

PRODUCT HIGHLIGHTS SHEET

MAYBANK SHARIAH ENHANCED CASH FUND ("the Fund")

Date of Issuance: 8 February 2024

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 relevant information and document in relation to the Maybank Shariah Enhanced Cash Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Maybank Shariah Enhanced Cash Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Maybank Shariah Enhanced 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 Shariah Enhanced 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 Shariah Enhanced Cash Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

1. What is Maybank Shariah Enhanced Cash Fund?

The Fund is a money market fund that aims to provide income on monthly basis, subject to availability.

2. Fund Suitability

The Fund is suitable for Sophisticated Investors*:

- with a short term investment horizon;
- who have a low risk tolerance;
- who wish to obtain a yield that exceeds the Maybank Islamic overnight deposit rates; and
- who are looking for investments that conform to Shariah principles.

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

3. Investment Objective

The Fund is a short term money market fund that invests in instruments which generate income. The Fund aims to provide liquidity (T+1) and current (regular) income, while maintaining capital stability by investing in instruments that comply with the Shariah principles. The Fund is targeted at corporate and high net worth individuals who are generally risk averse and prefer short term investments.

Notes:

- (a) *T is the day where a request/application to redeem is received by the Manager before the cut-off time.*
 (b) *Capital stability does not signify that the capital/ principal invested is guaranteed or protected by any party.*

4. Key Product Features

Fund Type	Income.
Fund Category	Money market.
Benchmark	The benchmark of the Fund is Maybank Islamic overnight deposit rates which is available at www.maybank2u.com.my .
Launch Date	24 November 2008.
Investment Style & Strategy	The Fund shall invest in Islamic money market instruments, including Islamic negotiable instrument of deposits, Islamic bills of acceptance, Islamic commercial papers and Islamic fixed deposits. The fund manager will invest, within acceptable risk parameters, in a diversified portfolio of Islamic money market instruments in order to maximize return.
Manager	Maybank Asset Management Sdn Bhd.
Management Fee	Up to 0.45% per annum of the net asset value (“NAV”) of the Fund.
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.

	<p><i>Notes:</i></p> <p>(a) <i>The Manager reserves the right to waive or reduce the switching fee at its absolute discretion.</i></p> <p>(b) <i>In addition to the switching fee, the Unit Holder will have to pay the difference in sales charge when switching from a fund with lower sales charge to a fund with higher sales charge.</i></p> <p>(c) <i>Switching fee stated above is exclusive of any taxes or duties as may be imposed by the government or other authorities from time to time.</i></p>
Transfer Fee	<p>RM10.00 per transfer.</p> <p><i>Notes:</i></p> <p>(a) <i>The Manager reserves the right to waive the transfer fee.</i></p> <p>(b) <i>The transfer fee stated above is exclusive of any taxes or duties as may be imposed by the government or other authorities from time to time.</i></p> <p>(c) <i>The Manager reserves the right to decline any transfer request if such transfer will expose the Manager to any liability and/or will contravene any law or regulatory requirements, whether or not having the force of law.</i></p>
Trustee	AmanahRaya Trustees Berhad.
Trustee Fee	0.05% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000 per annum.
Shariah Adviser	Maybank Islamic Berhad.
Minimum Initial Investment	RM250,000 or such other lower amount as may be determined by the Manager from time to time.
Minimum Additional Investment	RM250,000 or such other lower amount as may be determined by the Manager from time to time.
<i>Note: The Manager's distributors may set a lower minimum initial investment and/or additional investments other than the above for investments made via the Manager's distributors subject to their terms and conditions for investment.</i>	
Minimum Units Held	250,000 units or such other lower number of units as may be decided by the Manager from time to time.
Distribution Policy	The Fund will distribute income on a monthly basis, subject to availability.

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

5. Asset Allocation

Limits	Investment instruments
Up to 100% of the Fund's NAV	<ul style="list-style-type: none"> Short term Islamic money market instruments including Islamic fixed deposits

6. Key Risks

Specific Risks

(1) Profit Rate Risk

Profit rate fluctuations do affect the Islamic fixed deposit returns of the Fund. Profit rates offered by the Shariah-compliant financial institutions will fluctuate according to the overnight policy rate determined by Bank Negara Malaysia and this has direct correlation with the Fund's investment in Islamic fixed deposit. The Fund's investment in Islamic fixed deposit will benefit from higher profit rate and in the event that the

profit rate is low the Fund's returns will also be low. Changes in the level of profit will cause prices of money market instruments to change inversely. This risk can largely be eliminated by holding the instruments until maturity, thereby locking in price and yields.

(2) Credit / Default Risk

This risk occurs when the issuer of the investments of the Fund, for example, when a Shariah-compliant financial institution defaults on its agreement, i.e. unable to service any profit arise from deposit/coupon payments or pay the principal amount upon maturity. In such cases, investors may suffer significant capital losses with regards to their capital invested and profit foregone.

(3) Deposit Account Risk

When the Fund invests into Islamic fixed deposit account, the profits are safeguarded by the Shariah-compliant financial institutions. However, the investments are not without risk. In the event that the Shariah-compliant financial institutions become insolvent, the Fund might have difficulty in getting back the money.

(4) Liquidity Risk

It is the risk on the ability of the Fund to honour requests for redemption or to pay back unit holders' investments whereby it is subject to the Fund's holding of adequate liquid assets.

(5) Risk of Non-Compliance with Shariah requirements

This risk occurs when the investment involves instrument(s) that does not comply with Shariah principles. However, it can be minimized through careful selection of Shariah-compliant placements and money market instruments.

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

For more details, please refer to section 3.1 and section 3.2 in the master information memorandum for the general risks and specific 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 Fund will be valued at 11.30 a.m. every business day. The valuation of the Fund will be carried out in a fair and accurate manner.

Investors will be able to obtain the unit price of the Fund from www.maybank-am.com.my. Alternatively, the Manager's client servicing personnel can be contacted at 03-2297 7888.

8. Exiting from Investment

Submission of Redemption Request	The cut-off time for redemption of units shall be at 4.00 p.m. on the previous business day.
----------------------------------	---

	<i>Note: The Manager's distributors may set an earlier cut-off time for receiving applications in respect of redemption of units. Please check with the respective distributors for their respective cut-off time.</i>
Payment of Redemption Proceeds	<p>The Manager will pay the redemption proceeds to unit holders on T + 1 day.</p> <p>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 30 business days from the day the redemption request is received by the Manager.</p> <p><i>Note: T is the day where a request/application to redeem is received by the Manager before the cut off time.</i></p>
Remittance of Redemption Proceeds	The Manager shall remit the redemption proceeds to the account held in the name of the unit holder(s).

9. Contact Information

I. For internal dispute resolution, you may contact:

Clients Servicing Personnel

Tel : 03-2297 7888
 Fax : 03-2715 0071
 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
 3 Persiaran Bukit Kiara
 Bukit Kiara
 50490 Kuala Lumpur

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

- a. via phone to : 03-7890 4242
- b. via email to : complaints@fimm.com.my

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