3. Second Applicant**

- Applicant may be a minor.
- If 18 years and above, he/she is required to sign the Application Form.
- A photocopy of the Identity Card or Birth Certificate must be forwarded to the Manager.

**4. For Muslim Investors Only**

Applicants may wish to make the declaration of beneficiary for the administration of their investments upon death provided each applicant makes a common declaration i.e. a declaration of Hibah or a declaration of Wasi.

**5. Corporate/Non-corporate Organisation Applicant**

- For a corporation, the common seal or the company's stamp will have to be affixed. Corporation filling the application form under the hand of the official must state the capacity of that official.
- Certified copies of the Certificate of Incorporation or Registration together with a certified copy of the Memorandum and Articles of Association or Constitution or By-Laws and certified copies of the relevant resolutions should be forwarded together with the Application Form.

**6. Payment**

Cheques, bank drafts or cashiers/money orders must be made payable to **"RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD"** and crossed **"ACCOUNT PAYEE ONLY"**. Please write your name/company's name, NRIC/Passport number/Certificate of Incorporation number on the back of all cheques, bank drafts or cashiers/money orders. Payment by outstation cheques should include a bank commission.

**7. Payment Instruction for Repurchase Transaction**

For joint investment, Applicants must state to whom payment will be made. If not, all payments will be made in the name of the **Principal Holder and Jointholder**. Please note that any changes in payee instruction will require the written instruction of **all** Holders aged 18 years old and above.

**8. Unit Certificate**

- Investments in the units of the Fund managed by the Manager are scripless, that is, no unit certificates will be issued. Only Receipt(s) will be issued (within 14 days) to investors as confirmation of their investment.

**9. Rights Of The Manager**

- The Manager reserves the right to accept or reject any application in whole or in part thereof without assigning reasons in respect thereof.

Should you require further information, please contact our office, or contact us at:

**RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD**
**Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.**
**Tel: 603-9205 8000 Fax: 603-9205 8107**

**UNIT TRUST LOAN FINANCING**
**RISK DISCLOSURE STATEMENT**

Investing in a Unit Trust Fund with Borrowed Money / Financing 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 financial circumstances. You should be aware of the risks, 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 which you put in as deposit or down payment), the greater the potential for loss or gain on your investment.

(ii) You should assess whether you have the ability to service the repayments on the proposed loan/financing. If your loan/financing is a variable rate loan/financing, and if interest rates/profit 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 time prescribed, your units may be sold towards the settlement of your loan/financing.

(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 experienced. Whether you eventually realise a gain or 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/financing. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan/financing.

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**ACKNOWLEDGEMENT OF RECEIPT OF RISK DISCLOSURE STATEMENT**

I acknowledge that I have received a copy of this Unit Trust Loan / Financing Risk Disclosure Statement and understand its contents.

Signature : _____

Full Name : _____

Date : _____

RHB◆Asset Management

RHB Islamic International Asset Management Berhad (879478-A)

**TO: RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BHD (879478-A)**

**OPENING ACCOUNT FORM (INDIVIDUAL)**

## ACCOUNT OPENING

In compliance with the Capital Markets and Services Act 2007, this form should not be circulated unless accompanied by the relevant master prospectus(es)/ prospectus(es) and its supplementary(ies) if any. This form is to be completed by investors who wish to invest in the fund for which RHB Islamic International Asset Management Berhad act as the manager. You are advised to read it carefully as you shall be bound to the General Terms and Conditions enclosed with this form upon our acceptance of your application. Kindly complete this form in **BLOCK LETTER** and **BLACK INK** only. Incomplete application form and/or required documents submitted may cause the delay or rejection to your application.

* Question **MUST** be answered. **Please tick ( √ ) if this is a related party application.** ☐ **Please tick ( √ ) if this is a staff application.** ☐

**ACCOUNT DETAILS**

**1.** PARTICULARS OF APPLICANT (must be 18 years of age and above from the date of this application)

* 1.1 Name (as per NRIC/Passport)

* 1.2 Name Title : (If any)

* 1.3 New NRIC Number - -

Old NRIC / Passport :

* 1.4 Sex: ☐ Male ☐ Female

* 1.5 Date of Birth - -

* 1.6 Marital Status : ☐ Single ☐ Married ☐ Widowed ☐ Divorced

* 1.7 Nationality :

* 1.8 Race ☐ Bumiputera ☐ Chinese ☐ Indian ☐ Others

* 1.9 Occupation:

* 1.10 Household Annual Income: ☐ RM50,000 & Below ☐ RM50,001- RM150,000 ☐ RM150,001- RM250,000 ☐ Above RM250,000

* 1.11 Number of years of experience in investment in unit trust ☐

* 1.12 Investment Objectives **Please tick ( √ ) one.** ☐ For Education ☐ For Wealth Accumulation ☐ For Retirement ☐ Others _____ Please specify

* 1.13 Sources of Funds **Please tick ( √ ) one.** ☐ Savings ☐ Sale of Property ☐ Sale of Investment ☐ Others _____ Please specify

**For Muslim Joint Applicant Only :** **Please tick ( √ ) one.** Declaration of Hibah ☐ Declaration of Wasi ☐

**2.** PARTICULARS OF JOINT APPLICANT (if applicable)

* 2.1 Name (as per NRIC/Passport/ Birth Certificate)

* 2.2 Name Title : (If any)

* 2.3 New NRIC / Birth Cert No:

Old NRIC / Passport :

* 2.4 Sex: ☐ Male ☐ Female

* 2.5 Date of Birth - -

* 2.6 Relationship with principle applicant

**For Muslim Joint Applicant Only :** **Please tick ( √ ) one.** Declaration of Hibah ☐ Declaration of Wasi ☐

**3.** CONTACT DETAILS

* 3.1 Permanent Address (as per NRIC Address)

Postcode Town / City

State

* Country

3.2 Correspondence / Mailing Address (if Different) *

Postcode Town / City

State

* Country

* 3.3 Office Tel. No: -

* 3.4 Home Tel. No: -

* 3.5 Office Fax No: -

* 3.6 Mobile No: -

* 3.7 E-Mail Address :

**4.** REDEMPTION/SWITCHING INSTRUCTION

We confirm the redemption/switching instruction is to be signed by : (For Joint Applicants Account Only) **Please tick ( √ ) one.**

☐ **One to sign - Payment will be issued in the name of both Holders** ☐ **Both to sign - Payment will be issued in the name of Principal Holder only**

**6**. DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010

- 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 the Manager or its representatives ("Disclosed Data") in respect of such disclosure to and processing by the Manager and its representatives and that I/We will always furnish the Manager 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 the Manager in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant authorities.
- I/We shall indemnify RHB Banking Group against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to the Manager 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 the Manager's prior written consent; will be binding upon my/our servants, agents, personal representatives, assigns and successor-at-law; will inure to the benefit of the Manager and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communication between the Manager and me/us in connection with the processing and disclosure of Disclosed Data to the Manager.

No delay or omission by the Manager 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 changing of the 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.

**FOR INDIVIDUAL APPLICANT**

| | |
|---|---|
| ..... | ..... |
| Signature of 1st Applicant | Signature of 2nd Applicant |
| Date: _____ | Date: _____ |

RHB◆Asset Management

RHB Islamic International Asset Management Berhad (879478-A)

**TO: RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BHD (879478-A)**

**OPENING ACCOUNT FORM (CORPORATE)**

## ACCOUNT OPENING FORM

In compliance with the Capital Markets and Services Act 2007, this form should not be circulated unless accompanied by the relevant master prospectus(es)/ prospectus(es) and its supplementary(ies) if any. This form is to be completed by investors who wish to invest in the fund for which RHB Islamic International Asset Management Berhad act as the manager. You are advised to read it carefully as you shall be bound to the General Terms and Conditions enclosed with this form upon our acceptance of your application. Kindly complete this form in **BLOCK LETTER** and **BLACK INK** only. Incomplete application form and/or required documents submitted may cause the delay or rejection to your application.

* Question **MUST** be answered.

**Please tick ( √ ) if this is a related party application.** ☐

**ACCOUNT DETAILS**

**1.** PARTICULARS OF CORPORATE APPLICANT

*1.1 Company Registered Name

*1.2 Company Registration Number

*1.3 Date of Registration / Incorporation - -

*1.4 Country of Registration / Incorporation

*1.5 Company Status : ☐ Bumiputera ☐ Non-Bumiputera ☐ Others

*1.6 Principal Business Activities / Operations

*1.7 Principal Place of Business

*1.8 Number of years of experience in investment in unit trust

*1.9 Contact Person (1) :

*1.10 Designation

*1.11 Contact Person (2) :

*1.12 Designation

*1.13 Investment Objectives **Please tick ( √ ) one.** ☐ For Investment ☐ For Wealth Accumulation ☐ Others Please specify

*1.14 Source of Funds **Please tick ( √ ) one.** ☐ Internal Sources ☐ Sale of Property ☐ Sale of Investment ☐ Others Please specify

**2.** CONTACT DETAILS

*2.1 Business Registration's Address

Postcode Town / City State

Country

Principal Office Address / Correspondence Address

Postcode Town / City State

Country

Office Tel. No (1) : - Office Tel. No (2) : -

Office Fax No (1) : - Office Fax No (2) : -

E-Mail Address :

3. DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010

- 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 the Manager or its representatives ("Disclosed Data") in respect of such disclosure to and processing by the Manager and its representatives and that I/We will always furnish the Manager 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 the Manager in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant authorities.
- I/We shall indemnify RHB Banking Group against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to the Manager 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 the Manager's prior written consent; will be binding upon my/our servants, agents, personal representatives, assigns and successor-at-law; will inure to the benefit of the Manager and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communication between the Manager and me/us in connection with the processing and disclosure of Disclosed Data to the Manager.

No delay or omission by the Manager 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 changing of the 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.

**FOR CORPORATE APPLICANT**

| | | |
|---|---|---|
| ..... | ..... | ..... |
| Signature and Designation | Signature and Designation | Signature and Designation |

Date: _____

Common Seal / Rubber Stamp

# RHB◆Asset Management

**RHB Islamic International Asset Management Berhad** (879478-A)

**TO: RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BHD (879478-A) ("THE MANAGER")**

**TRANSACTIONS FORM (INDIVIDUAL / CORPORATE)**

## GENERAL DECLARATION

IN COMPLIANCE WITH THE CAPITAL MARKETS AND SERVICES ACT 2007, THIS FORM SHOULD NOT BE CIRCULATED UNLESS ACCOMPANIED BY THE RELEVANT MASTER PROSPECTUS(ES)/ PROSPECTUS(ES) AND ITS SUPPLEMENTARY(IES) IF ANY. I/WE MAY HAVE PROVIDED AND MAY, FROM TIME TO TIME, PROVIDE PERSONAL INFORMATION ("DATA") TO THE MANAGER AND / OR ANY OF ITS AGENTS. I/WE SHALL ALSO NOTIFY THE MANAGER IN WRITING OF ANY CHANGE TO THE DATA. I/WE ACKNOWLEDGE AND ACCEPT THAT THE DATA AND MY/OUR INVESTMENT DATA MAY BE USED OR PROCESSED BY THE MANAGER AND / OR ITS AGENTS, WITHIN OR OUTSIDE MALAYSIA FOR THE PURPOSES OF THE PROVISION OF ANY SERVICES RELATED TO THE FUND AND / OR MY/ OUR INVESTMENTS.

I/WE HAVE READ AND FULLY UNDERSTOOD ALL THE NOTES AND THE TERMS AND CONDITIONS IN THIS FORM AND THE PROSPECTUS AND ITS SUPPLEMENTARY (IES), (IF ANY) OF THE FUND / FUNDS AND I/WE WISH TO INVEST IN THE FUND / FUNDS STATED HEREIN AND AGREE TO BE BOUND BY THE AFOREMENTIONED NOTES, TERMS AND CONDITIONS. I/WE AM/ARE ALSO AWARE OF THE FEES AND CHARGES DIRECTLY AND INDIRECTILY INCURRED WHEN INVESTING IN EACH/ANY FUND. I/WE HEREBY DECLARE THAT I/WE AM/ARE THE BENEFICIAL OWNER(S) OF THIS INVESTMENT AND THIS APPLICATION IS NOT FUNDED BY GAINS FROM ANY UNLAWFUL ACTIVITIES.

*** COMPULSORY FIELDS** **Please tick ( √ ) if this is staff application.** ☐

### 1. UNITHOLDER(S) DETAILS

I/We (1st Holder)* _____ NRIC No: / Passport No: / Co. Reg No: * 1 _____

(2nd Holder)* _____ NRIC No: / Passport No: / Co. Reg No: * 2 _____

of account no.* _____ hereby authorise OUIFMB to update the following request:

### 2. SUBSCRIPTION INVESTMENT DETAILS

**Please tick ( √ ) one.** Investment Type *: ☐ Initial Investment ☐ Additional Investment Plan Type*: ☐ Cash Plan

| FUND NAME | INVESTMENT AMOUNT | SALES CHARGE |
|---|---|---|
| | - | - % |
| | - | - % |

### 3. PAYMENT MODE

| | Cheque/Banker Draft/Money Order / TT Bank Name and Number | Amount (RM) |
|---|---|---|
| ☐ Personal / Corporate Cheque. | | - |
| ☐ By Banker Draft / Money Order / Telegraphic Transfer. | | - |

### 4. COOLING OFF PERIOD / REDEMPTION / SWITCHING / REDEEM & REINVEST DETAILS

**Please tick ( √ ) one.**

☐ COOLING-OFF PERIOD ☐ SWITCHING

☐ REDEMPTION ☐ REDEEM & REINVEST

Fees / Charges

Redemption Fee _____ % ☐ Switching Fee : _____

Sales Charge _____ % Difference in Sales Charge _____ %

Please Specify Full or Partial of Redemption / Switching / Redeem & Reinvest

☐ Full ☐ Partial FUND NAME _____ UNITS TO REDEEM / SWITCH / REDEEM & REINVEST - _____

PROCEEDS OF SWITCH / REDEEM & REINVESTED INVESTED INTO FUND NAME: _____

Reinvestment date: _____

### 5. PAYMENT INSTRUCTION FOR REDEMPTION TRANSACTION

We would like to request the redemption cheque to be issued in the name of : (For Joint Holders Account Only) **Please tick ( √ ) one.**

☐ **Principal Holder Only** ☐ **Both Holders**

### 6. BANKING INSTRUCTION

Please deposit / TT my /our redemption proceeds to my / our account at ( I/We will bear the TT charge ) : **Please tick ( √ ) one.**

☐ **CHEQUE** ☐ **MEPS GIRO** ☐ **Interbank Transfer (RENTAS)** ☐ **Foreign Currency TT** Bank/TT charge: RM _____

Account Name : _____

Account Number : _____

Beneficiary Bank (please indicate whether it is Islamic or conventional) : _____

Beneficiary SWIFT: _____ Agent/Correspondence Bank : _____ Agent/Correspondence SWIFT: _____

IBAN No: _____ Routing No: _____ ABA No: _____

☐ Please forward my/our cheque to my/our correspondence address by: ☐ ordinary mail **OR** ☐ courier (I / We will bear the courier charge Courier charges: _____

**NOTES:**

a) If full, all units in the account shall be redeemed / switched / redeemed & reinvested.

b) For partial redemption / switch / redeem & reinvest, you are required to adhere to the minimum investment balance of the respective funds.

c) If the switching is allowed, the minimum amount to switch out is RM1,000.00 . A switching fee of RM25.00 or difference in Sales Charge between switching funds, where applicable, on the amount to be switched shall be imposed and netted off from the value to be switched.

d) In effecting a **Redeem & Reinvest** transaction, investors have to pay the applicable Sales Charge on the Fund to be invested.

e) The Manager reserves the right to reject forms which are incomplete, unclear and/or altered without the signature of the authorised signatory. Amendments using correction fluid are strictly prohibited.

**INDEMNITY**

**I/WE HEREBY INDEMNIFY THE MANAGER AND ANY OF ITS AGENTS AGAINST ANY LOSSES, COSTS AND EXPENSES WHICH MAY BE INCURRED BY ANY OR ALL OF THEM ARISING EITHER DIRECTLY OR INDIRECTLY IN CONNECTION WITH MY/OUR MAINTAINING AN ACCOUNT WITH THE MANAGER OR, IN CONNECTION WITH ANY INSTRUCTIONS / CONFIRMATION GIVEN IN ANY FORMAT MADE BY OR ON BEHALF OF ME/US, UNLESS DUE TO THE WILFUL DEFAULT OR NEGLIGENCE OF THE MANAGER OR ITS AGENTS.**

**FOR INDIVIDUAL APPLICANT**

SIGNATURE OF 1st APPLICANT
Date : _____

SIGNATURE OF 2nd APPLICANT
Date : _____

**FOR CORPORATE APPLICANT ( TO AFFIX COMMON SEAL / COMPANY RUBBER STAMP )**

SIGNATURE & DESIGNATION
Date: _____

SIGNATURE & DESIGNATION
Date: _____

SIGNATURE & DESIGNATION
Date: _____

**For Office Use Only**

Price Date : _____ UTC Signature : _____ UTC Code: _____

UTC Name : Branch Code: _____