

PRODUCT HIGHLIGHTS SHEET



Amanah Hartanah Bumiputera

AMANAH HARTANAH BUMIPUTERA

(Established on 20 October 2010)

Date of Issuance: 1 December 2020

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia (“SC”) has authorised the issuance of Amanah Hartanah Bumiputera and a copy of this Product Highlights Sheet has been lodged with the SC.

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

The SC is not liable for any non-disclosure on the part of Maybank Asset Management Sdn Bhd and Pelaburan Hartanah Berhad who are responsible for the Amanah Hartanah Bumiputera and takes no responsibility for the contents of this Product Highlights Sheet. The SC 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.

SPONSOR



Pelaburan Hartanah Bumiputera
Registration No.: 200601013065 (732816-U)

MANAGER



Maybank Asset Management Sdn Bhd
Registration No.: 199701006283 (421779-M)



AmanahRaya Trustees Berhad
Registration No.: 200701008892 (766894-T)

The Fund is not a capital guaranteed fund or a capital protected fund.

This Product Highlights Sheet only highlights the key features and risks of the Amanah Hartanah Bumiputera. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

AMANAH HARTANAH BUMIPUTERA (“AHB”)

1. The salient features of the Fund:

- Name of the Fund** : Amanah Hartanah Bumiputera (“AHB” or the “Fund”)
- Deed** : The Deed of the Fund dated 20 October 2010, the First Supplemental Deed dated 5 January 2011, the Second Supplemental Deed dated 13 July 2012, the Third Supplemental Deed dated 11 September 2013, the Fourth Supplemental Deed dated 7 February 2014, the Fifth Supplemental Deed dated 20 March 2015, the Sixth Supplemental Deed dated 5 October 2020 and any further supplemental deeds to be entered into between the Sponsor, the Manager and the Trustee from time to time
- Category of Fund** : Real estate backed assets
- Sponsor** : Pelaburan Hartanah Berhad (“Sponsor”)
- Manager** : Maybank Asset Management Sdn Bhd (“Manager”)
- Trustee** : AmanahRaya Trustees Berhad (“Trustee”)

PRODUCT SUITABILITY

2. Who is this product suitable for?

- The Fund may appeal to investors who:
- (i) have a long-term investment horizon;
 - (ii) seek capital preservation;
 - (iii) seek regular income; and
 - (iv) have low risk tolerance.

SHARIAH COMPLIANT

3. The Fund has been certified as Shariah-compliant by the panel of Shariah advisers appointed for the Fund and the Shariah Advisory Council of the SC has no objection to the structure of the Fund.

KEY PRODUCT FEATURES

4. What am I investing in?

- Price per Unit** : The price of a unit is fixed at RM1.00
- Investment Objective** : The Fund seeks to provide Unit Holders with a regular and consistent income stream whilst preserving Unit Holders’ investment capital
- Investment Strategies** : The Fund will seek to achieve its investment objective by investing primarily in the beneficial ownership of real estate in Malaysia acquired from the Sponsor or its affiliates in particular commercial properties including but not limited to office buildings, shopping complexes, commercial centres, logistics and industrial complexes. The Fund will also invest in Islamic money market instruments and hold cash to meet its liquidity requirements

Assets Allocation	: Investments	Limits
	<ul style="list-style-type: none"> ▪ Investment in beneficial ownership of real estate in Malaysia which are Shariah compliant; and ▪ Cash and any other money market instruments which are Shariah-compliant 	<ul style="list-style-type: none"> ▪ 34% to 100% of the Fund's VOF may be invested in beneficial ownership of real estate in Malaysia; and ▪ 0% to 66% of the Fund's VOF may be invested in cash and any other money market instruments which are Shariah compliant
Performance Benchmark	: 12-months Islamic Fixed Deposit-i of Maybank Islamic Berhad <i>Information on the benchmark can be obtained at www.maybank2u.com.my</i>	
Eligibility	: (i) Malaysian Bumiputera: (a) Akaun Dewasa (18 years and above); (b) Akaun Remaja* (For minor age three (3) months and above but below 18 years under the name of a legal guardian. Legal guardian must be 18 years and above. Both legal guardian and minor must be Malaysian Bumiputera); <i>*Note: With effect from 1 July 2021, all Akaun Remaja will be automatically converted to Akaun Dewasa (single account status) upon the minor reaching the age of 18 years old. The legal guardian of all the Akaun Remaja opened before this date are advised to consult AHB's authorised distributors to facilitate the conversion process, if they have not done so already.</i> (ii) Bumiputera institution ^{Note (1)} ; and (iii) Others as specified by the deed <i>Note (1): Any sale of units to Bumiputera institution is by invitation from the Manager, in consultation with the Sponsor.</i>	
Distribution Policy	: Distributions may be made from the income of the Fund at the election of the Manager in consultation with the Sponsor, on a semi-annual basis or at such other times as the Manager in its sole discretion may determine, subject to approval from the Trustee. Only Unit Holders whose names appear on the register of Unit Holders on the entitlement date ^{Note (2)} are entitled for the distribution. <i>Note (2) 31 March and 30 September or such other date as may be determined by the Manager</i>	

KEY RISKS

5. Below are the specific risks associated with the Fund which may cause significant losses if they occur:

Liquidity risk	This refers to the ease with which an investment can be disposed at or near its fair value. As the Fund primarily invests in the beneficial ownership of Real Estate Assets, the Fund is exposed to high liquidity risk as it may not be possible to immediately sell the beneficial ownership of the Real Estate Assets at the prevailing market prices.
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Profit rate risk	Increase in prevailing profit rates will cause the Fund's investment in Islamic money market instruments to decline in value. This loss is however not realised unless the Manager is forced to sell before maturity.
Counterparty risk	The Sponsor or its affiliates may not honour its contractual obligations under the transaction documents. These include its obligations to pay the lease rental for the Real Estate Assets, to repurchase the units from the Manager pursuant to a repurchase request by a Unit Holder, and to pay the Exercise Price upon exercise of a purchase undertaking, sale undertaking or substitution undertaking.
Adequacy of coverage	The Lease Assets could suffer physical damage caused by fire, flood, earthquake or other causes or the Sponsor may suffer a public liability claim, which may result in losses (including loss of rent), and may not be fully compensated by takaful. In addition, certain types of risks (such as risk of war and terrorist acts) may be uninsurable or the cost of takaful may be prohibitive when compared to the risk. Should an uninsured loss or a loss in excess of insured limits occur, the Sponsor could lose the anticipated future revenue from that Lease Assets. No assurance can be given that material losses in excess of insurance proceeds will not occur in the future.
Non-registration of the transfer of the Lease Assets	Since the Fund invests in the beneficial ownership of the Real Estate Assets, the Trustee will not become the registered proprietor of the Real Estate Assets unless the Sponsor defaults in its obligation to purchase the beneficial ownership under the purchase undertaking, sale undertaking or substitution undertaking or upon termination of the Fund. In such events, it will become necessary for the Trustee to dispose of any or all of the Real Estate Assets (and in the case where the Real Estate Asset is held under master title, the Trustee may assign its rights as beneficial owner of the Real Estate Assets) and in order to do so the Trustee must be able to either register in its own name or transfer or assign (as the case may be) such Real Estate Assets to a third party purchaser. As part of the assets purchase agreements, the original title deeds and memorandum of transfers (and in the case where the Real Estate Asset is held under master title, the deed of assignment of such Real Estate Asset) (together with documents necessary to effect transfer) have been deposited with the Trustee to hold in escrow and the Trustee has also been appointed as the attorney of the Sponsor under an irrevocable power of attorney. This would permit the Trustee to effect the transfer or assignment of the relevant Real Estate Assets to itself or the third party purchaser.
Risks of non-renewals of Lease Agreements	In the event the lease agreements are not renewed or renewed at a lower rental rate than the present rate, the Fund may lose rental income from the Lease Assets and this may affect the distribution of income to Unit Holders.
Early redemption risks	Your investment may be compulsorily redeemed upon the Sponsor exercising its clean-up option and repurchasing all units not held by the Sponsor when the Sponsor holds in excess of 90% of all units in issue for a continuous period of six (6) months or more.
Shariah non-compliance risk	There is a risk that a currently held Real Estate Asset will be reclassified as Shariah non-compliant upon review by the panel of Shariah advisers. This may occur in the event that the lease rental derived from the activities which are not in accordance with the Shariah principles. Thus, the Fund will not benefit from any lease rental received from the Lease Asset after the reclassification of

the Lease Asset. As a result thereof, the lease rental will be channelled to any charitable bodies as advised by the panel of Shariah advisers.

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

CHARGES AND FEES

6. This table describes the charges that you may **directly** incur when you buy or sell the units of the Fund:

<u>Charges</u>	<u>%/RM</u>
Sales Charge	: Currently, the Manager does not impose any sales charge whenever you buy the units.
Repurchase Charge	: Currently, the Manager does not impose any repurchase charge whenever you sell the units.

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

<u>Fees</u>	<u>%/RM</u>
Annual Management Fee	: Up to a maximum of 1.00% per annum of the VOF, calculated and accrued daily, as may be agreed between the Trustee and the Manager.
Annual Trustee Fee	: Up to 0.08% per annum of the VOF, subject to minimum of RM18,000 per annum.
Fund Expenses	: Apart from the management fee and trustee fee, there are other annual expenses involved in running the Fund, including the auditors’ remuneration and other relevant professional fees and costs, bank charges, zakat, Shariah advisory fees, charges and expenses related to the printing and distribution of annual reports and notices, as well as expenses which are directly related to and necessary for the business of the Fund as set out in the deed. These expenses are deducted from the gross income of the Fund.

The Trustee shall pay all payments incurred by the Sponsor in respect of the services performed in relation to the Lease Assets (known as service charge amount) under the service agency agreement. The service charge amount is also equivalent to the additional payment payable by the Sponsor to the Trustee (known as supplementary rental) under the lease agreement and the service agency agreement. As the service charge amount and supplementary rental are equal, the Fund will not incur any additional expenses in respect of the service charge amount.

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

TRANSACTION INFORMATION

8.

- Minimum Initial Investment** : (i) Individual - 100 units; and
(ii) Bumiputera institution - 250,000 units *Note (3)*.
- Maximum Investment** : (i) Individual - 500,000 units; and
(ii) Bumiputera institution - Up to 50% of the size of the Fund *Note (3)*.
- Note (3) Subject to availability of the units.*
- The Manager has the discretion to vary the limit on investment by any individual and/or Bumiputera institution.*
- Minimum Additional Investment** : (i) Individual - 50 units; and
(ii) Bumiputera institution - to be determined by the Manager and the Sponsor.
- Minimum Balance Requirement** : Unit Holders are required to maintain a minimum balance of 100 units. In the event a request to repurchase would result in a Unit Holder holding less than 100 units, the Manager is entitled to repurchase all the remaining units and to close the Unit Holder's account.
- Minimum Repurchasing of Units/Selling of Units** : (i) Individual - 100 units; and
(ii) Bumiputera institution - to be determined by the Manager and the Sponsor.
- Frequency of Repurchasing of Units** : Once in a calendar month. Please refer to Section 2.3.6 (ii) of the prospectus for further details on frequency of repurchasing of units.
- Cooling-off Right** : Not applicable.
- Payment for Units Repurchased** : (i) Individual - Under the Guidelines, the payment for the repurchasing of units will be made within 10 calendar days upon receipt of repurchase request but the Manager will endeavour to pay on-the-spot; and
(ii) Bumiputera institution - Payment within 10 calendar days upon receipt of repurchase request.
- Mode of Distribution** : Any distribution declared, at the Manager's discretion, may be in the form of cash and/or units. If distribution is in the form of cash, such distribution will be automatically credited into the Unit Holder's bank account. Unit Holders are required to open a bank account or provide a bank account number in the application form when they first invest in the Fund.
- For any distribution in the form of units, such units will be credited into the Unit Holder's AHB account. If the value of distribution is 0.005 of a unit and above, the Unit Holder's entitlement will be rounded up to the nearest 2 decimal places, and if the value is below 0.005 of a unit, the Unit Holder's entitlement will be rounded down to the nearest 2 decimal places.
- Switching** : Switching is not allowed for the Fund.

FUND PERFORMANCE

9. The average total returns of the Fund

	1 year (as at 30 September 2020)	3 years (as at 30 September 2020)	5 years (as at 30 September 2020)	Since Inception
AHB (%)	4.55	5.20	5.66	5.99
Performance Benchmark (%)	2.54	3.11	3.30	3.58

The calculation of the Fund's performance is based on the net distribution per unit (sen) for the relevant periods mentioned above. The price per unit of the Fund has been fixed at RM1.00. The Fund's return is solely based on the income distributed during the periods above.

Resilient rental income in recent challenging market conditions resulted in competitive and higher return for the Fund as compared to the performance benchmark for the period under review from 1 October 2019 to 30 September 2020.

10. The annual total return of the Fund (financial years ended 30 September)

	10-month period (2011)	2012	2013	2014	2015	2016	2017	2018	2019	2020
AHB (%)	5.42	6.50	6.50	6.60	6.60	6.50	6.20	6.00	5.05	4.55
Performance Benchmark (%)	2.52	3.19	3.19	3.30	3.30	3.25	3.15	3.27	3.26	2.54

Resilient rental income in recent challenging market conditions resulted in competitive and higher return for the Fund as compared to the performance benchmark for the period under review from 1 October 2019 to 30 September 2020.

The performance benchmark of the Fund, 12-month General Investment Account-i of Maybank Islamic Berhad, has changed to 12-months Islamic Fixed Deposit-i of Maybank Islamic Berhad with effect from 16 October 2016. The performance benchmark has been changed as under the Islamic Financial Services Act 2013, the 12-month General Investment Account-i is no longer considered a deposit product but an investment product. Since the Fund has been benchmarked against a deposit product, the Manager is of the view that the appropriate performance benchmark should be the 12-months Islamic Fixed Deposit-i, which is a deposit product.

11. Portfolio turnover ratio

As the Fund invests in the beneficial ownership of the Lease Assets, the portfolio turnover ratio is not applicable to the Fund.

12. Distribution

Ex-Date	Cash Distribution*
30 September 2018	6.00
30 September 2019	5.05
30 September 2020	4.55

* The Fund is a tax exempt fund.

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

FREQUENT ASKED QUESTIONS

13. ABOUT AMANAH HARTANAH BUMIPUTERA

1. What is AHB

AHB is an Islamic unit trust fund that invests primarily in the beneficial ownership of commercial properties in prime locations in Malaysia. It is available to be subscribed by Bumiputera investors at a price of RM1.00 per unit at all AHB's authorised distributors throughout Malaysia. The Fund is presently backed by nineteen (19) prime commercial properties that are already tenanted and are enjoying a steady stream of rental income. It is established to provide opportunity to Bumiputera investors to participate in owning prime commercial properties through the holding of units in AHB as Unit Holders.

2. What is the investment objective of AHB?

The Fund seeks to provide Unit Holders with a regular and consistent income stream whilst preserving Unit Holders' investment capital

3. Who are eligible to invest in AHB?

The following persons are eligible to invest in AHB:

(i) Malaysian Bumiputera:

(a) Akaun Dewasa (18 years and above);

(b) Akaun Remaja* (For minor age three (3) months and above but below 18 years under the name of a legal guardian. Legal guardian must be 18 years and above. Both legal guardian and minor must be Malaysian Bumiputera);

**Note: With effect from 1 July 2021, all Akaun Remaja will be automatically converted to Akaun Dewasa (single account status) upon the minor reaching the age of 18 years old. The legal guardian of all the Akaun Remaja opened before this date are advised to consult AHB's authorised distributors to facilitate the conversion process, if they have not done so already.*

(ii) Bumiputera institution ^{Note (4)}; and

(iii) Others as specified by the deed

Note (4): Any sale of units to Bumiputera institution is by invitation from the Manager, in consultation with the Sponsor.

4. What are the advantages of investing in AHB?

- The investment is backed by commercial properties in prime locations in Malaysia
- AHB is an investment scheme that has been certified as Shariah-compliant
- The Fund is managed by professional and experienced fund manager
- Affordable as it only requires small initial investment
- Your rights and interests are closely monitored by the trustee for the Fund
- Long-term investment with potentially competitive returns

INVESTING IN AMANAH HARTANAH BUMIPUTERA

14.

1. What should I do if I am interested to invest in AHB units?

You are advised to read and understand the contents of the prospectus of the Fund, which have been registered with the SC, before investing in the Fund. Copies of the prospectus and application forms are available at all AHB's authorised distributors in Malaysia.

2. What should I do if I want to purchase AHB units?

You can purchase AHB units at all AHB's authorised distributors throughout Malaysia on any Business Day during office hours. You are advised to do the following:

- Ask for assistance at the Enquiry Counter
- You will be directed to consult a Financial Executive (FE) who will explain to you on the Fund in more detail
- Fill in the form "Borang Pendaftaran - Akaun Dewasa" or "Borang Pendaftaran - Akaun

Kanak-Kanak/Remaja” whichever is applicable

(Please take note that you will be required to provide a bank account number in the form. This is to facilitate the payment of dividend, if any, as the dividend will be paid directly into your bank account. A minimum charge may be imposed to cover transaction costs upon payment of dividend.)

- Submit the completed form together with your NRIC, or MyKad/ original Birth Certificate (for individuals aged three (3) months to 18 years old) and the investment amount in either cash or banker’s cheque at the counter. Subsequently, a validated copy of the “Borang Pendaftaran” will be issued to you as evidence of your investment.

3. How much is a unit price of AHB?

The price of a unit is fixed at RM1.00.

4. What are the minimum, maximum and additional investment allowed?

The minimum initial investment for an individual is 100 units and a Bumiputera institution is 250,000 units.

The maximum investment for an individual is 500,000 units and a Bumiputera institution is up to 50% of the size of the Fund ^{Note (5)}. The Manager has the discretion to vary the limit on investment by any individual and/or Bumiputera institution.

Note(5) Subject to availability of the units.

The minimum additional investment for an individual is 50 units. The minimum additional investment for a Bumiputera institution is to be determined by the Manager and the Sponsor.

5. What is the minimum units for redemption?

The minimum redemption of units per individual is 100 units. The minimum redemption of units for a Bumiputera institution is to be determined by the Manager and the Sponsor. You can redeem your units by filling in the “Borang Jualan Balik” at the counter.

(Please take note that the remaining balance in your account must be at least 100 units. Otherwise you will be required to redeem all of your balance and your account will be closed.)

6. How frequent can I redeem my units?

Redemption can only be done once in a calendar month.

7. How do I pay to invest in AHB?

Either by cash or banker’s cheque (Personal cheques will be subjected to cheque clearance).

8. Will I get a passbook or certificate on my investment upon acceptance of investment in AHB units?

Your investment is evidenced by a validated copy of the “Borang Pendaftaran” at the point of making your purchase of AHB units.

A statement shall be issued every six months showing the balance of your investment in AHB. In addition, you may also request for your statement to be printed out at any AHB’s authorised distributor by producing your identity card. However, the statement will not be produced immediately upon your request. The authorised distributor will contact you once the statement is ready for collection.

9. How frequent is the income distribution?

Income distribution (if any) will be made on a semi-annual basis.

10. Can the distributions be reinvested?

Any distribution from the Fund may be in the form of cash and/or units. If distribution is in the form

of cash, such distribution will be automatically credited into your bank account.

For any distribution in the form of units, such units will be credited into the Unit Holder's AHB account. If the value of distribution is 0.005 of a unit and above, the Unit Holder's entitlement will be rounded up to the nearest 2 decimal places, and if the value is below 0.005 of a unit, the Unit Holder's entitlement will be rounded down to the nearest 2 decimal places.

11. Are there any sales or repurchase fees or charges imposed?
There will be no charges or fees imposed. You can buy and sell the unit at exactly RM1.00 per unit for cash transaction.
12. Is there any maturity period for the Fund?
There is no maturity period for the Fund. The Fund's tenure is indefinite, subject to the terms of the deed and the transaction documents.
13. Can I transfer the units to my next of kin/ others?
Transfer of units is not permitted, save for the following:
 - (i) transfer to and from the Sponsor; or
 - (ii) transfer to the trustee, administrator or executor of the estate of a deceased Unit Holder who is entitled to be registered as a Unit Holder in accordance with Section 313 of the Capital Markets and Services Act 2007; or
 - (iii) transfer to and from financial institutions which have provided financing to Unit Holders for the purchase of units.
14. Where can I obtain more information on AHB?
You may contact the Manager at 03-2297 7888.

CONTACT INFORMATION

15. Who should I contact for further information or to lodge a complaint?
 1. For internal dispute resolution, you may contact:
Maybank Asset Management Sdn Bhd
Level 12, Tower C
Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur
Tel: 03-2297 7888
Fax: 03-2715 0071
Website: www.maybank-am.com
Email: mamcs@maybank.com.my
 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 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 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: Consumer & Investor Office
Securities Commission Malaysia
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

beneficial ownership	The beneficial interest to the Real Estate Assets and shall include all rights attaching to ownership of a real estate asset other than legal ownership. The beneficial interest is however subject to any existing rights (whether registered or otherwise). The Sponsor or its affiliates will continue to be the registered owner of the Real Estate Assets. In the case where the Real Estate Asset is held under master title and the Sponsor or its affiliate is the beneficial owner of the said Real Estate Asset, until such time a separate individual title is issued in favour of the Sponsor or its affiliate, means such beneficial ownership as transferred to the Fund pursuant to the assets purchase agreement. The above is subject to the terms of the transaction documents to which the Sponsor is a party
Business Day	A day (excluding Saturday, Sunday and public holiday) on which commercial banks are open for business in Kuala Lumpur and Selangor, Malaysia
Exercise Price	The purchase consideration for the beneficial ownership of Real Estate Assets which shall be the aggregate of: <ul style="list-style-type: none"> (i) in respect of Lease Assets, the acquisition price set out in assets purchase agreements whereby the beneficial interest in the Lease Assets were acquired by the Trustee; (ii) in respect of Real Estate Assets other than the Lease Assets, the acquisition price as set out in the relevant asset purchase agreements; and (iii) any accrued service charge arising from the service agency agreement.
Guidelines	The Guidelines on Unit Trust Funds and any other relevant guidelines on unit trust funds issued by the SC

Lease Assets	<p>The following real estates:</p> <ul style="list-style-type: none"> (i) Menara Prisma; (ii) CP Tower; (iii) Logistics Warehouse; (iv) Wisma Consplant; (v) Tesco Setia Alam; (vi) Avisena Specialist Hospital; (vii) Dataran PHB Properties; (viii) Block C, Dataran PHB; (ix) Menara BT; (x) PJ33; (xi) Menara 1 Dutamas; (xii) One Precinct; (xiii) The Shore; (xiv) 1 Sentrum; (xv) Nu Sentral; (xvi) Gleneagles Hospital (Block B); (xvii) Quill 18; (xviii) Block H Empire City; and (xix) Empire Shopping Gallery.
Real Estate Assets	<p>The Lease Assets and/or any other beneficial ownership of other real estate asset beneficially acquired by the Trustee from the Sponsor or its affiliates after the date of the prospectus. For the avoidance of doubt, the capital appreciation (or loss) attaching to a real estate asset shall, upon exercise of the purchase undertaking or the sale undertaking, belong to the Sponsor or its affiliates except where the right of the Sponsor to repurchase the beneficial interest of a real estate asset at the original acquisition price is lost under the terms of the transaction documents</p>
Unit Holders	<p>The person registered for the time being as a holder of the units in the Fund in accordance with the deed</p>
VOF	<p>The value of the Fund at cost, determined by deducting the value of the Fund's liabilities from the value of all the Fund's assets</p>