PRODUCT HIGHLIGHTS SHEET

MAYBANK Q-CASH FUND
(“the Fund”)

Date of Issuance: 17 July 2018

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of Maybank Q-Cash Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Maybank Q-Cash Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Maybank Q-Cash 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 Maybank Asset Management Sdn Bhd responsible for the Maybank Q-Cash Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.
This Product Highlights Sheet only highlights the key features and risks of the Maybank Q-Cash Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

1. **What is Maybank Q-Cash Fund?**
   The Fund is a money market fund that aims to provide income to unit holders on a monthly basis, subject to availability of income.

2. **Fund Suitability**
   The Fund is suitable for Sophisticated Investors*:
   - who have low risk tolerance;
   - who seek a regular income** stream from their investments;
   - who wish to obtain a yield exceeding the “Maybank Overnight Deposit Rate”; and/or
   - who have very high liquidity requirement.

   *Please refer to the definition of “Sophisticated Investors” in the master information memorandum for more details.

   **Income could be in the form of cash or units. For further details, please refer to item 7.6 of the master information memorandum on Income Distribution Policy and Distribution Mode of the Fund.

3. **Investment Objective**
   The Fund is a money market fund that aims to:
   - provide unit holders with a return that exceeds the benchmark;
   - provide unit holders with liquidity of T+0*;
   - preserve capital**; and
   - distribute income to the unit holders at least once every calendar month.

   Notes:
   * In the event that the total redemption amount exceeds 50% of the total net asset value (“NAV”) of the Fund, the liquidity of T+0 may not be applicable. If the total redemption exceeds 50% of the total NAV of the Fund, the Manager reserves the right to pay the redemption proceeds to unit holders within thirty (30) days from the day the request to redeem is received.

   **The Manager shall aim to preserve the capital of unit holders. Nonetheless, the Fund is not a capital guaranteed fund nor a capital protected fund.

   T is the Business Day where a request/application to redeem is received by the Manager before the cut-off time.

4. **Key Product Features**

<table>
<thead>
<tr>
<th>Fund Type</th>
<th>Income</th>
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<tbody>
<tr>
<td>Fund Category</td>
<td>Money market.</td>
</tr>
<tr>
<td>Benchmark</td>
<td>Maybank overnight deposit rate. Source: <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a></td>
</tr>
<tr>
<td>Launch Date</td>
<td>8 June 2012.</td>
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<tr>
<td>Investment Style &amp; Strategy</td>
<td>The Fund seeks to obtain a yield that exceeds the benchmark by placing 100% of the NAV of the Fund in liquid investments such as fixed deposit with tenure of not more than one (1) year, money market instruments such as treasury bills, bankers acceptance, Bank Negara Malaysia bills, Bank Negara Malaysia negotiable notes and negotiable instrument of deposits with maturities of not more than six (6) months and liquid assets. The investment style &amp; strategy is further elaborated in item 3.3.10 of the master information memorandum.</td>
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</tbody>
</table>
Manager | Maybank Asset Management Sdn Bhd.
---|---
Management Fee | Up to 0.20% per annum of the NAV of the Fund. The management fee is calculated and accrued daily and payable monthly to the Manager.
Sales Charge | The Manager will not impose a sales charge.
Redemption Charge | The Manager will not impose a redemption charge.
Switching Fee | RM10.00 per switch.
Transfer Fee | RM10.00 per transfer.
Trustee | RHB Trustees Berhad.
Trustee Fee | Up to 0.02% per annum of the NAV of the Fund. The trustee fee is calculated and accrued daily and payable monthly to the Trustee.

Minimum Initial Investment | RM50,000.00 or such other amount as may be decided by the Manager from time to time.
Minimum Additional Investment | RM50,000.00 or such other amount as may be decided by the Manager from time to time.
Minimum Units Held | 50,000 units or such other amount as may be determined by the Manager from time to time.
Distribution Policy | Subject to availability of income, the Fund will distribute income to unit holders on a monthly basis.

5. Asset Allocation

<table>
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<tr>
<th>Allocation</th>
<th>Investment Instruments</th>
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<tr>
<td>100% of the NAV of the Fund</td>
<td>• Fixed deposit; and/or&lt;br&gt;• Money market instruments and liquid assets.</td>
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</tbody>
</table>

6. Key Risks

Specific Risks

a) Liquidity Risk

It is the Fund’s objective to provide liquidity of T+0. Nonetheless, unit holders should be aware that the liquidity of T+0 may not be achievable should the redemption amount exceed 50% of the Fund’s NAV. It is the risk on the ability of the Fund to honor requests for redemption or to pay back unit holders’ investments whereby it is subject to the Fund holding adequate liquid assets. This liquidity risk is alleviated by the Fund’s investments in fixed deposit and money market instruments.

b) Interest Rate Risk

Interest rate risk refers to the impact of interest rate changes on the valuation of fixed deposits and money market instruments. When interest rates rise, fixed deposits and money market instruments prices generally decline and this may lower the market value of the Fund’s investment in fixed deposits and money market instruments. The reverse may apply when interest rates fall. In order to mitigate interest rate risk, the Manager will need to manage the fixed deposits and money market instruments taking into account the coupon rate and time to maturity of the fixed deposits and money market instruments.
c) Credit/Default Risk

Credit risk relates to the creditworthiness of the issuers of the debt instruments and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the debt instrument. In the case of rated debt instruments, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a debt instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the debt instruments. This could adversely affect the value of the Fund.

d) Deposit Account Risk

When the Fund invests in fixed deposit, the principal and interest are safeguarded by the financial institution. In the event that the financial institution becomes insolvent, the Fund may have difficulty in getting back the principal as well as interest.

e) Concentration Risk

The Fund is allowed to invest with higher concentration in fixed deposit with a maximum limit of 40% of the Fund’s NAV in any single financial institution and up to 100% of the Fund’s NAV in Malayan Banking Berhad and Maybank Islamic Berhad respectively. Additionally, the Fund is permitted to invest up to 40% of the Fund’s NAV in money market instruments issued by any single issuer as well as invest wholly in money market instruments issued by Bank Negara Malaysia and government of Malaysia. Investors should be aware of the concentration risk of the Fund. In the event that any of the financial institution or issuer mentioned above faces any economic or financial instability that may result in the default of interest and principal payment, investors may be exposed to capital and income losses.

Investors are reminded that the above list of risks may not be exhaustive and if necessary, they should consult their adviser(s), e.g. their bankers, lawyers, stockbrokers or independent professional advisers for a better understanding of the risks.

For more details, please refer to item 4.1 in the master information memorandum for the general risks of investing in 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 recognise 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.

7. Valuation of Investment

The Fund must be valued at least once every Business Day. The valuation of the Fund will be carried out in a fair and accurate manner. The Fund will be valued at 11.00 a.m. every Business Day.

Unit holders will be able to obtain the unit price of the Fund from www.maybank-am.com.my. Alternatively, investors may contact the client servicing personnel at 03-2297 7888.

8. Exiting from Investment

<table>
<thead>
<tr>
<th>Submission of Redemption Request</th>
<th>The cut-off time for redemption request shall be at 10.30 a.m. on a Business Day.</th>
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</table>
| Payment of Redemption Proceeds   | The Manager will pay the redemption proceeds to unit holders on T day*.  
                                                                                     However, if the total redemption amount for that day exceeds 50% of the Fund’s NAV, the Manager reserves the right to pay the |
redemption proceeds to the unit holders within thirty (30) days from the day the redemption request is received by the Manager.

| Remittance of Redemption Proceeds | The Manager shall remit the redemption proceeds to the bank account held in the name of the unit holder(s). |

*T is the day where a request/application to redeem is received by the Manager before the cut-off time.

For both creation and redemption of units, the Manager shall not be held responsible for any delay or loss incurred in the event of:

- Real Time Electronic Transfer of Funds and Securities (RENTAS) experiencing problems;
- Any remittance of fund that does not correspond with the request promptly;
- Inaccurate details (i.e. identity card number, account number, etc.) provided by unit holders; or
- Circumstances beyond the control of the Manager or the Trustee.

9. Contact Information

I. For internal dispute resolution, you may contact:

Clients Servicing Personnel
Tel: 03-2297 7888
Fax: 03-2297 7998
Email: mamcs@maybank.com.my
Website: www.maybank-am.com

II. 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 email 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

III. 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:

a. via phone to: 03-6204 8999
b. via fax to: 03-6204 8991
c. via email to: aduan@seccom.com.my
d. via the online complaint form available at www.sc.com.my
e. via letter to: Consumer & Investor Office
   Securities Commission Malaysia
   No 3 Persiaran Bukit Kiara
   Bukit Kiara
   50490 Kuala Lumpur

IV. 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 email to: complaints@fimm.com.my
d. via online complaint form available at www.fimm.com.my
e. via letter to: Legal, Secretarial & Regulatory Affairs