

Date: 3 November 2017

RHB ISLAMIC REGIONAL BALANCED FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd ("RHBAM") and they have collectively and individually accepted 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 the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of RHB Islamic Regional Balanced Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the RHB Islamic Regional Balanced Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Islamic Regional Balanced 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 Islamic Regional Balanced 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.

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

This Product Highlights Sheet only highlights the key features and risks of RHB Islamic Regional Balanced Fund. Investors are advised to request, read and understand the Disclosure Documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

RHB ISLAMIC REGIONAL BALANCED FUND

Name of Fund	RHB Islamic Regional Balanced Fund.
Manager	RHB Asset Management Sdn Bhd.
Trustee	TMF Trustees Malaysia Berhad.
Shariah Adviser	RHB Islamic Bank Berhad.
Fund Category	Balanced (Shariah-compliant).
Financial Year End	30 April.
Base Currency of the Fund	Ringgit Malaysia.

Classes under the Fund	Currency denomination of the Class	Launch Date
RM Class	Ringgit Malaysia	8 April 2014.
USD Class	USD	17 June 2014.

PRODUCT SUITABILITY

This Fund is suitable for investors who:

- (i) want to have a balanced portfolio that provides both income* and capital growth, and at the same time complies with the principles of Shariah; and
- (ii) are willing to accept moderate risk in their investments.

*Income is in the form of Units. Please refer to the Fund's distribution mode.

KEY PRODUCT FEATURES

INVESTMENT OBJECTIVE

The Fund aims to provide regular income* and capital growth over the medium to long-term** from a diversified portfolio of Shariah-compliant investments.

Note: Any material change to the objective of the Fund requires the Unit Holder's approval.

* Income is in the form of Units. Please refer to the Fund's distribution mode.

** "medium to long-term" in this context refers to a period of 3 years or more.

INVESTMENT STRATEGY

This Fund seeks to achieve its investment objective through a diversified portfolio of Shariah-compliant investments comprising Shariah-compliant equities and Non-Equity Shariah-Compliant Investments comprising sukuk, Islamic money market instruments and Islamic deposits with financial institutions. Investments in Shariah-compliant equities and Non-Equity Shariah-Compliant Investments may also be made via Islamic collective investment schemes.

The Fund will invest at least 40% and up to 60% of the Fund's NAV in Shariah-compliant equities and at least 40% and up to 60% of the Fund's NAV in Non-Equity Shariah-Compliant Investments. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities. However, when deemed appropriate and for the benefit of the Fund, the Manager, may take temporary defensive positions in dealing with adverse market, economic, political and other conditions. In such circumstances, the Manager may reallocate the Fund's Shariah-compliant equities investments into other investments which are defensive in nature such as sukuk, Islamic money market instruments and non-equity Islamic collective investment schemes or just make placements in Islamic deposits with any financial institutions. In its reallocation, the level of Shariah-compliant equities investments would not fall below 20% of the NAV.

The Fund's investments will comprise of both local and foreign Shariah-compliant investments. The Fund may invest up to 100% of its NAV in securities of foreign markets within the Asia Pacific region such as China, Hong Kong, India, Indonesia, Korea, Philippines, Singapore, Taiwan, Thailand, Australia, New Zealand, Japan and such other countries which are deemed appropriate by the Manager. The investment portfolio of the Fund shall comprise securities of companies listed on Bursa Malaysia, which have been classified as Shariah-compliant by SACSC. For securities which are not reviewed by SACSC, the Shariah Adviser takes into account the parameters of FTSE Shariah methodology in determining whether the securities are Shariah-compliant for investment by the Fund. Shariah screening methodology for local and foreign investments of the Fund in sukuk and Islamic money market instruments are elaborated in section 1.4*. The Fund's investments in Shariah-compliant equities comprise of equity and equity related securities of companies listed on the local and/or foreign markets which, in the Manager's opinion, will have good growth potential and/or the ability to provide good dividend yield over a long term period. In seeking investments in companies of good growth potential, the Fund will look to companies with sales or earnings growth that are stronger than the industry average and/or the country's Gross Domestic Product (GDP) growth, whereas "good dividend yield" refers to yield that is above the average industry dividend yield in the country of investment, and "long term" refers to a period of between 5 - 7 years.

The Fund's investments in sukuk may comprise of sukuk issued by corporations, financial institutions, supra-nationals, local or foreign

governments and their agencies. Sukuk issued by Malaysian incorporated companies must carry a rating of at least BBB at the point of purchase by RAM Rating Services Berhad or its equivalent rating by any other reputable rating establishment. Foreign sukuk issued by corporations and financial institutions must carry a rating of BB or higher at the point of purchase by Standard & Poor's or its equivalent rating by any other reputable rating establishment whereas sukuk issued by supra-nationals, governments and their agencies need not be rated. The Fund may also purchase sukuk which are not rated from countries which do not require mandatory ratings for such issuance. Such investments would therefore be selected based on the fundamentals of the issuer.

The Fund's investments in Islamic money market instruments may comprise of Islamic money market instruments issued by the Government, financial institutions and Malaysian incorporated companies which amongst others comprise of Government Investment Issues (GI), Islamic Accepted Bills, Bank Negara Monetary Notes-i, Islamic Negotiable Instruments, Cagamas Sukuk and other Islamic papers. Islamic money market instruments issued by the Government need not be rated whereas Islamic money market instruments issued by financial institutions and Malaysian incorporated companies are those issued by such financial institutions and companies which carry an issuer rating of at least P3 by RAM Rating Services Berhad or its equivalent rating by any other reputable rating establishment at the point of purchase.

Placements of Islamic deposits with any financial institution are placements such as in General Investment Account (GIA) and the Fund's investments of Islamic collective investment schemes will be those which are consistent with the underlying investments of the Fund. The Manager may also participate in Islamic financial derivatives, when appropriate, but the Fund's participation in Islamic financial derivatives is only for hedging purposes.

[#] Effective from 3 December 2017, the investment portfolio of the Fund shall comprise securities of companies listed on Bursa Malaysia, which have been classified as Shariah-compliant by SACSC. For securities which are not reviewed by SACSC, the Shariah Adviser takes into account the parameters of FTSE Shariah methodology in determining whether the securities are Shariah-compliant for investment by the Fund. Prior to 3 December 2017, both the local and foreign investments of the Fund in equity will be subjected to a Shariah screening process where the Shariah Adviser will adopt a combination of screening methodologies issued by SACSC, Otoritas Jasa Keuangan/Financial Services Authority (OJK), Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) and Dow Jones Islamic Market Index Shariah Supervisory Board (DJIMISSB). SACSC is the ultimate authority advising the SC on Shariah matters pertaining to the Islamic Capital Market of Malaysia. OJK is the regulatory authority for the Indonesia capital markets. AAOIFI and DJIMISSB screening methodologies are commonly accepted for equity investments in foreign markets.

BENCHMARK

Composite Benchmark comprising 50% RAM QuantShop GII (medium term) Index; and 50% FTSE Shariah Developed Asia Pacific^{###}.

Note: The risk profile of the Fund is not the same as the risk profile of the performance benchmark.

^{###} Following the change in Shariah screening methodology of the Fund from a combination of screening methodologies to a single FTSE Shariah screening methodology effective from 3 December 2017, the benchmark of the Fund will also be changed accordingly. Effective from 3 December 2017, the performance of this Fund is benchmarked against a composite benchmark comprising 50% RAM QuantShop GII (medium term) Index and 50% FTSE Shariah Developed Asia Pacific. Prior to 3 December 2017, the performance of this Fund is benchmarked against a composite benchmark comprising 50% RAM QuantShop GII (medium term) Index and 50% Dow Jones Islamic Market Asia Pacific Index.

DISTRIBUTION

Distribution Policy	Subject to the availability of income, the Fund will declare distributions annually.
Distribution Mode	Distributions, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional Units based on the Net Asset Value per Unit of the respective Class as at the first Business Day when Units are quoted ex-entitlement. Allotment of such Units shall be within two (2) weeks thereafter.

KEY RISKS

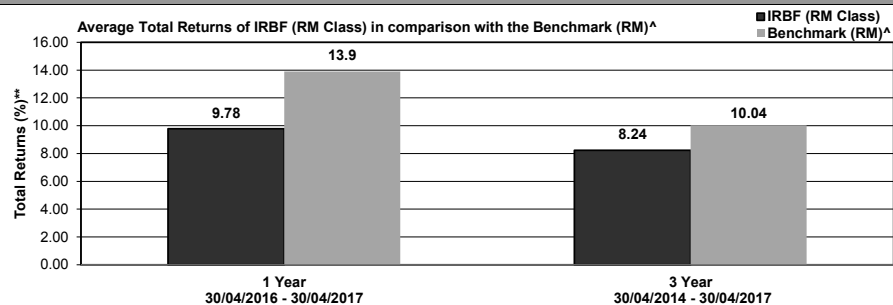
Equity Risk	The performance of the equities held by the Fund is also dependent on company specific factors like the company's business situation. If the company-specific factors deteriorate, the price of the specific equity may drop significantly and permanently. Such event could possibly occur even in a positive equity market trend. The risk will be mitigated via portfolio diversification of the Fund's investments in terms of its exposure to equity from various industries, sectors and countries. In addition, where necessary, exposure to a particular equity will also be reduced in the event of an anticipated weakness in that particular equity.
Currency Risk	This risk is associated with investments that are quoted in foreign currency denomination. When a security is denominated in a foreign currency which fluctuates unfavourably against Ringgit Malaysia, the investment in the Fund may face currency loss in addition to the capital gains or losses. This may lead to a lower NAV. In addition, an investor investing into the USD Class may also be subject to further currency risk as fluctuation between USD and Ringgit Malaysia may impact the value of the Fund's Net Asset Value per Unit quoted in USD.
Country Risk	The Fund will be investing in foreign markets. The foreign investments portion of the Fund may be affected by risks specific to the country that the Fund invests in. Such risks include changes in the country's economic fundamentals, social and political stability, currency movements and foreign investments policies. These factors may impact the prices of the securities that the Fund invests in and ultimately lower the NAV. Such risk can be diversified by investing in different countries. Further, when investing in foreign markets, there are countries which may require prior approvals before an investment can take place. For example, if and when the Fund invests in countries such as China, Taiwan, Korea, India and Vietnam, such countries require the prior application or registration of an investment licence or investor code before any investment can be made in these countries. As such, if investments in such countries are undertaken, there may be a risk that such registration or license may be revoked or not renewed by the relevant authority and the Fund's investments in these countries may be affected. The effect on the Fund's investments will depend on the regulatory requirements of the respective countries. For example, if a foreign market requires the Fund to obtain an investment licence which is subject to renewal and if such investment licence is not renewed in a timely manner, this may result in the Fund's investment account in that country being frozen by the regulator resulting in investment activities for the Fund in that country being suspended. To mitigate this, the Manager will monitor closely the adherence of investment regulatory requirements in such countries.
Interest Rate Risk	This risk refers to the effect of interest rate changes on the price for sukuk. In the event of rising interest rates, price for sukuk will generally decrease and vice versa. Therefore, the NAV may also tend to fall when interest rates rise

	<p>or are expected to rise. However, investors should be aware that should the Fund hold a sukuk till maturity, such price fluctuations would dissipate as it approaches maturity, and thus the NAV shall not be affected at maturity. Meanwhile, sukuk with longer maturities and lower profit rates are more sensitive to interest rate changes. In order to mitigate interest rates exposure of the Fund, the Manager will manage the duration of the portfolio via shorter or longer tenured sukuk depending on the view of the future interest rate trend of the Manager, which is based on its continuous fundamental research and analysis.</p> <p><i>Interest rate is a general indicator that will have an impact on the management of a fund regardless of whether it is a Shariah-compliant fund or otherwise. It does not in any way suggest that the Fund will invest in securities or instruments, which are Shariah non-compliant. All investments carried out for the Fund are in accordance with the requirements of the Shariah.</i></p>
Liquidity Risk	Liquidity risk exists when a particular security is difficult to sell. This can occur when trading volume for the security is low or when there is a lack of demand for the security. Should a security become illiquid, it might not be sold or the price at which it is sold is at a discount to its perceived fair value, i.e. the price that the security would hold under normal market conditions. Thus, the value of the Fund's investments would fall and subsequently the value of Unit Holders' investments would be reduced.
Regulatory Risk	Any changes in national policies and regulations may have an effect on the capital markets in which the Fund is investing. If this occurs there is a possibility that the value of Unit Holders' investments may be adversely affected.
Credit Downgrade and Credit / Default Risk	<p>This refers to the creditworthiness of the issuers of sukuk and the expected ability of the issuers to make timely payment of profit and/or principal. Sukuk are subject to both actual and perceived measures of creditworthiness. The downgrading of a rated sukuk or adverse publicity and investor perception (whether in relation to the sukuk itself or the issuer of the sukuk) may decrease the value and liquidity of the sukuk, particularly in a thinly traded market. An adverse economic condition may adversely affect an issuer's financial condition and the market value of sukuk issued by such an entity. The issuer's ability to service its payment obligations may be adversely affected by specific issuer developments, or the issuer's inability to meet specific projected business forecasts. All this may impact the value of the Fund or result in the Fund experiencing losses. Ultimately, this may result in Unit Holders suffering a loss.</p> <p>Note: The Fund will not, at the point of purchase, invest in sukuk issued by Malaysian incorporated companies that are rated lower than BBB by RAM Rating Services Berhad or its equivalent rating by any other reputable rating establishment. For investments in sukuk outside of Malaysia, the Fund will not invest in sukuk that are rated lower than BB by Standard & Poor's or its equivalent rating by any other reputable rating establishments at the point of purchase.</p>
Reclassification of Shariah Status Risk	This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified to Shariah non-compliant in the periodic review of the equities by the SACSC, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such equities.
Market Risk in Emerging and Less Developed Markets	<p>The economic and political conditions in emerging and less developed markets differ from those in developed markets and offer less social, political and economic stability as compared to developed markets. Other risks in developing and emerging markets that can adversely impact the Fund may include:</p> <ul style="list-style-type: none"> • investment and repatriation restrictions • the potential for unusual volatility in emerging and less developed markets is higher as compared to more industrialised nations • limited information to the investors and less stringent disclosure requirements • shallow and substantially smaller liquid securities markets than in more industrialised nations resulting in illiquid securities markets • certain local tax law considerations that may negatively impact the Fund's investment • limited regulation of the securities markets • the possibility of limited legal recourse for the Fund and the custodial and/or the settlement systems may not be fully developed <p>These risks are likely to exist to a greater or lesser degree in some of the markets that the Fund may invest in.</p>
Unrated Securities Risk	The Fund may invest into unrated securities from countries where there is no mandatory requirement for rating of securities. An investment in unrated securities is generally a risk for the Fund because the Manager may have limited access to timely information about such unrated securities for the Manager to conduct periodic monitoring of the Fund's investments.
Risk of Use of Rating Agencies	Credit ratings of investments of the Fund represent the rating agencies' opinion regarding the credit quality of the investment or the issuer and are not a guarantee of the quality of the investment. Rating methodologies generally rely on historical data, which may not be predictive of future trends. Also, adjustments to credit ratings in response to subsequent change of circumstances may take time. There is no uniform credit rating methodology between rating agencies and therefore the credit rating methodology of the Malaysian rating agencies (i.e. RAM Rating Services Berhad and Malaysian Rating Corporation Berhad) may differ with the credit rating methodology of international credit rating agencies.

FUND PERFORMANCE

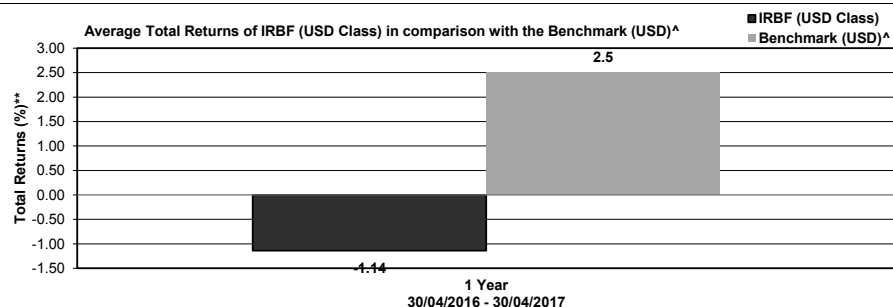
This Fund commenced operation on 8 April 2014 with the launch of RM Class. The USD Class was subsequently launched on 17 June 2014. Effective 3 December 2017, the Fund's performance will be benchmarked against the composite benchmark comprising 50% RAM QuantShop GII (medium term) Index and 50% FTSE Shariah Developed Asia Pacific. The Fund's performances below are for the financial year / period ended 30 April 2017 and are benchmarked against the composite benchmark comprising 50% RAM QuantShop GII (medium term) Index and 50% Dow Jones Islamic Market Asia Pacific Index.

AVERAGE TOTAL RETURNS OF THE FUND



[^]50% RAM QuantShop GII (medium term) Index and 50% Dow Jones Islamic Market Asia Pacific Index. ^{**} The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any.

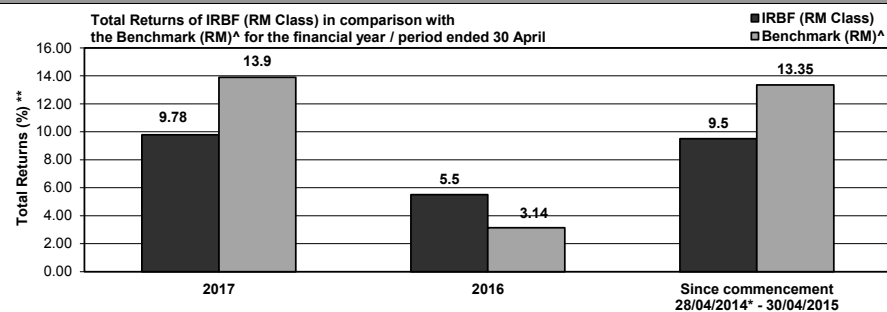
For the 3 year period, the RM Class of the Fund recorded an annualised return of 8.24% underperforming its benchmark which recorded an annualised return of 10.04%. The RM Class of the Fund met its objective of achieving medium to long term capital appreciation.



[^]50% RAM QuantShop GII (medium term) Index and 50% Dow Jones Islamic Market Asia Pacific Index. ^{**} The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any.

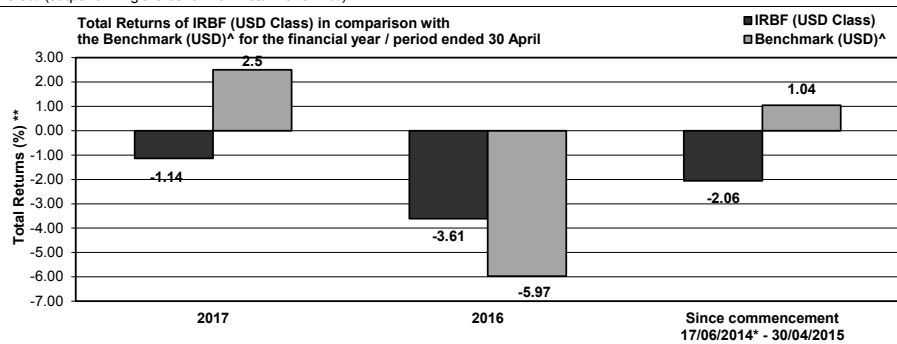
For the 1 year period, the USD Class of the Fund recorded an annualised loss of 1.14% underperforming its benchmark which recorded an annualised gain of 2.5%. The USD Class of the Fund has yet to meet its objective of achieving medium to long term capital appreciation.

ANNUAL TOTAL RETURNS OF THE FUND



^A50% RAM QuantShop GII (medium term) Index and 50% Dow Jones Islamic Market Asia Pacific Index. * Being the last day of the initial offer period for the RM Class of the FUnd. ** The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any.

For the latest financial year, the RM Class of the Fund recorded a gain of 9.78% whilst its benchmark recorded a gain of 13.9%. During the financial year under review, the net asset value for the RM Class of the Fund recorded a return of 9.78% mainly attributed to positive stock picking in Indonesia and Thailand market, underperforming its benchmark return of 13.90%. In previous financial years, the RM Class of the Fund outperformed its benchmark in one financial year, namely in 2016. Since launch, the RM Class of the Fund has registered three positive returns with highest return of 9.78% recorded in 2017 (underperforming the benchmark return of 13.9%) and the lowest return of 5.5% (outperforming the benchmark return of 3.14%).



^A50% RAM QuantShop GII (medium term) Index and 50% Dow Jones Islamic Market Asia Pacific Index. * Being the last day of the initial offer period of the USD Class of the Fund. ** The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any.

For the latest financial year, the USD Class of the Fund recorded a loss of 1.14%, whilst its benchmark recorded a gain of 2.5%. In previous financial years, the USD Class of the Fund outperformed its benchmark in one financial year, namely in 2016. Since launch, the USD Class of the Fund has not recorded any positive returns.

PORTFOLIO TURNOVER RATIO

Portfolio Turnover Ratio ("PTR")	Financial Year Ended 30 April		
	2017	2016	2015
	0.92 times	0.90 times	1.59 times

The PTR for the financial year was higher compared with previous financial year due to lower average net asset value during the financial year under review.

ASSET ALLOCATION

As at the latest financial year (i.e. 30 April 2017), the Fund was 50.85% invested in equities, 12.67% invested in unquoted sukuk, 27.34% invested in Islamic deposits with financial institutions and the remaining 9.14% invested in liquid assets and other net current assets.

	As at 30/04/2017 %	As at 30/04/2016 %	As at 30/04/2015 %
Equities			
Communications	3.88	5.40	0.61
Consumer Products	15.60	22.92	12.20
Energy	-	-	1.81
Financials	-	13.28	3.34
Health Care	4.27	-	15.00
Industrial Products	-	5.31	10.60
Materials	2.68	-	-
Real Estate	3.98	-	-
Trading/Services	6.09	-	1.66
Technology	11.05	4.98	13.36
Utilities	3.3	4.80	-
	50.85	56.69	58.58
Unquoted Sukuk	12.67	42.90	34.59
Islamic Deposits with Financial Institutions	27.34	-	-
Liquid Assets and Other Net Current Assets	9.14	0.41	6.83
	100.00	100.00	100.00

DISTRIBUTION RECORD

This Fund has not declared any distribution yet.

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

FEES & CHARGES

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

Charges	RM Class	USD Class
Sales charge¹ by distribution channels		
Institutional Unit Trust Adviser (IUTA)	Up to 5.00 % of investment amount.	
Tied (Retail) Agent	Up to 5.00 % of investment amount.	
Direct Sales (Direct Investment with the Manager)	Up to 5.00 % of investment amount.	

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

Investments in the RM Class of the Fund via the EPF Members' Investment Scheme will be levied a sales charge of up to 3.00% of the investment amount (or such other rate that may be determined by the EPF from time to time). Only the RM Class of the Fund is available for sale to EPF members under the EPF Members' Investment Scheme. Please note that there may be changes to the status of the eligibility of the Fund under the EPF Members' Investment Scheme from time to time. Investors may refer to <http://www.kwsp.gov.my> for updated information on the eligibility of the Fund under the EPF Members' Investment Scheme.

Charges	RM Class	USD Class
Repurchase charge		None.
Dilution fee or transaction cost factor		None.
Other charges payable directly by the investors		
Switching fee ¹	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	USD10.00 per switch or the difference in sales charge between switching funds, where applicable.
Transfer fee ¹	RM5.00 per transfer.	USD5.00 per transfer.

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

Fees and Expenses	RM Class	USD Class
Annual management fee ¹	1.80% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	
Annual trustee fee ¹	Up to 0.06% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day (excluding foreign custodian fee and charges) subject to a minimum of RM18,000 per annum.	
Expenses directly related to the Fund	Auditors' fees and other relevant professional fees, custodial charges, cost of distribution of interim and annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	
Other fees payable indirectly by an investor (if any)	Shariah Adviser's fees.	

¹The implementation of GST is effective from 1 April 2015 at the rate of 6% and the fees or charges payable are exclusive of GST.

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

TRANSACTION INFORMATION

	RM Class	USD Class
Minimum Initial Investment	RM1,000.	USD1,000.
Minimum Additional Investment	RM100.	USD100.
Minimum Repurchase Units	1,000 units.	
Switching Facility and Frequency of Switching	Switching is available to switch between funds under the management of the Manager and also between classes of units.	
Minimum Investment Balance	900 units.	

Transfer Facility	Transfer is only allowed between Unit Holders of the same class. In the event of a partial transfer, both the transferor and transferee must each hold a minimum investment balance of nine hundred (900) Units after the transfer.
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase units. For EPF Unit Holders, the repurchase proceeds will be remitted to KWSP by crediting into the members' provident account.
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.
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always that complete applications for the Fund are received before the next valuation point.

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 assets of the Fund must be valued at least once every Business Day. As the Fund invests in foreign markets, which may have different time zones from that of Malaysia, the valuation of the Fund for a Business Day will be conducted by 2.30 p.m. (or such other time as may be determined by the Manager from time to time) on the following day in which the Manager is open for business.

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

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

EXITING FROM THIS INVESTMENT

Units can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branch offices, or to any of its authorized sales agents or to any of its participating IUTAs or any other authorized distributors on any day other than Saturdays, Sundays and public holidays before their respective cut-off times. All redemption requests will be processed in accordance with the redemption conditions for the Fund.

For partial redemption, the minimum redemption amount of Units is 1,000 Units and the balance of Units after the redemption must be at least 900 Units (the "minimum investment balance"). However, the Manager shall not be bound to comply with any request for redemption of Units if the balance of Units held after the redemption is less than the minimum investment balance.

The redemption monies will be paid within ten (10) days after receipt by the Manager of the request to repurchase.

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 rhbam@rhbgroup.com.

HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:

- | | | |
|-----|--|---|
| (a) | via phone to | : 03-9205 8000 |
| (b) | via Unit Holders Services Toll-Free Hotline at | : 1-800-88-3175 |
| (c) | via fax to | : 03-9205 8100 |
| (d) | via e-mail to | : rhbam@rhbgroup.com |
| (e) | via website at | : www.rhbgroup.com |
| (f) | 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):

- | | | |
|-----|---------------|--|
| (a) | via phone to | : 03-2282 2280 |
| (b) | via fax to | : 03-2282 3855 |
| (c) | via e-mail to | : info@sidrec.com.my |
| (d) | 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 Investor Affairs & Complaints Department:
- (a) via phone to the Aduan Hotline at : 03-6204 8999
 - (b) via fax to : 03-6204 8991
 - (c) via e-mail to : aduan@seccom.com.my
 - (d) via online complaint form available at : www.sc.com.my
 - (e) via letter to : Investor Affairs & Complaints Department
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur
4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
- (a) via phone to : 03-2092 3800
 - (b) via fax to : 03-2093 2700
 - (c) via e-mail to : complaints@fimm.com.my
 - (d) via online complaint form available at : www.fimm.com.my
 - (e) via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19 Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

GLOSSARY

Business Day	A day (other than Saturdays, Sundays and public holidays) on which Bursa Malaysia is open for trading or banks in Kuala Lumpur are open for business; and the markets in which at least 50% of the Fund's net asset value (in aggregate) invested therein, are also open for trading.
Disclosure Documents	The Fund's prevailing prospectus and its supplementary(ies) (if any).
EPF or KWSP	Employees Provident Fund (EPF) or Kumpulan Wang Simpanan Pekerja (KWSP).
Fund	RHB Islamic Regional Balanced Fund ("IRBF").
GST	Goods and services tax.
Net Asset Value (NAV)	The net asset value of the Fund is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point.
Non-Equity Shariah-Compliant Investments	Non-equity Shariah-compliant investments, which are defensive in nature comprising sukuk, Islamic money market instruments and Islamic deposits with financial institutions.
Quran	The miraculous words of Allah revealed to the Prophet Muhammad (Peace and Blessing be Upon Him) in Arabic language which begins with Surah (Chapter) al-Fatihah and ends with Surah (Chapter) al-Nas.
RM or Ringgit Malaysia	The lawful currency of Malaysia.
RM Class	Class of units denominated in RM.
USD	The lawful currency of United States of America.
USD Class	Class of units denominated in USD.
Unit Holder(s)	The person(s) for the time being registered under the provisions of the deed as the holder of units of the Fund and includes person(s) jointly so registered, and where applicable includes the Manager.