

EASTSPRING INVESTMENTS ISLAMIC EQUITY INCOME FUND

PROSPECTUS

This Prospectus is dated 8 April 2019.

The date of constitution of the Eastspring Investments Islamic Equity Income Fund is 8 April 2019*.

* The constitution date of this Fund is also the launch date of this Fund.

MANAGER

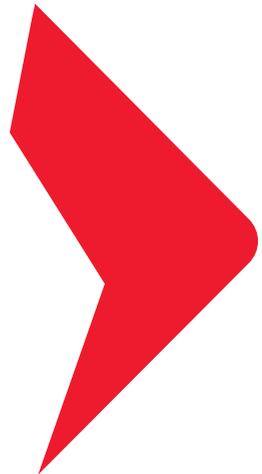
Eastspring Investments Berhad
(531241-U)

TRUSTEE

Deutsche Trustees Malaysia Berhad
(763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND
THE CONTENTS OF THE PROSPECTUS. IF IN DOUBT, PLEASE
CONSULT A PROFESSIONAL ADVISER.**

**FOR INFORMATION CONCERNING CERTAIN RISK FACTORS
WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS,
SEE "RISK FACTORS" COMMENCING ON PAGE 11.**



RESPONSIBILITY STATEMENT

This prospectus has been reviewed and approved by the directors of Eastspring Investments 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 the prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of this prospectus has been registered with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the said Fund and takes no responsibility for the contents in this prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this prospectus, 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 prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Equity Income Fund.

Eastspring Investments Islamic Equity Income Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

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01 | DEFINITIONS

In this prospectus, the following abbreviations or words shall have the following meanings unless expressly stated:

“Act” means the *Capital Markets and Services Act 2007* as may be amended from time to time;

“Authorised Distributors” refers to IUTA, CUTA, UTC, and any other entities authorised by the Manager to market and distribute the Fund;

“BNM” means Bank Negara Malaysia;

“Bursa Malaysia” means the stock exchange managed and operated by Bursa Malaysia Securities Berhad;

“Business Day” means a day on which Bursa Malaysia is open for trading;

“CUTA” means Corporate Unit Trust Advisers, and is an institution, a corporation or an organisation that is licensed by the SC and registered with the Federation of Investment Managers Malaysia to market and distribute unit trust funds;

“Deed” means the deed dated 26 December 2018 entered into between the Manager and the Trustee in respect of the Fund as may be modified by a supplemental deed from time to time;

“deposits” means moneys placed with financial institutions in fixed deposits or current account;

“financial institution”

- ▶ if the institution is in Malaysia -
 - i. licensed bank;
 - ii. licensed investment bank; or
 - iii. licensed Islamic bank; or
 - ▶ if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services;
-

“Fund or Eastspring Islamic Equity Income” means Eastspring Investments Islamic Equity Income Fund;

“Guidelines” means the Guidelines on Unit Trust Funds issued by the SC as may be amended from time to time;

“IUTA” means Institutional Unit Trust Advisers, and is an institution, a corporation or an organisation that is licensed by the SC and registered with the Federation of Investment Managers Malaysia to market and distribute unit trust funds;

“LOFSA” means the Labuan Offshore Financial Services Authority;

“liquid assets” means any permitted investments capable of being converted into cash within seven (7) days;

“Manager” means Eastspring Investments Berhad;

“medium to long-term” means a period of three (3) to five (5) years or more;

“Net Asset Value or NAV” means the value of all the Fund’s assets less the value of all the Fund’s liabilities, at the point of valuation;

“NAV per Unit” means the NAV of the Fund divided by the number of Units in circulation, at the valuation point;

“RM” means Ringgit Malaysia, the official currency of Malaysia;

“SAC” means Shariah Advisory Council;

“SC” means the Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993;

“Shariah” means Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the *Qur’an* (the holy book of Islam) and its practices and explanations rendered by the Prophet Muhammad (*pbuh*) and *Ijtihad* (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars;

“Shariah Adviser” means BIMB Securities Sdn Bhd;

“Shariah requirements” is a phrase or expression which generally means making sure that any human conduct must not involve any prohibition and that in performing that conduct all the essential elements that make up the conduct must be present and each essential element must meet all the necessary conditions required by the Shariah for that element;

“Trustee” means Deutsche Trustees Malaysia Berhad;

“Unit(s)” means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund;

“Unit Holder(s)” or **“you”** means the person for the time being who is registered pursuant to the Deed as a holder of Units, including a jointholder;

“UTC” means Unit Trust Consultant registered with the Federation of Investment Managers Malaysia to market and distribute unit trust funds; and

“warrants” means securities that entitled the holder to exercise his right to buy the underlying stock(s) of the issuing company at a fixed price called exercise price until the expiry date. For the purpose of this Fund, the underlying stock(s) must be in new shares.

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02 | CORPORATE DIRECTORY

MANAGER

Name

Eastspring Investments Berhad

Company No.

531241-U

Registered office

Level 25, Menara Hong Leong
No. 6, Jalan Damanela
Bukit Damansara
50490 Kuala Lumpur

Business office

Level 12, Menara Prudential
No. 10, Jalan Sultan Ismail
50250 Kuala Lumpur

Telephone no.

603-2052 3388

Fax no.

603-2070 6129

Email

cs.my@eastspring.com

Website

www.eastspring.com/my

TRUSTEE

Name

Deutsche Trustees Malaysia Berhad

Company no.

763590-H

Registered office & Business office

Level 20, Menara IMC
No. 8, Jalan Sultan Ismail
50250 Kuala Lumpur

Telephone no.

603-2053 7522

Fax no.

603-2053 7526

SHARIAH ADVISER

Name

BIMB Securities Sdn Bhd

Company no.

290163-X

Registered office & Business office

Level 32, Menara Multi Purpose
Capital Square
No. 8, Jalan Munshi Abdullah
50100 Kuala Lumpur

Telephone no.

603-2613 1600

Fax no

603-2613 1799

Email

shariah@bimbsec.com.my

Website

www.bimbsec.com.my

03 | FUND INFORMATION

Fund Name	Eastspring Investments Islamic Equity Income Fund
Base Currency	Ringgit Malaysia
Fund Category / Type	Equity (Shariah) / Income
Initial Offer Period	A period of twenty-one (21) days commencing from 8 April 2019 to 28 April 2019.
Initial Offer Price	RM0.5000
Fund Objective	The Fund seeks to provide a stable income* stream with medium to long-term capital growth.

ANY MATERIAL CHANGE TO THE FUND'S OBJECTIVE WOULD REQUIRE UNIT HOLDERS' APPROVAL.

Investment Strategy	<p>The Fund seeks to achieve its objective by investing in Shariah-compliant equities and equity-related securities of listed companies in Malaysia that have consistent track record of dividend distributions and prospect for capital growth or increase in future dividend distributions.</p> <p>The Fund is actively managed. However, the frequency of its trading activities will depend on market opportunities and the assessment of the fund manager.</p>						
Asset Allocation	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>% of the Fund's NAV</th> </tr> </thead> <tbody> <tr> <td>Shariah-compliant equities and equity-related securities</td> <td>Minimum of 70%</td> </tr> <tr> <td>Islamic deposits or Islamic liquid assets</td> <td>Minimum of 1%</td> </tr> </tbody> </table>	Asset Class	% of the Fund's NAV	Shariah-compliant equities and equity-related securities	Minimum of 70%	Islamic deposits or Islamic liquid assets	Minimum of 1%
Asset Class	% of the Fund's NAV						
Shariah-compliant equities and equity-related securities	Minimum of 70%						
Islamic deposits or Islamic liquid assets	Minimum of 1%						
Performance Benchmark	<p>FTSE Bursa Malaysia EMAS Shariah Index</p> <p>Source: www.bursamalaysia.com</p> <p>Note: The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</p>						
Income Distribution Policy	Subject to the availability of income, distribution of income, if any, will be on annual basis, after deduction of taxation and expenses.						

* Income distributed to a Unit Holder will be reinvested into additional Units unless the Unit Holder opts for the distribution to be paid out.

TEMPORARY DEFENSIVE POSITIONS

If and when the Manager considers the market, economic, political or other conditions to be adverse to the Fund, the Manager may take temporary defensive position to respond to those conditions. In such circumstances, the Fund may temporarily increase its holdings in Islamic deposits or Islamic liquid assets by more than the allocated percentage of the Fund's asset allocation.

RISK MANAGEMENT STRATEGIES

The risk management strategies employed by the Manager includes the following:

- ▶ monitoring market and economic conditions;
- ▶ monitoring adherence to the Fund's objective and investment restrictions and limits;
- ▶ monitoring the performance of the Fund;
- ▶ taking temporary defensive positions, when required; and
- ▶ escalating and reporting investment matters to the investment committee, senior management team, risk management committee, audit and compliance committee and board of directors.

PERMITTED INVESTMENTS

Unless otherwise prohibited by the relevant authorities or any relevant law and provided always that there are no inconsistencies with the objective of the Fund, the Fund is permitted under the Deed to invest in the following:

- ▶ Shariah-compliant equities and Shariah-compliant equity-related securities such as rights and Shariah-compliant warrants;
- ▶ Islamic money market instruments;
- ▶ Islamic deposits with financial institutions;
- ▶ Units or shares in other Islamic collective investment schemes; and
- ▶ Any other form of Shariah-compliant investments as may be permitted by the relevant authorities from time to time.

INVESTMENT RESTRICTIONS AND LIMITS

The Fund is subject to the following investment restrictions and limits:

- (a) The value of the Fund's investments in unlisted Shariah-compliant securities must not exceed 10% of the Fund's NAV. This limit does not apply to Shariah-compliant securities that are:
 - ▶ Shariah-compliant equities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing and quotation, and are offered directly to the Fund by the issuer;
- (b) The value of the Fund's investments in ordinary Shariah-compliant shares issued by any single issuer must not exceed 10% of the Fund's NAV;
- (c) The value of the Fund's investments in transferable Shariah-compliant securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV;
- (d) The value of the Fund's placement in Islamic deposits with any single institution must not exceed 20% of the Fund's NAV;
- (e) The aggregate value of the Fund's investments in transferable Shariah-compliant securities, Islamic money market instruments and Islamic deposits issued by or placed with (as the case may be) any single issuer or institution must not exceed 25% of the Fund's NAV;

- (f) The value of the Fund's investments in units or shares of any Islamic collective investment scheme must not exceed 20% of the Fund's NAV;
- (g) The value of the Fund's investments in transferable Shariah-compliant securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV;
- (h) The Fund's investments in transferable Shariah-compliant securities must not exceed 10% of the Shariah-compliant securities issued by any single issuer;
- (i) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a predetermined issue size;
- (j) The Fund's investments in Islamic collective investment schemes must not exceed 25% of the units or shares in any one Islamic collective investment scheme; and
- (k) There will be no restriction or limits for Shariah-compliant securities or Shariah-compliant instruments issued or guaranteed by the Malaysian government or BNM.

The investment restrictions and limits mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the restrictions or limits is permitted where the restrictions or limits is breached through an appreciation or depreciation of the NAV (whether as a result of an appreciation or depreciation in value of the Fund's assets, or as a result of repurchase of Units or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant restriction or limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach.

Investors' Profile	Investors who: <ul style="list-style-type: none"> ▶ seek a stable income stream and capital appreciation; ▶ have medium risk tolerance; and ▶ adopt a medium to long-term investment horizon.
Deed	The deed dated 26 December 2018.
Financial Year End	30 September

RISK FACTORS

General Risks of Investing in Unit Trust Fund

› **Market risk**

Market risk refers to potential losses that may arise from adverse changes in the market conditions. Market conditions are generally, affected by, amongst others, economic and political stability. If the market which the Islamic unit trust fund invests in suffers a downturn or instability due to adverse economic or political conditions, this may adversely impact the market prices of the investments of an Islamic unit trust fund.

› **Liquidity risk**

Liquidity risk refers to two scenarios. The first scenario is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario is where the investment is thinly traded. This may cause the Islamic unit trust fund to dispose the investment at an unfavourable price in the market and may adversely affect investor's investment. This risk may be mitigated through stringent security selection process.

› **Inflation risk**

This risk refers to the risk that investor's investment in Islamic unit trust fund may not grow or generate income at a rate that keeps pace with inflation, thus reducing investor's purchasing power even though the investment in monetary terms may have increased.

› **Risk of non-compliance**

This risk arises from non-compliance with laws, rules and regulations, prescribed practices and the management company's internal policies and procedures, for example, due to oversight by the management company. Such non-compliance may force the management company to sell down the securities of the Islamic unit trust fund at a loss to rectify the non-compliance and in turn affect the value of investors' investment in the Islamic unit trust fund. To mitigate this risk, the Manager has put in place internal controls to ensure its continuous compliance with laws, rules and regulations, prescribed practices and the Manager's internal policies and procedures.

› **Management company risk**

The performance of an Islamic unit trust fund depends on the experience, expertise and knowledge of the management company. Should there be a lack of any of the above qualities by the management company, it may adversely affect the performance of the Islamic unit trust fund.

Specific Risks when Investing in the Fund

› Equity risk

Adverse price movements of a particular Shariah-compliant securities invested by the Fund may adversely affect the Fund's NAV. The Manager strives to mitigate the impact of a particular Shariah-compliant securities risk through portfolio diversification.

Meanwhile investing in Shariah-compliant equity-related securities such as rights and Shariah-compliant warrants, where price movement is dependent on the price movement of the underlying of the Shariah-compliant equity-related securities, the risk is generally higher than their Shariah-compliant equities as these Shariah-compliant equity-related securities are leveraged form of investment. The price of Shariah-compliant equity-related securities generally fluctuates more than the Shariah-compliant equities and consequently may affect the volatility of the Fund's NAV. To mitigate the risk, the Manager will conduct rigorous fundamental analysis of the Shariah-compliant equities and Shariah-compliant equity-related securities.

Shariah-compliant warrants are financial instruments that give the buyer the right but not the obligation to purchase or sell Shariah-compliant equities at a pre-determined price before the expiry date. Such investments may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date.

› Shariah status reclassification risk

This risk refers to the risk that the currently held Shariah-compliant securities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of such securities. Opportunity loss could occur due to the restriction on the Fund to retain the dividend received and excess capital gains derived from the disposal of the reclassified Shariah non-compliant equities. The value of the Fund also may be adversely affected in the event of a disposal of Shariah non-compliant equities at a price lower than the investment cost.

Note: Please refer to Shariah Investment Guidelines for details.

THE ABOVE SHOULD NOT BE CONSIDERED TO BE AN EXHAUSTIVE LIST OF THE RISKS WHICH INVESTORS SHOULD CONSIDER BEFORE INVESTING INTO THE FUND. INVESTORS SHOULD BE AWARE THAT AN INVESTMENT IN THE FUND MAY BE EXPOSED TO OTHER RISKS FROM TIME TO TIME. INVESTORS SHOULD CONSULT A PROFESSIONAL ADVISER FOR A BETTER UNDERSTANDING OF THE RISKS.

ADDITIONAL INFORMATION IN RELATION TO ISLAMIC FUND

(1) Shariah Investment Guidelines

The following guidelines are adopted by the Shariah Adviser in determining the Shariah status of the Fund:

- ▶ The Fund must at all times and all stages of its operation comply with Shariah principles as resolved by the SAC of the SC or in cases where no specific rulings are made by the SAC of the SC, the decisions of the Shariah Adviser.
- ▶ The Fund must be raised and operated by the Manager, and finally redeemed by the investor on the basis of the contracts which are acceptable in Shariah. The banking facilities and short-term money market instruments used for the Fund have to be those which comply with Shariah principles. Similarly, all the securities, sukuk, etc. must be those which are Shariah-compliant.
- ▶ For Shariah-compliant securities listed on the Bursa Malaysia, the Fund's investments must be strictly confined to those Shariah-compliant securities on the list approved by the SAC of the SC.
- ▶ For Islamic money market instruments and Shariah-compliant securities or sukuk, they shall be based on the data readily available at BNM and the SC websites.
- ▶ The SAC of the SC has adopted a standard methodology to determine the Shariah compliance for the securities of companies listed on Bursa Malaysia. This methodology takes into consideration both the quantitative and qualitative aspects of the listed companies.

Quantitative analysis:

The quantitative part is a two-tier benchmark applied to the business activities of the companies and to the financial ratios of the companies. The business activity benchmarks consist of the 5-percent benchmark and the 20-percent benchmark.

(i) Business activity benchmarks

For the business activity benchmarks, the revenue or income contribution of Shariah non-compliant business activities to the group revenue or group profit before taxation of the listed companies will be computed and compared against the relevant business activity benchmarks, namely either the 5% or 20% benchmarks.

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

- ▶ Conventional banking;
- ▶ Conventional insurance;
- ▶ Gambling;
- ▶ Liquor and liquor-related activities;
- ▶ Pork and pork-related activities;
- ▶ Non-halal food and beverages;
- ▶ Shariah non-compliant entertainment;

- ▶ Interest income¹ from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitration);
- ▶ Dividends¹ from Shariah non-compliant investments;
- ▶ Tobacco and tobacco-related activities; and
- ▶ Other activities deemed non-compliant according to Shariah.

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

- ▶ Share trading;
- ▶ Stockbroking business;
- ▶ Rental received from Shariah non-compliant activities; and
- ▶ Other activities deemed non-compliant according to Shariah.

(ii) Financial ratio benchmarks

In addition, the financial ratios for cash in conventional accounts and instruments as well as interest bearing debts over the total assets of the listed companies are also considered in the analysis carried out by the SAC of the SC to determine their Shariah compliance status.

The financial ratios applied are as follows:

▶ **Ratio of cash over total assets**

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.

▶ **Ratio of debt over total assets**

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

Each ratio, which is intended to measure *riba* and *riba*-based elements within a listed company's balance sheet, must be below 33%.

Qualitative analysis:

As for qualitative aspect of the Shariah compliance analysis, an additional criterion will be considered:

- ▶ The public perception or image of the listed company must be good.

¹ Interest income and dividends from Shariah non-compliant investments will be compared against the group revenue. However, if the main activity of the company is holding of investment, the dividends from Shariah non-compliant investments will be compared against the group revenue and group profit before taxation.

Special Purpose Acquisition Company (“SPAC”)

- ▶ The Shariah Adviser had considered the following criteria for a SPAC to be classified as Shariah-compliant:
 - The proposed business activity should be Shariah-compliant;
 - The entire proceeds raised from the initial public offering should be placed in an Islamic account; and
 - In the event that the proceeds are invested, the entire investment should be Shariah-compliant.
- ▶ Shariah-compliant securities include ordinary shares and warrants (issued by the companies themselves). This means that warrants are classified as Shariah-compliant securities provided the underlying shares are also Shariah-compliant. On the other hand, loan stocks and bonds are Shariah non-compliant securities unless they are structured based on SAC of the SC’s approved Shariah rulings, concept and principles.

(2) Cleansing process for the Fund

(a) Wrong Investment

This refers to Shariah non-compliant investment made by the Manager. The said investment shall be disposed of or withdrawn within a month of knowing the status of the securities irrespective of market price considerations. In the event that the investment resulted in gain (through capital gain and/or dividend or profit), the gain has to be channeled to *baitulmal* and/or any other charitable bodies as advised by the Shariah Adviser. For the avoidance of doubt, dividends shall include both received before and after disposal of the Shariah non-compliant securities. The Shariah Adviser advises that this cleansing process (i.e. channeling of gain from wrong investment to *baitulmal* and/or approved charitable bodies) shall be carried out within two (2) months from the said disposal or withdrawal date. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

(b) “Shariah-compliant securities” which are subsequently reclassified as “Shariah non-compliant”

These refer to those securities which were earlier classified as Shariah-compliant securities but due to certain reasons such as changes in the companies’ business operations and financial positions, are subsequently reclassified as Shariah non-compliant. In this regard, if on the date that the updated list issued by the SAC of the SC takes effect, the value of the securities held exceeds or equal to the investment cost, the Fund which holds such Shariah non-compliant securities must liquidate them. To determine the time frame to liquidate such securities, the Shariah Adviser advises that such securities should be disposed of within one (1) month. Any dividends received up to the date of announcement/review and capital gain arising from the disposal of the said reclassified Shariah non-compliant securities made with respect to the closing price on the announcement day/review can be kept by the Fund. However, any dividends received and excess capital gain derived from the disposal after the announcement day/review at a market price that is higher than the closing price on the announcement day/review should be channeled to *baitulmal* and/or any other approved charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) months from the above disposal date.

The Fund is allowed to hold the Shariah non-compliant securities if the market price of the said securities is below the investment cost. In addition, during the holding period, the Fund is allowed to subscribe to:

- (a) any issue of new securities by a company whose Shariah non-compliant securities are held by the Fund e.g. 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 securities are held by the Fund,

on conditions that the Fund expedite the disposal of the Shariah non-compliant securities. For securities of other companies [as stated in (b) above], they must be Shariah-compliant securities.

(3) Zakat for the Fund

The Fund does not pay zakat on behalf of its Unit Holders both the Muslim individuals and Islamic legal entities, Thus, Unit Holders are advised to pay zakat on their own.

The Shariah Adviser confirms that the investment portfolio of the Fund comprises instruments which have been classified as Shariah-compliant by the SAC of the SC and, where applicable, the SAC of BNM. As for the instruments which are not classified as Shariah-compliant by the SAC of the SC and, where applicable, the SAC of BNM, the Shariah Adviser has reviewed the said instruments and opined that these instruments are designated as Shariah-compliant.

BASES OF VALUATION FOR THE FUND

The bases of valuation of the respective assets classes of the Fund are as follows:

► Listed Shariah-compliant securities

In respect of the Fund's investments in Shariah-compliant securities, the valuation is based on the market price obtained at the close of the respective stock exchange. However, if:

- (a) a valuation based on the market price does not represent the fair value of the listed Shariah-compliant securities, for example during abnormal market conditions; or
- (b) no market price is available, including in the event of a suspension in the quotation of listed Shariah-compliant securities for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee,

then the listed Shariah-compliant securities would be valued at a fair value, as determined in good faith by the Manager based on the methods or bases approved by the Trustee after appropriate technical consultation.

▶ **Unlisted Shariah-compliant securities**

Investments in unlisted Shariah-compliant securities will be valued at fair value as determined in good faith by the Manager, on methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.

▶ **Unlisted Islamic collective investment schemes**

Investments in unlisted Islamic collective investment schemes will be valued based on the last published repurchase price.

▶ **Islamic money market instruments**

Islamic money market instruments will be valued each day based on the price quoted by a bond pricing agency registered with the SC.

▶ **Islamic Deposits**

Islamic deposits placed with financial institutions will be valued each day by reference to the principal value of such investments and profits accrued thereon, if any, for the relevant period.

VALUATION OF THE FUND

Valuation Point

The Fund will be valued at least once every Business Day. The Fund adopts a forward pricing basis which means that prices of Units will be calculated based on the NAV of the Fund at the next valuation point after the application to purchase or redeem Units is received by the Manager.

As the Fund invests in local market, the valuation of the Fund is conducted at the close of Bursa Malaysia on the same Business Day. If application for sale or redemption is received by the Manager on or before the cut-off time of 4.00 p.m. on any Business Day, say, Tuesday, the Tuesday's Unit pricing shall apply and will be calculated on Tuesday (if Tuesday is a Business Day). Tuesday's Unit pricing will be published on Wednesday (T+1).

You may contact the Manager directly or visit the Manager's website, www.eastspring.com/my to obtain the latest NAV per Unit of the Fund.

POLICY ON GEARING

The Fund is not permitted to obtain cash financing or borrow other assets (including those within the meaning of the Securities Borrowing and Lending Guidelines) in connection with its activities. However, the Fund may obtain cash financing for the purpose of meeting redemption request for Units and for short-term bridging requirement. Such financings are subject to the following:

- ▶ the Fund's financing is only on a temporary basis and that financing is not persistent;
- ▶ the financing period should not exceed a month;
- ▶ the aggregate financing of the Fund should not exceed 10% of the Fund's NAV at the time the financing is incurred; and
- ▶ the Fund may only obtain financing from financial institutions.

An Islamic fund must seek Islamic financing for the above requirements.

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04 | FEES, CHARGES AND EXPENSES

The fees, charges and expenses disclosed are exclusive of any taxes or duties that may be imposed by the government or other authorities from time to time.

FEES AND CHARGES

Below are the fees and charges that you may **directly** incur when purchasing or redeeming Units of the Fund:

› Sales Charge

The table below sets out the maximum rate of sales charge imposed by the Authorised Distributors:

Authorised Distributors	Sales charge as a percentage of the initial offer price during the initial offer period and thereafter, of the NAV per Unit
Manager	Up to 5.00%
IUTA	
UTC or CUTA	

The sales charge is negotiable due to the different levels of services provided by each Authorised Distributor and/or the size of the investment undertaken.

Note: All sales charge will be rounded to two (2) decimal places.

› Repurchase Charge

Nil.

› Switching Fee

Unit Holders are permitted to switch from the Fund to any other funds managed by the Manager where the currency denomination of the fund that they intend to switch into is the same as the currency denomination of this Fund. There is no limit on the frequency of switching.

If a Unit Holder of the Fund wishes to switch into any other funds managed by the Manager and the sales charge of the Fund is less than the sales charge of the other funds to be switched into, the Unit Holder shall pay the difference between the two (2) sales charges of these two transacted funds. However, no sales charge will be imposed if the fund to be switched into has a lower sales charge than the Fund.

› Transfer Fee

Nil.

FEES AND EXPENSES

Below are the fees and expenses that you may **indirectly** incur when you invest in the Fund:

› **Annual Management Fee**

The Manager is entitled to a management fee of up to 1.50% of the Fund's NAV per annum calculated and accrued daily.

› **Annual Trustee Fee**

The Trustee is entitled to a trustee fee of up to 0.065% of the Fund's NAV per annum subject to a minimum of RM15,000 per annum calculated and accrued daily.

OTHER EXPENSES RELATED TO THE FUND

Only expenses that are directly related and necessary for the operation and administration of the Fund and permitted by the Deed may be charged to the Fund. The list of expenses related to the Fund is set out below:

- › commissions or fees paid to brokers or dealers;
- › auditors' fee;
- › tax adviser's fee;
- › Shariah Adviser's fee;
- › valuation fee*;
- › taxes;
- › custodial charges (i.e. foreign sub-custodial charges only);
- › cost of printing the annual and interim reports;
- › independent investment committee member fee;
- › any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and
- › any other expenses allowed under the Deed.

OTHER FEES AND CHARGES

› **Other charges**

In executing transactions upon a Unit Holder's request, certain charges may be incurred.

A Unit Holder shall bear these transaction charges, for instance bank charges, telegraphic or online transfer charges and courier charges. The Manager reserves the right to vary such conditions from time to time, which shall be communicated to the Unit Holder in writing.

* These are fees incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund.

REBATES AND SOFT COMMISSIONS

Neither the Trustee nor the Manager is entitled to any rebates or to share in any commission from any broker or dealer in consideration for direct dealings in the investments of the Fund. Accordingly, any rebates and shared commissions will be directed to the account of the Fund.

Notwithstanding the aforesaid, the Manager may receive goods and services by way of soft commissions provided always that the goods and services are of demonstrable benefit to the Unit Holder and in the form of research and advisory services that assist in the decision making process relating to the Fund's investments and that the transaction is executed on terms which are the most favourable for the Fund.

Soft commissions which are not allowed include, among others, entertainment allowance, travel, accommodation and membership fee.

THERE ARE FEES AND CHARGES INVOLVED AND INVESTORS ARE ADVISED TO CONSIDER THEM BEFORE INVESTING IN THE FUND.

CALCULATION OF UNIT PRICES

Pricing

Computation of NAV and NAV per Unit

$$\text{NAV per Unit} = \text{NAV of the Fund} / \text{Units in circulation}$$

Illustration: Computation of the NAV and NAV per Unit

NAV before deducting management fee and trustee fee	RM	256,581,864
<i>Less:</i> Management fee for the day (1.50% per annum) 256,581,864 X 1.50% / 365	RM	(10,544)
<i>Less:</i> Trustee fee for the day (0.065% per annum) 256,581,864 X 0.065% / 365	RM	(475)
NAV after deducting management fee and trustee fee	(a) RM	256,570,845
Units in circulation	(b)	510,257,649
NAV per Unit (a) / (b)	RM	0.50282606
NAV per Unit (rounded to four decimal places)	RM	0.5028

Pricing Policy

▶ **Single Pricing Policy**

The Manager adopts the single pricing policy, i.e. the selling price and repurchase price are fixed at the initial offer price during the Fund's initial offer period. After the initial offer period, the selling price and repurchase price will be the NAV per Unit rounded to four (4) decimal places.

The illustration of single pricing policy is provided in the following page.

▶ **Forward Pricing**

The Fund is valued on a forward pricing basis. The daily NAV per Unit is valued at the next valuation point after the application to purchase or redeem Units is received by the Manager.

▶ **Incorrect pricing**

The Manager shall ensure that the Fund and the Units are correctly valued and priced according to the Deed and all relevant laws. Where there is a significant error in the valuation of the Fund and pricing of Units, the Manager shall take remedial action to correct the error. The Manager's remedial action will involve the reimbursement of money in the following manner:

- (a) if there is an over valuation and pricing in relation to the purchase and creation of Units, the Fund shall reimburse the Unit Holder;
- (b) if there is an over valuation and pricing in relation to the redemption of Units, the Manager shall reimburse the Fund;
- (c) if there is an under valuation and pricing in relation to the purchase and creation of Units, the Manager shall reimburse the Fund; and
- (d) if there is an under valuation and pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder.

The reimbursement of money shall be made to Unit Holder if the incorrect valuation and pricing:

- (a) is equal or more than 0.50% of the NAV per Unit; and
- (b) results in a sum total of RM10.00 or more.

ILLUSTRATION OF SINGLE PRICING

Illustration on how Units are allocated

(a) During initial offer period

During the initial offer period, the selling price shall be RM0.5000

	Investment amount	RM 10,000.00
<i>Add:</i>	Sales charge (5.00% X RM10,000)	RM 500.00
	Total amount payable by you	<u>RM 10,500.00</u>
	Investment amount	RM 10,000.00
<i>Divide:</i>	Initial offer price	RM 0.5000
	Number of Units purchased	<u>20,000</u>

(b) After initial offer period

Assuming the NAV per Unit after the initial offer period is RM0.5100

	Investment amount	RM 10,000.00
<i>Add:</i>	Sales charge (5.00% X RM10,000)	RM 500.00
	Total amount payable by you	<u>RM 10,500.00</u>
	Investment amount	RM 10,000.00
<i>Divide:</i>	NAV per Unit	RM 0.5100
	Number of Units purchased	<u>19,607.84</u>

Illustration on how redemption proceeds are calculated

(a) During initial offer period

During the initial offer period, the repurchase price shall be RM0.5000

	Units intended for redemption	10,000
	Repurchase amount (10,000 Units x RM0.5000)	RM 5,000.00
<i>Less:</i>	Repurchase charge (Nil)	RM (Nil)
	Net amount payable to you	<u>RM 5,000.00</u>

(b) After initial offer period

Assuming the NAV per Unit after the initial offer period is RM0.5020

	Units intended for redemption	10,000
	Repurchase amount (10,000 Units x RM0.5020)	RM 5,020.00
<i>Less:</i>	Repurchase charge (Nil)	RM (Nil)
	Net amount payable to you	<u>RM 5,020.00</u>

05 | TRANSACTION INFORMATION

DISTRIBUTION CHANNELS

The Fund is distributed through the Manager's head office, branch offices and Authorised Distributors.

Should a Unit Holder wish to consider investment, subsequent investment, redemption, switching or transfer of Units, the Unit Holder must complete the relevant transaction forms which can be obtained from the distribution channels of the Manager.

Please refer to the Directory of Sales Office section at the end of this prospectus for more information.

HOW TO PURCHASE UNITS

When purchasing Units of the Fund, investors must forward the following completed documents* to the Manager:

Individual	Non-individual	
<ul style="list-style-type: none"> ▶ Master account opening form 	<ul style="list-style-type: none"> ▶ Master account opening form 	<ul style="list-style-type: none"> ▶ Certified true copy of the constitution (if any)
<ul style="list-style-type: none"> ▶ Transaction form 	<ul style="list-style-type: none"> ▶ Transaction form 	<ul style="list-style-type: none"> ▶ Certified true copy of the certificate of incorporation
<ul style="list-style-type: none"> ▶ Proof of payment which is acceptable by the Manager 	<ul style="list-style-type: none"> ▶ Proof of payment which is acceptable by the Manager 	<ul style="list-style-type: none"> ▶ Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable)
<ul style="list-style-type: none"> ▶ Suitability assessment form 	<ul style="list-style-type: none"> ▶ Suitability assessment form 	<ul style="list-style-type: none"> ▶ Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable)
<ul style="list-style-type: none"> ▶ Certified true copy of identity card, passport or other identification 	<ul style="list-style-type: none"> ▶ Certified true copy of board resolution 	<ul style="list-style-type: none"> ▶ Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable)
<ul style="list-style-type: none"> ▶ Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standards ("CRS") Self Certification Form – Individual 	<ul style="list-style-type: none"> ▶ Certified true copy of corporate structure (where applicable) 	<ul style="list-style-type: none"> ▶ Personal data protection notice form for directors and authorised representatives
	<ul style="list-style-type: none"> ▶ Certified true copy of identity card or passport of directors and authorised representatives 	<ul style="list-style-type: none"> ▶ Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standards ("CRS") Self Certification Form – Non Individual
	<ul style="list-style-type: none"> ▶ Certified true copy of form 24 / return of allotment of shares under section 78 of the Companies Act 2016 (not required for a public listed company or an entity licensed by the SC, BNM or LOFSA) 	<ul style="list-style-type: none"> ▶ Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standards ("CRS") Self Certification Form – Controlling Person
	<ul style="list-style-type: none"> ▶ Certified true copy of form 49 / notification of change in the register of directors, managers and secretaries under section 58 of the Companies Act 2016 	

* The documents listed may be subject to changes from time to time

A Unit Holder may be required to forward to the Manager additional documents to authenticate his identification when transacting Units of the Fund. The Manager reserves the right to reject any application without providing any reason.

The Manager allows a Unit Holder the convenience of maintaining all his investments in ONE single master account regardless of the number of funds he or she invests with the Manager.

PURCHASE APPLICATION AND ACCEPTANCE

Purchase application should be made before the cut-off time of 4.00 p.m. on any Business Day. The Units will be issued at NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the purchase application is received by the Manager. The cut-off time will be determined based on the stamped time and date made at the Manager's head office and branch offices.

When the purchase application is received after the cut-off time stated above, the purchase application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions of investment and payment modes from time to time, which shall be communicated to you in writing. The Manager reserves the right to reject any application without providing any reason. The Manager may also reject any application that is incomplete and/or not accompanied by the required documents.

Upon confirming your purchase of Units, you will receive a *confirmation of the master account details and confirmation advice*.

HOW TO PAY FOR AN INVESTMENT

A Unit Holder can make payment via telegraphic or online transfer by submitting the telegraphic or online transfer statement together with the application to the Manager.

All fees, charges and expenses incurred or to be incurred for payment shall be borne by the Unit Holder.

INVESTORS MUST NOT MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF THE FUND.

Details of the Manager's account with its principal bankers are as follows:

Bank	Account no.
Deutsche Bank (Malaysia) Berhad	0003111-00-0
Malayan Banking Berhad	514011-576079
Standard Chartered Bank Malaysia Berhad	312-143583032
HSBC Bank Malaysia Berhad	305-417255-101

Note: Please refer to the transaction form for the full bank transfer instruction details.

HOW TO REDEEM UNITS

A Unit Holder may redeem all or some of the Units held on any Business Day by completing a transaction form.

Redemption application should be made before the cut-off time of 4.00 p.m. on any Business Day. The Units will be redeemed at the NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the redemption application is received by the Manager. The cut-off time will be determined based on the stamped time and date made at the Manager's head office and branch offices.

When the redemption application is received after the cut-off time stated above, the redemption application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions for redemption from time to time, which shall be communicated to you in writing.

Upon confirming your redemption of Units, you will receive a *confirmation advice*.

Any correspondence and cheques will ONLY be sent to you at the correspondence address that is registered by the Manager as provided by you in your application form.

In the event the Units carry more than one Unit Holder's name, i.e. "Joint Application", the redemption application will be signed by all the jointholders. If the application specifies "Either Applicant to sign", any one Unit Holder who is registered as a jointholder will have the authority to sign the redemption application. In all cases, redemption proceeds will be paid to the principal account holder or in the names of both account holders in the register of Unit Holder.

The Manager shall despatch the redemption proceeds to you within ten (10) calendar days via cheque or E-payment according to your bank account details as stated in the form from the date the Manager receives the duly completed transaction form. If you redeem immediately after the purchase of Units, the Manager shall have the right to withhold the redemption application until sufficient time has elapsed to ensure that the amount remitted by you (for purchase of Units) is realised and credited to the Manager's principal bank account.

COOLING-OFF PERIOD & COOLING-OFF RIGHT

The cooling-off right is only given to an individual investor who is investing in any of the unit trust funds managed by the Manager for the first time but shall not include the following persons:

- ▶ the Manager's staff; and
- ▶ persons registered with a body approved by the SC to deal in unit trusts.

The cooling-off right allows Unit Holder the opportunity to reverse an investment decision which could have been unduly influenced by certain external elements or factors.

The refund to the Unit Holder pursuant to the exercise of his cooling-off right should be the sum of:

- (a) the NAV per Unit on the day the Units were first purchased; and
- (b) the sales charge originally imposed on the day the Units were purchased.

The cooling-off period shall be within six (6) Business Days which shall be effective from the date the Manager receives the duly completed transaction form.

Unit Holder may exercise cooling-off right on any Business Day by giving written notice to the Manager.

Cooling-off application should be made before the cut-off time of 4.00 p.m. on any Business Day.

The cut-off time will be determined based on the stamped time and date made at the Manager's head office and branch offices.

When a cooling-off application is received after the cut-off time stated above, the cooling-off application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions of cooling-off from time to time, which shall be communicated to you in writing.

Upon confirming your cooling-off application, you will receive a *confirmation advice*.

Cooling-off proceeds will only be paid to Unit Holders once the Manager has received cleared funds for the original investment. Such proceeds shall be refunded to Unit Holder within ten (10) calendar days from the date the Manager receives the duly completed transaction form.

SWITCHING BETWEEN FUNDS

A Unit Holder is allowed to switch Units held in the Fund into another fund denominated in the same currency by completing a transaction form. There is no switching fee imposed on switching of Units but Unit Holders have to pay the difference of sales charge if Unit Holders wish to switch into another fund with a higher sales charge. However, no sales charge will be imposed if the fund to be switched into has a lower sales charge than the Fund.

Unit Holder is required to complete a transaction form for switching application. There is no limit on the frequency of switching. However, during the initial offer period, the units of other funds are not allowed to switch into Units of the Fund except at the Manager's discretion.

Switching application should be made before the cut-off time of 4.00 p.m. on any Business Day. The Units will be switched at NAV per Unit calculated at the next valuation point (i.e. forward pricing) after the switching application is received by the Manager. The cut-off time will be determined based on the stamped time and date made at the Manager's head office and branch offices.

When a switching application is received after the cut-off time stated above, the switching application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions for switching from time to time, which shall be communicated to you in writing.

The Manager reserves the right to charge the differential sales charge between the two (2) transacted funds.

The table below sets out the switching between funds with different sales charge.

Switching from existing fund	Switching to intended fund	
	Fund with NO sales charge	Fund with sales charge
Fund with sales charge	Switch at NAV per Unit	Switch at NAV per Unit, the differential sales charge between the two (2) funds shall be borne by the Unit Holder.
Fund with NO sales charge		Note: If a switch is made into the Units of the Fund from other fund with a higher sales charge imposed, no sales charge will be imposed on the Unit Holder.

The table below sets out as a guide when the Unit Holder switches out of a fund into another fund managed by the Manager. All switches will be transacted on the same day except the following:

Switch out	Switch in	Switch out date	Switch in date
Local equity funds	Money market funds	T day	T + 1 day

Upon confirming your switching of Units, you will receive a *confirmation advice*.

Switching from an Islamic fund to a conventional fund is not encouraged for Muslim Unit Holders.

TRANSFER OF UNITS

A Unit Holder may transfer some or all of his Units held in the Fund to another Unit Holder by completing a transfer form.

A transfer is subject to the minimum balance and terms and conditions applicable for the Fund. However, both the transferor and the transferee should maintain the minimum holding of Units for the Fund after the transfer is made. If the transferee does not maintain any account with the Manager prior to this transfer application, he must forward the completed documents listed in page 27 to the Manager for account opening in addition to a transfer form.

Transfer application should be made before the cut-off time of 4.00 p.m. on any Business Day. The cut-off time will be determined based on the stamped time and date made at the Manager's head office and branch offices.

When the transfer application is received after the cut-off time stated above, the transfer application will be deemed to have been received on the next Business Day. The Manager reserves the right to vary the terms and conditions for transfer from time to time, which shall be communicated to you in writing.

Upon confirming your transfer of Units, you will receive a *confirmation advice*.

HOW TO KEEP TRACK OF YOUR INVESTMENT

A Unit Holder will receive annual and interim reports of the Fund from the Manager within two (2) months from the Fund's annual financial year end and semi-annual financial year end, respectively. Both the reports will disclose the performance and investment updates of the Fund.

A Unit Holder can always contact the Manager's client services personnel to assist in the following:

- (1) enquiry on latest Unit price and account balance;
- (2) any transaction related enquiries, for example switching, top up investment or transfer;
- (3) request to change personal details, for example address or telephone no;
- (4) request for confirmation advices on purchase and other transactions related to your Unit holdings, half yearly statements and copy of annual and/or interim reports; and
- (5) other queries regarding the Fund's performance.

A Unit Holder may communicate with the Manager via:

- ▶ **Client services tel:** 603-2332 1000
- ▶ **Client services fax:** 603-2052 3366
- ▶ **Email:** cs.my@eastspring.com

A Unit Holder can obtain the Manager's latest information, products and services, and market outlook at the Manager's website, www.eastspring.com/my or by registering for a "myEastspring" account at www.myeastspring.com.my.

A Unit Holder can also review and track the performance of their Units by checking the Unit prices published every Business Day on the Manager's website, www.eastspring.com/my.

THE FUND'S ANNUAL REPORT IS AVAILABLE UPON REQUEST

AVENUE FOR ADVICE

Investors may:

- ▶ visit any of the Manager's offices listed under the Directory of Sales Office section at the end of this prospectus; or
- ▶ contact any of the Manager's client services at 603-2332 1000 for advice in relation to the Fund; or
- ▶ contact any of the Manager's Authorised Distributors for further advice.

SUSPENSION OF SALE AND REDEMPTION OF UNITS

Pursuant to clause 10.22 of the Guidelines, the Trustee should suspend the dealing in Units of the Fund:

- (a) where a request is made by the Manager to cancel Units to satisfy a redemption request in which the Trustee considers that it is not in the best interests of the Unit Holders to permit the Fund's assets to be sold or that the Fund's assets cannot be liquidated at an appropriate price or on adequate terms; or
- (b) due to exceptional circumstances, where there is good and sufficient reason to do so, considering the interests of the Unit Holders.

Please note that the transaction procedures such as investment, redemption, cooling-off, switching and transfer of Units via our distribution channels may differ from that described in this prospectus, and you are advised to check with the relevant Authorised Distributor for details of these procedures.

TRANSACTION DETAILS

The table below sets out the **minimum initial and additional investment amount** for the Fund.

Fund name	Minimum initial investment		Minimum additional investment	
	Lump sum (RM)	Regular investment (RM)	Lump sum (RM)	Regular investment (RM)
Eastspring Islamic Equity Income	1,000	100	100	100

The table below sets out the **minimum redemption, switched out, transfer and holding of Units** for the Fund.

Fund name	Minimum redemption	Minimum switched out	Minimum transfer	Minimum holding
	Units	Units	Units	Units
Eastspring Islamic Equity Income	1,000	1,000 Refer note 1	Any number of Units Refer note 2	1,000

Note 1: If the Units in a Unit Holder's account are less than the minimum holding of Units after a switching application is made, all Units in the Fund will be switched automatically. There is no limit as to the frequency of switching transaction. However, the Manager may at its sole discretion disallow switching into any fund which is managed by the Manager from time to time.

Note 2: Both the transferor and transferee should maintain the minimum holding of Units for the Fund after a transfer is made.

The Manager reserves the right to change the minimum amounts and number of Units stipulated above from time to time. Should the Manager decide to increase the minimum amounts and number of units as stipulated under the transaction details section, the Manager shall notify the Unit Holders by way of a letter prior to the effective date of such change.

Minimum Redemption (Units)

In the case of a partial redemption, instructions will be carried out only if the minimum holding of Units (being 1,000 Units or such other lower number of Units as the Manager may determine from time to time) remains in the Fund after redemption. If the Units in a Unit Holders' account are less than the minimum holding of Units after a redemption application is made, all Units that the Unit Holder holds in the Fund will be redeemed automatically. The same applies for partial switching out.

Minimum Switched Out (Units)

There is no limit on the frequency of switching; however, there is a minimum number of Units to be switched. The Manager may at its sole discretion disallow switching into any fund which is managed by the Manager from time to time.

If the Units in a Unit Holder's account are less than the minimum holding of Units after a switching application is made, all Units that the Unit Holder holds in the Fund will be switched automatically.

The units of other funds are not allowed to switch into Units of the Fund during initial offer period except at the Manager's discretion.

Minimum Transfer (Units)

Any number of Unit. Both the transferor and transferee should maintain the minimum holding of Units for the Fund after a transfer is made.

In the event a master account has more than one registered owner, the first-named Unit Holder (as determined by reference to the original master account application form) shall receive the confirmation advices, notices and correspondence with respect to the master account, as well as any redemption proceeds or income distribution or other distributions. In addition, such first-named Unit Holder shall have the voting rights, as permitted, associated with such Units.

In the case of jointholders, any one of such jointholders may vote either personally or by proxy as comprised in the jointholding. If the jointholders are present at any meeting either personally or by proxy, the jointholder whose name stands first in the register of Unit Holder shall alone be entitled to vote.

INCOME DISTRIBUTION POLICY

Subject to the availability of income, distribution of income, if any, will be on annual basis, after deduction of taxation and expenses.

INCOME REINVESTMENT POLICY

Income distribution to a Unit Holder will automatically be reinvested into additional Units in the Fund at the NAV per Unit at the end of the Business Day of the income distribution date at no cost if Unit Holder did not elect the mode of distribution in the master account opening form or provide any written instruction to the Manager.

Should a Unit Holder elect the mode of distribution in the master account opening form or provide any written instruction to the Manager, the income distribution proceeds will be credited into the bank account located in Malaysia via telegraphic or online transfer at the cost and expense of the Unit Holder.

The Manager reserves the right to reinvest income distribution without providing any reason if the instruction in the master account opening form or written instruction is incomplete.

Distribution payment which is less than or equal to the amount of RM300 or such other amount which will be determined by the Manager will be reinvested into additional Units in the Fund at the NAV per Unit at the end of the Business Day of the income distribution date at no cost.

AUTO REINVESTMENT POLICY

Any moneys payable to a Unit Holder as a result of income distribution which remains unclaimed after six (6) months from the date of payment shall automatically be reinvested into additional Units of the Fund at the NAV per Unit on the closing of the fifteenth (15th) day after the said six (6) months period at no cost. In the event the fifteenth (15th) day falls on a non-Business Day, reinvestment will be made on the following Business Day.

UNCLAIMED MONEYS POLICY

Any unpresented cheques will be filed with and paid to the Registrar of Unclaimed Moneys after the lapse of one (1) year from the date of payment in accordance with the requirements of the Unclaimed Moneys Act 1965. A Unit Holder will have to liaise directly with the Registrar of Unclaimed Moneys to claim their moneys.

POLICY ON ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001

The Manager has an anti-money laundering and anti-terrorism financing policy in place where Unit Holder's due diligence will be performed by the Manager and its Authorised Distributors on all Unit Holders without exception. Application for Units must be accompanied by proper identification documents for the Manager's verification. All Unit Holders will be checked against various reliable sources on money laundering, terrorism financing and proceeds of unlawful activities information. Enhanced due diligence process will be conducted on high risk Unit Holders which would require the Manager's senior management's review and approval, where applicable. Suspicious transactions, if any, will be reported to the Manager's internal money laundering prevention officer for further review and onward reporting to the Financial Intelligence and Enforcement Department of Bank Negara Malaysia and the SC.

In compliance with the applicable anti-money laundering, anti-terrorism financing and proceeds of unlawful activities laws and the guidelines, the Manager, together with its Authorised Distributors reserve the right to request all relevant information pertaining to the Unit Holders' information as may, in the Manager's opinion or its Authorised Distributors' opinion, be necessary to verify the identity of the Unit Holders.

UNIT PRICES AND DISTRIBUTIONS PAYABLE, IF ANY, MAY GO DOWN AS WELL AS UP.

06 | THE MANAGEMENT AND THE ADMINISTRATION OF THE FUND

BACKGROUND OF THE MANAGER

Eastspring Investments Berhad was incorporated in November 2000 and is part of the Prudential Group. The ultimate parent company of the Prudential Group is Prudential plc whose shares are listed on the London, New York, Hong Kong and Singapore stock exchanges. The Manager is a duly approved unit trust management company by the SC since 5 January 2005 and holds a capital markets services licence for fund management and dealing in securities restricted to unit trust funds.

ROLES, DUTIES AND RESPONSIBILITIES OF THE MANAGER

The Manager is responsible for the daily management and administration of the Fund in accordance with the provisions of the Deed and all relevant laws and guidelines. The Manager may undertake cross trades through a dealer or a financial institution on an arm's length and fair value basis and subject to the best interest of the Unit Holder. Below is the cross trade policy of the Manager.

Cross Trade Policy

Cross trade is defined as a buy and sell transaction of the same security between two or more clients' accounts managed by a fund management company. The Manager may conduct cross trades provided the following conditions which are imposed by the regulators are met:

- ▶ the cross trade is in the best interests of both clients;
- ▶ the reasons for cross trades are documented prior to execution of the trades;
- ▶ the cross trade is executed through a dealer or a financial institution on an arm's length and fair value basis; and
- ▶ the cross trade transaction is disclosed to both clients.

All cross trades will be executed in accordance with the Manager's policy which is in line with the regulatory requirements. Post transactions, all cross trades will be reviewed by the Manager's compliance officer and the investment committee.

Cross trades between (i) the personal account of an employee of the Manager and any clients' account; and (ii) the Manager's proprietary accounts and any clients' account, are strictly prohibited.

The Manager's main duty includes:

- ▶ arranging for the sale and redemption of Units of the Fund;
- ▶ keeping proper records of the Fund and reporting to the Unit Holder; and
- ▶ providing sales, marketing and customer service support to the Unit Holder and fund distributors of the Fund.

The Manager has established a risk and compliance department under the supervision of the chief risk and compliance officer who is responsible for the operational risk, legal and compliance functions of the Manager. The chief risk and compliance officer reports to the board of directors and the audit and compliance committee. The internal audit unit of the Prudential Group conducts all internal audit functions and reports to the audit and compliance committee.

MATERIAL LITIGATION AND ARBITRATION

As at 31 October 2018, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business and/or financial position of itself and/or any of its delegates.

BOARD OF DIRECTORS

Roles and functions of the board of directors

The board of directors oversee the overall management of Eastspring Investments Berhad. The board of directors comprise of five (5) members who meets every quarter or more frequently, when required.

- ▶ **Julian Christopher Vivian Pull**
Chairman, non-independent, non-executive director
- ▶ **Iskander bin Ismail Mohamed Ali**
Independent director, non-executive director
- ▶ **Khoo Chuan Keat**
Independent director, non-executive director
- ▶ **Caroline Frances Johnston**
Non-independent, non-executive director
- ▶ **Raymond Tang Chee Kin**
Non-independent, executive director

INVESTMENT COMMITTEE

Roles and functions of the investment committee

The investment committee is responsible for monitoring the investment management policies of the Fund in accordance with the objectives of the Fund and the provisions of the Deed.

FUND MANAGEMENT FUNCTION

The Manager's investment team is headed by the chief investment officer. The chief investment officer is supported by a team of experienced fund managers who are responsible to manage the Fund.

► **Doreen Choo Choy Wan**

Chief Investment Officer

Doreen Choo joined the Manager in August 2018 and is the **designated person responsible for the fund management of the Fund**. She is the chief investment officer and is responsible for all asset classes and investment performance, as well as the growth and development of our investment offering in Malaysia. With more than 20 years of industry experience, Doreen joins us from CIMB-Principal Asset Management Berhad where she has worked for the past 13 years, initially as an equity fund manager and subsequently as Head of Equities in 2015. Doreen previously worked at PricewaterhouseCoopers (PwC) as Manager, Valuation & Strategy (Corporate Advisory) with a particular focus on equity valuations across industries. Doreen is a Chartered Financial Analyst (CFA) charterholder and holds a Degree of Bachelor of Arts in Economics from University Malaya.

OTHER INFORMATION

Further information on the Manager, investment committee, Shariah Adviser and fund manager are provided on the Manager's website.

07 | THE SHARIAH ADVISER

BIMB Securities Sdn Bhd has been appointed as the Shariah Adviser for the Eastspring Islamic Equity Income Fund. BIMB Securities Sdn Bhd will provide Shariah advisory services on the mechanism of the operations of the Fund to ensure the operations of the Fund comply with Shariah requirements as stipulated by the SC.

ABOUT BIMB SECURITIES SDN BHD

BIMB Securities Sdn Bhd is a stockbroking subsidiary of BIMB Holdings Berhad. It was incorporated on 21 February 1994. The corporate mission of BIMB Securities Sdn Bhd is to be an active participant in a modern, innovative and dynamic Islamic capital market in Malaysia, catering for the needs of all investors, Muslims or non-Muslims, looking for Shariah-compliant investment products and services.

EXPERIENCE AS SHARIAH ADVISER TO UNIT TRUST FUNDS

BIMB Securities Sdn Bhd is registered with the SC to act as a Shariah adviser for Shariah-compliant products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities Sdn Bhd is independent from the Manager and do not hold office as a member of the investment committee of the Fund or any other fund managed and administered by the Manager. As at 31 October 2018, BIMB Securities Sdn Bhd is a corporate Shariah adviser to 42 Islamic unit trust funds.

ROLES, DUTIES AND RESPONSIBILITIES OF THE SHARIAH ADVISER

As the Shariah Adviser, the role of BIMB Securities Sdn Bhd is to ensure that the investment operation and management of the Fund is in compliance with Shariah requirements. The Shariah Adviser reviews the Fund's investments on a monthly basis to ensure Shariah compliance and it also reviews all the Fund's interim and annual reports.

Nonetheless, the final responsibility for ensuring Shariah compliance of the Fund in all aspects of operation and management rests solely with the Manager.

In line with the SC's guidelines, the roles of BIMB Securities Sdn Bhd as the Shariah Adviser are:

- (1) to advise on all aspects of the Fund and fund management business in accordance with Shariah principles, specifically as resolved by the SAC of the SC;
- (2) to provide Shariah expertise and guidance in all matters, particularly on the Fund's deed and prospectus, fund structure, investments and other operational matters;
- (3) to ensure that the Fund is managed and operated in accordance with Shariah principles as determined by the relevant SC regulations and standards, including resolutions issued by the SAC of the SC;
- (4) to review the Fund's compliance reports as provided by the Manager's compliance officer and investment transaction reports provided or duly approved by the Trustee, to ensure that the Fund's investments are in line with Shariah principles;

- (5) to issue a report for inclusion in the Fund's annual and interim reports stating the Shariah Adviser's opinion on the Fund's compliance with the Shariah principles in its operation and management for the financial period concerned;
- (6) to consult the SC where there is ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; and
- (7) to meet with the Manager beside on a quarterly basis when urgently required for review of the Fund operation and management.

PROFILE OF THE DESIGNATED SHARIAH PERSON

Ir. Dr. Muhamad Fuad bin Abdullah

Ir. Dr. Muhamad Fuad bin Abdullah (Dr. Muhamad Fuad), the designated person in-charge of all Shariah matters in BIMB Securities Sdn Bhd was appointed on 1 June 2011. He was concurrently appointed to the Shariah Advisory Committee of BIMB Securities Sdn Bhd.

He graduated with a Bachelor of Science Degree in Electrical Engineering in 1977 and a Master of Philosophy Degree in Electrical Engineering in 1982, both from the University of Southampton, England. He also obtained a Bachelor of Arts Degree in Shariah from the University of Jordan in 1994 and a Doctor of Philosophy in Muslim Civilization from the University of Aberdeen, Scotland in 1996.

He is a registered Shariah adviser with the SC since 2010. Currently, he also serves as the chairman of the Shariah committee of MIDF Group of Companies. He sits on the boards of Gagasan Nadi Cergas Berhad, Mesiniaga Berhad, PNB Commercial Sdn Bhd, Universiti Tun Abdul Razak Sdn Bhd, Universiti Sains Islam Malaysia (USIM), USIM Tjjarah Holdings Sdn Bhd and Institut Kefahaman Islam Malaysia (IKIM), a public company limited by guarantee.

Until early this year, Dr. Muhamad Fuad has been an executive committee member of the Association of Shariah Advisers for Islamic Finance (ASAS) since its inception in 2012. He now chairs the Association's Professional Development Committee. He is the chairman of the Advisory Panel of the Faculty of Syariah and Law of USIM since 4 October 2016.

Dr. Muhamad Fuad is a recipient of the National Book Award 2015 for his book published by IKIM entitled "The influence of Islam Upon Classical Arabic Scientific Writings: An examination of the Extent of Their Reference to Quran, Hadith and Related Texts".

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08 | THE TRUSTEE

BACKGROUND OF THE TRUSTEE

Deutsche Trustees Malaysia Berhad (“DTMB”) (Company No. 763590-H) was incorporated in Malaysia on 22 February 2007 and commenced business in May 2007. DTMB is registered as a trust company under the Trust Companies Act 1949, with its business address at Level 20, Menara IMC, 8 Jalan Sultan Ismail, 50250 Kuala Lumpur.

DTMB is a member of Deutsche Bank Group (“Deutsche Bank”). Deutsche Bank provides commercial and investment banking, retail banking, transaction banking and asset and wealth management products and services to corporations, governments, institutional investors, small and medium-sized businesses, and private individuals.

EXPERIENCE IN TRUSTEE BUSINESS

DTMB is part of Deutsche Bank’s Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at 31 October 2018, DTMB is the trustee for one hundred and eighty-two (182) collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.

DTMB’s trustee services are supported by Deutsche Bank (Malaysia) Berhad (“DBMB”), a subsidiary of Deutsche Bank, financially and for various functions, including but not limited to financial control and internal audit.

ROLES, DUTIES AND RESPONSIBILITIES OF THE TRUSTEE

DTMB’s main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the relevant provisions of the Deed, the Act and all relevant laws.

TRUSTEE’S DISCLOSURE OF MATERIAL LITIGATION

As at 31 October 2018, neither the Trustee nor its delegate is (a) engaged in any material litigation and arbitration, including those pending or threatened, nor (b) is aware of any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Trustee and any of its delegate.

TRUSTEE'S DELEGATE

The Trustee has appointed DBMB as the custodian of the assets of the Fund. DBMB is a wholly-owned subsidiary of Deutsche Bank AG. DBMB offers its clients access to a growing domestic custody network that covers over 30 markets globally and a unique combination of local expertise backed by the resources of a global bank. In its capacity as the appointed custodian, DBMB's roles encompass safekeeping of assets of the Fund; trade settlement management; corporate actions notification and processing; securities holding and cash flow reporting; and income collection and processing.

All investments of the Fund are registered in the name of the Trustee for the Fund, or where the custodial function is delegated, in the name of the custodian, to the order of the Trustee for the Fund. As custodian, DBMB shall act only in accordance with instructions from the Trustee.

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09 | SALIENT TERMS OF THE DEED

Please be advised that if you invest in Units through an IUTA which adopts the nominee system of ownership, you would not be considered to be a Unit Holder under the Deed and you may, consequently, not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holder’s meeting and to vote thereat and the right to have your particulars appearing in the register of Unit Holders of the Fund).

RIGHTS OF UNIT HOLDERS

As a Unit Holder, and subject to the provisions of the Deed, you have the right:

- (1) to receive distribution of income, if any;
- (2) to participate in any increase in the value of the Units;
- (3) to call for Unit Holders’ meetings and to vote for the removal of the Trustee or the Manager through a special resolution;
- (4) to receive annual and interim reports of the Fund; and
- (5) to enjoy such other rights and privileges as are provided for in the Deed.

However, you would not have the right to require the transfer to you any of the Fund’s assets. Neither would you have the right to interfere with or question the exercise by the Trustee (or the Manager on the Trustee’s behalf) of the rights of the Trustee as the registered owner of the Fund’s assets.

LIABILITIES OF UNIT HOLDERS

As a Unit Holder, and subject to the provisions of the Deed, your liabilities would be limited to the following:

- (1) you will not be liable for any amount in excess of the purchase price paid for the Units as determined in accordance with the Deed at the time the Units were purchased and any charges payable in relation thereto.
- (2) you will not be under any obligation to indemnify the Manager and/or the Trustee in the event that the liabilities incurred by the Manager and/or the Trustee in the name of or on behalf of the Fund pursuant to and/or in the performance of the provisions of the Deed exceed the value of the Fund’s assets.

MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED

The maximum rate of direct fees and charges permitted by the Deed are as follows:

Charges	% of the NAV per Unit
Sales charge	10.00%
Repurchase charge	10.00%

The maximum rate of indirect fees and charges permitted by the Deed are as follows:

Charges	% of the Fund's NAV per annum
Annual management fee	2.00%
Annual trustee fee	0.20% (subject to a minimum of RM15,000 per annum).

PROCEDURES TO INCREASE THE DIRECT AND INDIRECT FEES AND CHARGES DISCLOSED IN THE PROSPECTUS

Sales Charge

The Manager may not charge a sales charge at a rate higher than that disclosed in this prospectus unless:

- (a) the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- (b) a supplemental prospectus or replacement prospectus in respect of the Fund setting out the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Repurchase Charge

The Manager may not charge a repurchase charge at a rate higher than that disclosed in this prospectus unless:

- (a) the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- (b) a supplemental prospectus or replacement prospectus in respect of the Fund setting out the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Annual Management Fee

The Manager may not charge an annual management fee at a rate higher than that disclosed in this prospectus unless:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective, such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplemental prospectus or replacement prospectus stating the higher rate is registered, lodged and issued thereafter; and
- (d) such time as may be prescribed by any relevant law has elapsed since the date of the supplemental prospectus or replacement prospectus.

Annual Trustee Fee

The Trustee may not charge an annual Trustee fee at a rate higher than that disclosed in this prospectus unless:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective, such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplemental prospectus or replacement prospectus stating the higher rate is registered, lodged and issued thereafter; and
- (d) such time as may be prescribed by any relevant law has elapsed since the date of the supplemental prospectus or replacement prospectus.

PROCEDURES TO INCREASE THE MAXIMUM RATE OF THE DIRECT AND INDIRECT FEES AND CHARGES IN THE DEED

Any increase in the sales charge, repurchase charge, annual management fee and annual trustee fee above the maximum rate prescribed in the Deed will require the prior consent of the Unit Holders and the registration of a supplemental deed and the issuance of a supplemental or replacement prospectus.

PERMITTED EXPENSES PAYABLE BY THE FUND

Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund may be charged to the Fund. These would include (but are not limited to) the following:

- (a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes (if any);
- (b) taxes and other duties charged on the Fund by the government and/or other authorities;
- (c) costs, fees and expenses properly incurred by the auditor of the Fund;
- (d) costs, fees and expenses incurred for the valuation of any Shariah-compliant investment of the Fund by independent valuers for the benefit of the Fund;
- (e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;
- (f) costs, fees and expenses incurred for any meeting of Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- (g) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;
- (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed Shariah-compliant investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;

- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are ordered by the court not to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the independent members of the investment committee of the Fund, unless the Manager decides otherwise;
- (n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- (o) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;
- (p) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and/or lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law;
- (q) all costs and expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or telegraphic transfer; and
- (r) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (q) above.

REMOVAL, REPLACEMENT AND RETIREMENT OF THE MANAGER AND TRUSTEE

Removal or Replacement of the Manager

The Trustee shall take all reasonable steps to remove the Manager, if the Manager:

- (a) has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for the Trustee to do so after the Trustee has given notice to the Manager of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a special resolution; or
- (b) is in breach of any of its obligations or duties under the Deed or the relevant laws; or
- (c) has ceased to be eligible to be a management company under the relevant laws; or
- (d) has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose; or
- (e) has had a receiver appointed; or
- (f) has ceased to carry on business.

Retirement of the Manager

The Manager shall have the power to retire in favour of some other corporation and as necessary under any relevant law upon giving to the Trustee three (3) months' notice in writing of its desire so to do, or such other period as the Manager and the Trustee may agree upon, provided such retirement is in accordance with the provisions of the Deed.

Removal or Replacement of the Trustee

The Trustee may be removed and such corporation may be appointed as the replacement trustee of the Fund by special resolution of the Unit Holders at a duly convened meeting.

The Manager shall take all reasonable steps to replace the Trustee as soon as practicable after becoming aware that:

- (a) the Trustee has ceased to exist; or
- (b) the Trustee has not been validly appointed; or
- (c) the Trustee was not eligible to be appointed or to act as trustee under any relevant law; or
- (d) the Trustee has failed or refused to act as Trustee in accordance with the provisions or covenants of the Deed or any relevant law; or
- (e) a receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under that appointment; or
- (f) a petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared insolvent); or
- (g) the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any relevant law.

Retirement of the Trustee

The Trustee may retire upon giving three (3) months' notice in writing to the Manager of its desire so to do, or such other period as the Manager and the Trustee shall agree, provided such retirement is in accordance with the provisions of the Deed.

TERMINATION OF THE FUND

The Fund may be terminated or wound up upon occurrence of any of the following events:

- ▶ the SC's authorisation is withdrawn pursuant to section 256E of the Act; or
- ▶ a special resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund.

MEETING OF UNIT HOLDERS

Provisions governing Unit Holders' Meeting

The quorum required for a meeting of Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy; if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy; if the meeting has been convened for the purpose of voting on a special resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation at the time of the meeting.

Meetings directed by Unit Holders

Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders, summon a meeting of the Unit Holders by:

- (a) sending by post to each Unit Holder at his last known address or, in the case of jointholders, to the jointholder whose name stands first in the records of the Manager to the jointholder's last known address at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the relevant Unit Holders;
- (b) publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and
- (c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) requiring the retirement or removal of the Trustee;
- (c) considering the most recent financial statements of the Fund;
- (d) giving to the Trustee such directions as the meeting thinks proper; or
- (e) considering any matter in relation to the Deed,

provided always that the Manager shall not be obliged to summon such a meeting unless a direction has been received from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders.

Unit Holders meeting convened by the Manager or Trustee

Unless otherwise required or allowed by the relevant laws and the Deed, the Manager or the Trustee may convene a Unit Holders' meeting pursuant to the relevant provisions of the Deed by giving Unit Holders' at least fourteen (14) days written notice specifying the place and time of the meeting and the terms of the resolutions to be proposed.

Where:

- (a) the Manager is in liquidation;
- (b) in the opinion of the Trustee, the Manager has ceased to carry on business; or
- (c) in the opinion of the Trustee, the Manager has, to the prejudice of Unit Holders, failed to comply with the Deed or contravened any of the provisions of the Act,

the Trustee shall summon a Unit Holders' meeting by:

- (a) sending by post at least twenty-one (21) days before the date of the proposed meeting a notice of the proposed meeting to each of the Unit Holders at the Unit Holder's last known address or, in the case of jointholders, to the jointholder whose name stands first in the records of the Manager at the jointholder's last known address; and
- (b) publishing at least twenty-one (21) days before the date of the proposed meeting an advertisement giving notice of the meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities.

SUSPENSION OF DEALING IN UNITS

The suspension of sale and/or redemption of Units shall only be carried out if the interests of the Unit Holders would, in so far as the Trustee is concerned, be materially affected if the sale and/or redemption of Units were not suspended. Other than this situation, the Trustee may, without the consent of the Unit Holders, suspend the sale and/or redemption of Units in exceptional circumstances when there is good and sufficient reason to do so having regard to the interests of the Unit Holders. In such a case, the period of the suspension shall not exceed such time as may be prescribed by any relevant law unless the consent of the Unit Holders has been obtained.

10 | APPROVALS AND CONDITIONS

There are no other approvals required, sought or pending from any relevant authorities in respect of the Fund.

11 | RELATED PARTY TRANSACTIONS AND CONFLICT OF INTEREST

The Manager may enter into transactions with other companies which are related to the Manager such as Eastspring Investments (Singapore) Limited and Eastspring Al-Wara' Investments Berhad; therefore, there is a possibility of conflict of interest element and/or related party transactions. However, the Manager has in place policies and procedures to deal with any conflict of interest and/or related party transactions situations. All transactions with related parties are to be executed on terms which are best available to the Fund and based on best execution and at arms-length transaction between independent parties.

The Manager observes high standards of integrity and fair dealing to your best and exclusive interests. The Manager will not conduct transactions in any manner which will result in unnecessary costs or risk to the Fund. The Manager will also avoid conflicts of interest and will act in a manner so as to avoid any disadvantage to the Fund, if such conflicts should arise. The Manager shall not, without the Trustee's prior approval, invest any money available under the Deed in any securities, property and assets in which the Manager or any of the Manager's officer (includes directors and staff) has a financial interest or from which the Manager or any of the Manager's officer, derives benefit.

A person shall be deemed to have a financial interest in securities if he or she has an interest or interests in one or more voting shares in the company and the nominal amount of that share, or the aggregate of the nominal amounts of those shares, is not less than five per centum (5%) of the aggregate of the nominal amounts of all the voting shares in the company.

In making an investment transaction for the Fund, the Manager is obliged not to make improper use of its position in managing the Fund to gain, directly or indirectly, any advantage for the Manager or for any other person or to cause detriment to your interests. If the interests of the directors or the investment committee members conflict with the interests of the Fund, they will not be allowed to participate in the decision-making process in respect of the matter. Additionally, the Manager's, directors, investment committees and employees have to disclose their personal dealings to the compliance unit, which monitors such dealings.

As at 31 October 2018 none of the Manager's directors or substantial shareholders has any direct or indirect interest in other corporations carrying on a similar business as the Manager, except as otherwise disclosed below:

- ▶ Prudential Corporation Holdings Limited (UK) is a substantial shareholder of Eastspring Investments (Hong Kong) Limited, Eastspring Investments Limited, Eastspring Asset Management Korea Co. Ltd, Eastspring Investments (Singapore) Limited, Eastspring Al-Wara' Investments Berhad and the Manager.

None of the Manager's advisers have any existing or potential interests or conflicts of interest in an advisory capacity in the Fund or the Manager.

Deutsche Trustees Malaysia Berhad

As the Trustee for the Fund and the Manager's delegate for the fund accounting and valuation services, there may be related party transactions involving or in connection with the Fund within the following events:

- (1) Where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, etc.);
- (2) Where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the SC's guidelines and other applicable laws;
- (3) Where the Manager appoints the Trustee to perform its back office functions (e.g. fund accounting and valuation); and
- (4) Where the Trustee has delegated its custodian functions for the Fund to Deutsche Bank (Malaysia) Berhad.

The Trustee will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best that are reasonably available for or to the Fund and are on an arm's length basis as if between independent parties.

While the Trustee has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. The Trustee's commitment to act in the best interests of the Unit Holders of the Fund does not preclude the possibility of related party transactions or conflicts.

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12 | TAXATION ADVISER'S LETTER ON TAXATION OF THE FUND AND UNIT HOLDERS

(Prepared for inclusion in this prospectus)

PricewaterhouseCoopers Taxation Services Sdn Bhd

Level 10, 1 Sentral, Jalan Rakyat
Kuala Lumpur Sentral
P.O. Box 10192
50706 Kuala Lumpur

The Board of Directors

Eastspring Investments Berhad
Level 12, Menara Prudential
10, Jalan Sultan Ismail
50250 Kuala Lumpur

Date: 28 December 2018

TAXATION OF THE FUND AND UNIT HOLDERS

Dear Sirs,

This letter has been prepared for inclusion in the prospectus (“the Prospectus”) in connection with the Eastspring Investments Islamic Equity Income Fund (“the Fund”).

The taxation of income for both the Fund and the Unit Holders are subject to the provisions of the Malaysian Income Tax Act 1967 (“the Act”). The applicable provisions are contained in Section 61 of the Act, which deals specifically with the taxation of trust bodies in Malaysia.

TAXATION OF THE FUND

The Fund will be regarded as resident for Malaysian tax purposes since the trustee of the Fund is resident in Malaysia.

(1) Domestic Investments**(i) General Taxation**

Subject to certain exemptions, the income of the Fund consisting of dividends, interest income or profit¹ (other than interest income and profit¹ which is exempt from tax) and other investment income derived from or accruing in Malaysia, after deducting tax allowable expenses, is liable to Malaysian income tax at the rate of 24 per cent.

Gains on disposal of investments in Malaysia by the Fund will not be subject to Malaysian income tax.

(ii) Dividends and Other Exempt Income

Effective 1 January 2014, all companies would adopt the single-tier system. Hence dividends received would be exempted from tax and the deductibility of expenses incurred against such dividend income would be disregarded. There will no longer be any tax refunds available for single-tier dividends received. Dividends received from companies under the single-tier system would be exempted.

The Fund may receive Malaysian dividends which are tax exempt. The exempt dividends may be received from investments in companies which had previously enjoyed or are currently enjoying the various tax incentives provided under the law. The Fund will not be taxable on such exempt income.

Interest or profit¹ or discount income derived from the following investments is exempt from tax:

- (a) Securities or bonds issued or guaranteed by the government of Malaysia;
- (b) Debentures² or sukuk, other than convertible loan stocks, approved or authorised by, or lodged with, the Securities Commission Malaysia; and
- (c) Bon Simpanan Malaysia issued by Bank Negara Malaysia.

Interest income or profit¹ derived from the following investments is exempt from tax:

- (a) Interest income or profit¹ paid or credited by any bank or financial institution licensed under the Financial Services Act 2013 and Islamic Financial Services Act 2013;
- (b) Interest or profit¹ paid or credited by any development financial institution regulated under the Development Financial Institutions Act 2002;
- (c) Bonds, other than convertible loan stocks, paid or credited by any company listed in Bursa Malaysia Securities Berhad ACE Market; and
- (d) Interest income or profit¹ paid or credited by Malaysia Building Society Berhad³.

The interest income or profit¹ or discount income exempted from tax at the Fund's level will also be exempted from tax upon distribution to the Unit Holders.

(2) Income from Malaysia Real Estate Investment Trusts ("REITs")

Income from distribution from REITs will be received net of final withholding tax of 10 per cent. No further tax will be payable by the Fund on the distribution. Distribution from such income by the Fund will also not be subject to further tax in the hands of the Unit Holders.

(3) Tax Deductible Expenses

Expenses wholly and exclusively incurred in the production of gross income are allowable as deductions under Section 33(1) of the Act. In addition, Section 63B of the Act provides for tax deduction in respect of managers' remuneration, expenses on maintenance of the register of Unit Holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postages based on a formula subject to a minimum of 10 per cent and a maximum of 25 per cent of the expenses.

(4) Real Property Gains Tax (“RPGT”)

With effect from 1 January 2014, any gains on disposal of real properties or shares in real property companies⁴ would be subject to RPGT as follows:

Disposal time frame	RPGT rates
Within 3 years	30%
In the 4 th year	20%
In the 5 th year	15%
In the 6 th year and subsequent years ⁵	5%

(5) Sales and Service Tax (“SST”)

Effective from 1 September 2018, SST has been reintroduced to replace the Goods and Services Tax (“GST”). Both the Sales Tax Act 2018 and Services Tax Act 2018 have been gazetted on 28 August 2018. The rates for sales tax are nil, 5 per cent, 10 per cent or a specific rate whereas the rate for service tax is at 6 per cent.

Sales tax will be chargeable on taxable goods manufactured in or imported into Malaysia, unless specifically exempted by the Minister. Whereas, only specific taxable services provided by specific taxable persons will be subject to service tax. Sales tax and service tax are single stage taxes. As such, SST incurred would generally form an irrecoverable costs to the business.

In general, the Fund, being a collective investment vehicle, will not be caught under the service tax regime.

Certain professional, consultancy or management services obtained by the Fund may be subject to service tax at 6 percent. However, fund management services and trust services are excluded from service tax.

TAXATION OF UNIT HOLDERS

Unit Holders will be taxed on an amount equivalent to their share of the total taxable income of the Fund to the extent of the distributions received from the Fund. The income distribution from the Fund will carry a tax credit in respect of the tax paid by the Fund. Unit Holders will be entitled to utilise the tax credit against the tax payable on the income distribution received by them. No additional withholding tax will be imposed on the income distribution from the Fund.

Corporate Unit Holders, resident⁶ and non-resident, will generally be liable to income tax at 24 per cent on distribution of income received from the Fund. The tax credits attributable to the distribution of income can be utilised against the tax liabilities of these Unit Holders.

Individuals and other non-corporate Unit Holders who are tax resident in Malaysia will be subject to income tax at graduated rates ranging from 1 per cent to 28 per cent. Individuals and other non-corporate Unit Holders who are not resident in Malaysia will be subject to income tax at 28 per cent. The tax credits attributable to the distribution of income will be utilised against the tax liabilities of these Unit Holders.

Non-resident Unit Holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaty with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdictions.

The distribution of exempt income and gains arising from the disposal of investments by the Fund will be exempted from tax in the hands of the Unit Holders.

Any gains realised by Unit Holders (other than those in the business of dealing in securities, insurance companies or financial institutions) on the sale or redemption of the Units are treated as capital gains and will not be subject to income tax. This tax treatment will include in the form of cash or residual distribution in the event of the winding up of the Fund.

Unit Holders electing to receive their income distribution by way of investment in the form of new Units will be regarded as having purchased the new Units out of their income distribution after tax.

Unit splits issued by the Fund are not taxable in the hands of Unit Holders.

We hereby confirm that the statements made in this report correctly reflect our understanding of the tax position under current Malaysian tax legislation. Our comments above are general in nature and cover taxation in the context of Malaysian tax legislation only and do not cover foreign tax legislation. The comments do not represent specific tax advice to any investors and we recommend that investors obtain independent advice on the tax issues associated with their investments in the Fund.

Yours faithfully,
for and on behalf of

PRICEWATERHOUSECOOPERS TAXATION SERVICES SDN BHD

Lim Phaik Hoon
Partner

PricewaterhouseCoopers Taxation Services Sdn Bhd have given their written consent to the inclusion of their report as taxation adviser in the form and context in which they appear in this Prospectus and have not, before the date of issue of the Prospectus, withdrawn such consent.

¹ Under section 2(7) of the Income Tax Act 1967, any reference to interest shall apply, *mutatis mutandis*, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah.

The effect of this is that any gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah, will be accorded the same tax treatment as if they were interest.

- ² Structured products approved by the Securities Commission Malaysia are deemed to be “debenture” under the Capital Markets and Services Act 2007 and fall within the scope of exemption.
- ³ Exemption granted through letters from Ministry of Finance Malaysia dated 11 June 2015 and 16 June 2015 and it is with effect YA 2015.
- ⁴ A real property company is a controlled company which owns or acquires real property or shares in real property companies with a market value of not less than 75 per cent of its total tangible assets. A controlled company is a company which does not have more than 50 members and is controlled by not more than 5 persons.
- ⁵ Based on the Finance Bill 2018, it is proposed that with effect from 1 January 2019, the RPGT rate for any gains on disposal of real properties or shares in real property companies in the sixth and subsequent years of disposal will be increased from 5 per cent to 10 per cent.
- ⁶ Resident companies with paid up capital in respect of ordinary shares of RM2.5 million and below will pay tax at 18 per cent for the first RM500,000 of chargeable income with the balance taxed at 24 per cent. Based on the Finance Bill 2018, it is proposed to reduce the tax rate from 18 per cent to 17 per cent on chargeable income up to RM500,000 with effect from YA 2019.

With effect from YA 2009, the above shall not apply if more than –

- (a) 50 per cent of the paid up capital in respect of ordinary shares of the company is directly or indirectly owned by a related company;
- (b) 50 per cent of the paid up capital in respect of ordinary shares of the related company is directly or indirectly owned by the first mentioned company;
- (c) 50 per cent of the paid up capital in respect of ordinary shares of the first mentioned company and the related company is directly or indirectly owned by another company.

“Related company” means a company which has a paid up capital in respect of ordinary shares of more than RM2.5 million at the beginning of the basis period for a year of assessment.

13 | ADDITIONAL INFORMATION

LODGING A COMPLAINT

- (1) To lodge a complaint or for an internal dispute resolution, you can contact our client services at 603-2332 1000.
- (2) Investor can contact the Federation of Investment Managers Malaysia's Complaints Bureau:

(a) via phone to	:	603-2092 3800
(b) via fax to	:	603-2093 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 Federation of Investment Managers Malaysia 19-06-1, 6 th Floor, Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur

- (3) Should an individual or a sole proprietor investor be dissatisfied with the outcome of the internal dispute resolution process, he may refer his dispute to the Securities Industry Dispute Resolution Center (SIDREC) via the following modes. The individual or a sole proprietor investor may do so within 180 days of receiving the final answer from the Manager or after 90 days from filing the complaint (if there was no response from the Manager).

(a) via phone to	:	603-2282 2280
(b) via fax to	:	603-2282 3855
(c) via email to	:	info@sidrec.com.my
(d) via letter to	:	Securities Industry Dispute Resolution Center Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No. 5, Jalan Bangsar Utama 1 59000 Kuala Lumpur

(4) The investor can also direct his complaint to the SC even if he has initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

(a) via phone to the Aduan Hotline at	: 603-6204 8999
(b) via fax to	: 603-6204 8991
(c) via email 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

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14 | DOCUMENTS AVAILABLE FOR INSPECTION

Unit Holders may inspect without charge, at the registered office of the Manager or such other place as the SC may determine, the following documents or copies thereof, where applicable:

- ▶ the Deed;
- ▶ the current prospectus and supplemental or replacement prospectus, if any;
- ▶ the latest annual and interim reports of the Fund;
- ▶ each material contract disclosed in this prospectus and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contracts;
- ▶ any report, letter or other document, valuation and statement by an expert, any part of which is extracted or referred to in this prospectus. Where a summary expert's report is included in this prospectus, the corresponding full expert's report shall be made available for inspection;
- ▶ where applicable, the audited financial statements of the Manager and the Fund for the current financial year and for the last three (3) financial years or if less than three (3) years, from the date of incorporation or commencement;
- ▶ writ and relevant cause papers for all material litigation and arbitration disclosed in this prospectus; and
- ▶ consents given by experts disclosed in this prospectus.

15 | COMPLIANCE WITH LAWS IN VARIOUS JURISDICTIONS

In managing the Fund, the Manager may be obliged to comply with, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standards and requests of or agreements with any public, judicial, tax, governmental or other regulatory authorities or self-regulatory bodies (the “*Authorities*” and each is an “*Authority*”) in various jurisdictions relating to any matter in connection with the Fund and/or the Manager’s business including without limitation, tax compliance, anti-money laundering, sanctions, anti-terrorism financing or the prevention and detection of crime (the “*Applicable Requirements*”) which may be amended, promulgated or introduced from time to time.

In this connection, the Manager may take all reasonable steps to ensure compliance with and adherence to the Applicable Requirements subject to compliance with the relevant laws in Malaysia.

Disclosure of information to the Authorities

In complying with the Applicable Requirements and subject to the following, the Manager may be required to disclose any information relating to a Unit Holder and/or a Unit Holder’s investments to any Authority, including without limitation:

- (a) the Unit Holder’s account number, investment and redemption details, and the amount of income distribution paid to the Unit Holder;
- (b) if the Unit Holder is an individual, the name, nationality, address, tax identification number, and his United States person (“U.S. person”) status (if applicable); and
- (c) if the Unit Holder is a corporation or any other type of entity, the name, registered office, business address, place of establishment, tax identification number, information of the management, substantial shareholders, legal and beneficial owners or controllers and its U.S. person status (if applicable).

If the Manager intends to disclose the information of a Unit Holder and/or a Unit Holder’s investments to any Authority, the Manager will seek the prior consent of such Unit Holder (unless such consent has already been given by the Unit Holder in the subscription or application form or in any other subsequent document, or unless the relevant laws in Malaysia provide otherwise) whether by mail or such other mode of communication as it deems appropriate.

Such disclosure may be sent by the Manager, its delegates or related corporations, or any other entity as the Manager deems fit.

If the Manager requires any further information or documents for the purposes of its disclosure to an Authority, the Manager may request and a Unit Holder shall provide the Manager with such further information or documents within such time as may be reasonably required by the Manager.

Notwithstanding the above, if such disclosure becomes mandatory under the relevant laws in Malaysia, the Manager shall be entitled to make such disclosure to the Authority without the prior consent of, or any notification to, a Unit Holder.

Updating of information by Unit Holder

A Unit Holder shall provide his or her assistance as may be necessary (including, where required, providing the Manager with further information and documents relating to the Unit Holder, associated persons or affiliates and where the Unit Holder is a corporation or any other type of entity, further information and documents relating to its management, and legal and beneficial owners) to enable the Manager to comply with its obligations under the Applicable Requirements.

The Unit Holder will update the Manager in a timely manner of any change to any of the details previously provided to the Manager whether at the time of subscription or at any other times. In particular, it is very important that the Unit Holder notifies the Manager immediately if:

- (a) the Unit Holder is an individual, and there is a change in his or her nationality, he or she acquires additional nationality or citizenship, or changes in his or her tax residency; or
- (b) the Unit Holder is a corporation or any other type of entity, and there is a change in its registered office, business address, substantial shareholders or their details, legal and beneficial owners or controllers or their details.

If any of these changes occurs or if any other information comes to the Manager's attention concerning such changes, the Manager may be required to request certain documents or information from the Unit Holder. Such information and documents include but are not limited to duly completed and/or executed (and, if necessary, notarised) tax declarations or forms.

Effect of non-compliance by Unit Holder

If:

- (a) a Unit Holder does not provide the Manager with the information or documents or any other assistance requested by the Manager in a timely manner;
- (b) a Unit Holder does not update the Manager in a timely manner of any change to any of the details previously provided to the Manager whether at the time of subscription or at any other times; or
- (c) any information or document provided by a Unit Holder is not up-to-date, accurate or complete such that the Manager is unable to comply with or adhere to the Applicable Requirements,

the Manager may continue to request for such information or document from the Unit Holder by letter, email, telephone or any other manner which the Manager may deem appropriate, or repurchase all the Units held by the Unit Holder by providing prior written notice to the Unit Holder of such repurchase if such repurchase is necessary, to ensure that the Manager is in compliance with the Applicable Requirements.

Notice on Personal Data Protection

All personal data of a Unit Holder contained in the subscription or application form and all and any further personal data collected in the course of the business relationship with the Manager may be processed by the Manager or its delegates and other related corporation, including those established outside Malaysia, the Trustee or its delegates and any other intermediaries related to the Fund. Such data shall be processed for the purposes of account opening and administration,

anti-money laundering requirements, tax identification (including for the purpose of compliance with the Applicable Requirements), processing of transaction(s) and/or any other general business purposes (except for direct marketing and promotion of the Manager's other products and services) by the Manager.

For the purposes of the aforesaid notice, the term "personal data" shall have the same meaning prescribed in the Personal Data Protection Act 2010 ("the PDPA") and the term "processed" shall have the same meaning as "processing" as prescribed in the PDPA.

Please refer to the subscription or application form for further details on the personal data protection requirements.

16 | DIRECTORY OF SALES OFFICE

HEAD OFFICE

Eastspring Investments Berhad
Level 12, Menara Prudential
No. 10, Jalan Sultan Ismail
50250 Kuala Lumpur

General tel: 603-2052 3388

General fax: 603-2070 6129

Client services tel: 603-2332 1000

Client services fax: 603-2052 3366

Email: cs.my@eastspring.com

Website: www.eastspring.com/my

SELANGOR

Eastspring Investments Berhad
A-17-P1 & M
Block A, Jaya One
72A, Jalan Universiti
46200 Petaling Jaya
Selangor

Tel: 603-7948 1288

Fax: 603-7948 1299

SABAH

Eastspring Investments Berhad
Suite E3, 9th Floor, CPS Tower
Centre Point Sabah
No. 1, Jalan Centre Point
88000 Kota Kinabalu
Sabah

Tel: 6088-238 613

MASTER ACCOUNT OPENING FORM INDIVIDUAL

DOCUMENTATION CHECKLIST

For successful processing of this application, please enclose the relevant documents.
This application will be rejected and considered void if the form and/or supporting documents are incomplete.

- Duly completed and signed Master Account Opening Form Individual
- Photocopy of Principal Account Holder's IC/Passport (certified true copy)
- Photocopy of Joint Account Holder's (if any) IC/Passport or Birth Certificate if the Joint Account Holder is a minor (certified true copy)
- Duly completed and signed Suitability Assessment Form for Principal Account Holder
- Duly completed and signed FATCA and CRS Self-Certification Form (Individual)
- Sophisticated Investor Declaration Form (investment into wholesale fund only)

For applicants with US indicia:

- Relevant US tax forms

Payment Options

For cash investments:

- Transaction Form – BUY
- Cheque made payable to "Eastspring Investments Berhad" (for MYR class only)
Note: Third party cheques and third party online transfers are not allowed.
- Online Transfer [GIRO/RENTAS]
Note: Please provide a copy of the online transfer receipt.

For EPF Members Investment Scheme withdrawals:

- Transaction Form – BUY
- KWSP 9N Form
- Latest KWSP statement (recommended)

For Regular Investments Plan:

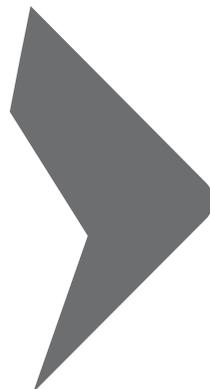
- Transaction Form – REGULAR INVESTMENTS
- Auto Debit/Direct Debit Authorisation Form

OCCUPATION CODE AND DESCRIPTION

Code	Description	Code	Description	Code	Description
01	Housewife, Homemaker	05	Executive	09	Business Owner/Self-Employed
02	Student	06	Professional	00	Others
03	Retiree	07	Management		
04	Clerical	08	Government Servant		

NATURE OF BUSINESS CODE AND DESCRIPTION

Code	Description	Code	Description
10	Debt Collector	17	Real Estate (e.g. Real Estate Brokers, Developers, Investment in Real Estate etc.)
11	Freelance Traders	18	Cash Intensive Business (e.g. Convenience Store, Restaurants, Car Parking Service)
12	Money Service Business (e.g. Money Changer, Money Transfer Agent at Remittance Agency)	19	Night Club, Karaoke, Lounge, Sauna, Bar
13	Casinos, Betting and Other Gambling Related Activities	20	Snooker Centre, Internet Café Operator
14	Weapons or Armament Related Business Manufacturers, Dealers and Intermediaries	21	Federal or State Government, Regulatory Authority
15	Business in Valuable or Precious Goods (e.g. Arts, Antiques, Diamonds, Gold)	22	Audit, Accounting, Tax, Legal Firm, Company Secretary
16	Business in High Value/Low Density Goods (e.g. Mobile Phones, Computer Chips, Pharmaceutical Products, Textiles etc.)	23	Financial Institution, Capital Market Institution/Intermediary
		99	Others





A member of Prudential plc (UK)

Eastspring Investments Berhad (531241- U)
 Level 12, Menara Prudential,
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Client Services (603) 2332 1000
Client Services Fax (603) 2052 3366
Email cs.my@eastspring.com
Website www.eastspringinvestments.com.my

**MASTER ACCOUNT
 OPENING FORM**
INDIVIDUAL

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Master Account Opening Form ("MAOF") should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing the MAOF. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable. **All fields are mandatory. Please indicate N/A if not applicable.**

- Eastspring/Prudential Staff Own Investment**
 (Please provide a copy of staff ID card)
- Eastspring Agent Own Investment**
 (Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge - Please complete AOIB form)

1 PRINCIPAL ACCOUNT HOLDER'S DETAILS

Note: A minor (i.e. below 18 years) cannot be named as a Principal Account Holder.

Salutation MR MS MDM Others

Full Name
 (as in NRIC/Passport)

NRIC/Passport No. **Date of Birth** - -

Town/City of Birth* **Country of Birth***

Correspondence Address
Note: "Hold mail" or "c/o" is not acceptable.

Postcode **City**

State **Country***

Permanent Address
 (Please leave blank if address is the same as correspondence address)

Postcode **City**

State **Country***

Contact No.*
 (Please provide at least **one** number)

Home - -

Office - - **Office Extension**

Mobile - -
COUNTRY CODE* AREA CODE PHONE NUMBER

Email Address

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.
 Please tick (✓) here if you wish to receive communication and information in hard copy.

Occupation **Code** **Others** (Please specify)

Nature of Business **Code** **Others** (Please specify)

(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

Name of Employer/Company Name

PLEASE COMPLETE THIS SECTION (MANDATORY)

Nationality/Status <input type="checkbox"/> Malaysian, Bumiputera <input type="checkbox"/> Malaysian, Non-Bumiputera <input type="checkbox"/> Non-Malaysian (Country/Citizenship)* <input type="text"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Source of Income <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Savings/Inheritance
	Race <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Others (Please specify) <input type="text"/>	Estimated Annual Income <input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM300,001 - RM400,000 <input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> > RM400,000
Investment Objective <input type="checkbox"/> Capital preservation <input type="checkbox"/> Income & Growth <input type="checkbox"/> Income <input type="checkbox"/> Growth	Years of Investment Experience <input type="checkbox"/> < 1 year <input type="checkbox"/> 3 - 5 years <input type="checkbox"/> 1 - 3 years <input type="checkbox"/> > 5 years	Do you currently file a tax return in the United States? <input type="checkbox"/> Yes (Please provide relevant US tax forms)* <input type="checkbox"/> No US TIN No. <input type="text"/>

2 JOINT ACCOUNT HOLDER'S DETAILS

Note: A minor (i.e. below 18 years) will be named as Designated Account Holder. Please read and understand Clause 12 of the Eastspring Master Account terms and conditions.

Salutation MR MS MDM Others

Full Name
 (as in NRIC/Passport/Birth Certificate (if minor))

NRIC/Passport No. or Birth Certificate No. (if minor) **Date of Birth** - -

Town/City of Birth* **Country of Birth***



* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

2 JOINT ACCOUNT HOLDER'S DETAILS (CONTINUED)

Permanent Address
 (Please leave blank if address is the same as Principal Account Holder's address)

Postcode _____ City _____

State _____ Country* _____

Contact No.*

Home _____ - _____ - _____

Office _____ - _____ - _____ Office Extension _____

Mobile _____ - _____ - _____
COUNTRY CODE* AREA CODE PHONE NUMBER

Email Address

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

Please tick (✓) here if you wish to receive communication and information in hard copy.

Occupation Code _____ Others (Please specify) _____

Nature of Business Code _____ Others (Please specify) _____
 (Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

Name of Employer/Company Name _____

PLEASE COMPLETE THIS SECTION (MANDATORY)

Nationality/Status <input type="checkbox"/> Malaysian, Bumiputera <input type="checkbox"/> Malaysian, Non-Bumiputera <input type="checkbox"/> Non-Malaysian (Country/Citizenship)* _____	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Source of Income <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Savings/Inheritance
	Race <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Others (Please specify) _____	Estimated Annual Income <input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM300,001 - RM400,000 <input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> > RM400,000
Relationship with Principal Holder <input type="checkbox"/> Parent <input type="checkbox"/> Child <input type="checkbox"/> Others (Please specify) <input type="checkbox"/> Spouse <input type="checkbox"/> Sibling _____	Years of Investment Experience <input type="checkbox"/> < 1 year <input type="checkbox"/> 3 - 5 years <input type="checkbox"/> 1 - 3 years <input type="checkbox"/> > 5 years	Do you currently file a tax return in the United States? <input type="checkbox"/> Yes (Please provide relevant US tax forms)* <input type="checkbox"/> No US TIN No. _____

3 STANDING PAYMENT INSTRUCTION AND INCOME DISTRIBUTION

Note: Only bank account located in Malaysia will be accepted. PAYMENT CANNOT BE MADE TO ACCOUNTS IN THE NAME OF THIRD PARTIES.
 For joint accounts, the bank account provided must either be in the name of the principal account holder or in the names of both account holders.

Bank Account Holder Name _____

Currency <small>(e.g. MYR, USD, SGD)</small>	MYR	OTHER CURRENCY CLASSES
Bank Name	_____	_____
Bank Branch	_____	_____
Country*	_____	_____
Account No.	_____	_____
Swift Code	Not applicable	_____

Income distribution

All distributions will be **reinvested** automatically unless otherwise specified herewith.

Pay to bank account as specified in the standing payment instruction.

Pay by cheque (for MYR class only)

4 DECLARATION AND SIGNATURE(S)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments ("Eastspring") Master Account ("Eastspring Master Account") prior to completing the Eastspring MAOF.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We hereby declare that I/we am/are the sole legal and beneficial owner of all the monies invested with Eastspring.

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering and Anti-Terrorism Financing Act 2001.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

Account Operating Mode

For Joint Application, please tick (✓) account operating mode for future transactions.

Either applicant to sign
 Both applicants to sign

In the absence of express instruction, future instructions must be given by both applicants.

Personal Data Protection Act 2010

I hereby confirm receipt of your Notice under the Personal Data Protection Act 2010 and consent to the processing of my personal data in accordance with the said Notice and for direct marketing purposes.

Please tick (✓) here if you do not consent to the processing of your personal data for direct marketing purposes.

Principal Account Holder Date: _____

Joint Account Holder Date: _____

DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")

UTC Code _____ **Name** _____

Reporting Branch _____ **Contact No.** _____

* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

NOTICE UNDER THE PERSONAL DATA PROTECTION ACT 2010
NOTIS DI BAWAH AKTA PERLINDUNGAN DATA PERIBADI 2010

The Personal Data Protection Act 2010 (the "Act"), which regulates the processing of personal data in commercial transactions, applies to Eastspring Investments Berhad ("our", "us" or "we"). For the purpose of this written notice ("Notice"), the terms "personal data" and "processing" shall have the same meaning as prescribed in the Act. We reserve the right to change any portion of this Notice from time to time.

Akta Perlindungan Data Peribadi 2010 ("Akta" tersebut) yang mengawal selia pemrosesan data peribadi dalam transaksi komersial, terpakai kepada Eastspring Investments Berhad ("kami"). Untuk tujuan notis bertulis ini ("Notis"), terma-terma "data peribadi" dan "pemrosesan" mempunyai maksud yang sama seperti yang ditakrif dalam Akta tersebut. Kami berhak melakukan sebarang perubahan di dalam Notis ini dari masa ke semasa.

1. This Notice serves to inform you that your personal data is being processed by us or on our behalf for the purposes listed in clause no.3 below.

Notis ini bertujuan untuk maklumkan kepada anda bahawa data peribadi anda sedang diproses oleh kami atau bagi pihak kami bagi tujuan yang disenaraikan di klausa no.3.

2. In order to enable us to deal with your inquiries, open and operate an account/investment for you and/or to generally provide you with our products and services, we may need to and/or may be required to collect, record, hold, use, disclose and store (i.e. "process") personal information and financial information about you, including but not limited to:

Untuk membolehkan kami mengendali pertanyaan anda, membuka dan mengoperasi akaun/pelaburan untuk anda dan/atau untuk secara amnya memberikan anda produk dan perkhidmatan kami, kami mungkin perlu dan/atau mungkin diperlukan untuk mengumpul, merekod, memegang, menggunakan, mendedahkan dan menyimpan (iaitu "memproses") maklumat peribadi dan maklumat kewangan anda, termasuk tetapi tidak terhad kepada:

- (i) personal information to establish your identity and background; maklumat peribadi untuk mengesahkan identiti dan latar belakang anda;
- (ii) personal information to establish your financial standing, creditworthiness and/or suitability for any of our products/services applied for (if required); and/or maklumat peribadi untuk mengesahkan kedudukan kewangan, kepercayaan kredit anda dan/atau kesesuaian untuk mana-mana produk/perkhidmatan yang dipohon; dan/atau
- (iii) personal information that you provide when you apply for any of our products and services. Your personal data includes but not limited to (e.g. Name, NRIC No., Telephone No., E-mail Address, House Address, etc.) and all other personal data we again collect from you on any subsequent occasion.

Maklumat peribadi yang anda berikan apabila anda memohon mana-mana produk dan perkhidmatan kami. Data peribadi anda termasuk dan tidak terhad kepada (contohnya, Nama, No. KP, No. Telefon, Alamat E-mel, Alamat Rumah, dsb.) dan semua data peribadi lain kami sekali lagi kumpul daripada anda pada bila-bila masa kemudiannya.

3. Your personal data is being or is to be collected and further processed:

Data peribadi anda sedang atau akan dikumpulkan dan diproses selanjutnya:

- (a) to communicate with you including but not limited to notify you about benefits and changes to the features of our products and services and to administer offers, competitions and promotions; untuk berhubung dengan anda serta untuk memberi notifikasi kepada anda mengenai manfaat dan perubahan kepada ciri-ciri produk dan perkhidmatan dan untuk mentadbir tawaran, pertandingan dan promosi;
- (b) to provide services to you; untuk memberi khidmat kepada anda;
- (c) to respond to any of your inquiries; untuk menjawab pertanyaan-pertanyaan anda;
- (d) to conduct internal activities including for audit, compliance and risk management purposes; untuk melaksanakan kegiatan-kegiatan dalam termasuk untuk tujuan audit, pematuhan dan pengurusan risiko;
- (e) to conduct market surveys and trend analysis; untuk tinjauan pasaran dan analisis kecenderungan;
- (f) to provide you with information on products and services of our and our related corporations; untuk memberi anda maklumat tentang produk-produk dan perkhidmatan-perkhidmatan kami dan perbadanan-perbadanan berkaitan kami;
- (g) to manage and maintain your account(s) and/or investment(s) with us; untuk mengurus dan mengekalkan akaun dan/atau pelaburan anda dengan kami;
- (h) to better manage our business and your relationship with us including to understand your current and future investment needs and your financial situation; untuk menguruskan perniagaan kami dan hubungan anda dengan kami dengan lebih baik dan untuk memahami keperluan pelaburan anda dengan semasa dan akan datang dan keadaan kewangan anda dengan lebih baik;
- (i) to provide you with information on our and third party products, services and offers which may be of interest to you; untuk menyediakan anda dengan maklumat mengenai produk, perkhidmatan dan tawaran kami serta pihak ketiga yang mungkin menarik minat anda;
- (j) to improve our products and services and to develop new products and services; untuk memperbaiki produk dan perkhidmatan kami dan untuk membangunkan produk dan perkhidmatan yang baru;

- (k) to respond to your enquiries and complaints and to generally resolve disputes; untuk membalas pertanyaan dan aduan anda dan secara amnya menyelesaikan pertikaian;
- (l) to assess your application(s)/request(s) for our products and services; untuk menilai permohonan/pemintaan anda untuk produk dan perkhidmatan kami;
- (m) to update, consolidate and improve the accuracy of our records; untuk mengemas kini, menyatakan dan memperbaiki ketepatan rekod kami;
- (n) to transfer or assign our rights, interests and obligations under any of your agreements with us; untuk memindahkan atau memberikan hak, kepentingan dan kewajipan kami di bawah mana-mana perjanjian anda dengan kami;
- (o) to conduct anti-money laundering checks; for crime detection, prevention and prosecution; to comply with any sanction requirements; untuk menjalankan pemeriksaan pencegahan pengubahan wang haram; untuk pengesanan, pencegahan dan pendakwaan jenayah; untuk mematuhi mana-mana syarat sanksi;
- (p) for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities; bagi apa-apa tujuan lain yang dikehendaki atau dibenarkan oleh mana-mana undang-undang, peraturan, garis panduan dan/atau pihak berkuasa yang berkenaan;
- (q) for meeting the requirements to make disclosure under the requirements of any laws binding on and for the purposes of any guidelines issued by regulatory or other authorities with which Eastspring Investments Berhad or any of its branches and any of Eastspring Investments Berhad's holding companies, subsidiaries, affiliates, representatives are expected to comply; bagi memenuhi keperluan untuk membuat pendedahan di bawah keperluan mana-mana undang-undang yang mengikat dan bagi maklumat mana-mana garis panduan yang dikeluarkan oleh pihak berkuasa kawal selia atau lain-lain yang mana Eastspring Investments Berhad atau mana-mana cawangan atau mana-mana syarikat Eastspring Investments Berhad induk, anak syarikat, sekutu, wakil-wakil yang dijangka akan mematuhi;
- (r) for the purpose of enforcing its legal rights and/or obtaining legal advice; bagi tujuan menguatkuasakan hak-hak perundangan dan/atau mendapatkan nasihat undang-undang;
- (s) for other legitimate business activities; and/or untuk kegiatan-kegiatan perniagaan sah yang lain; dan/atau
- (t) for such other purposes directly related to the foregoing; bagi maksud-maksud lain yang berhubungan secara langsung dengan yang tersebut di atas;

(collectively, the "Purposes").

(secara kolektif, "Maksud-maksud" tersebut).

4. We may obtain your personal data information from yourself or is to be collected from a variety of sources, including but not limited to:

Kami boleh mendapatkan maklumat data peribadi anda daripada anda atau akan dikumpul daripada pelbagai sumber, termasuk tetapi tidak terhad kepada:

- (i) all application/registration forms, information that you may provide us, when using our products or services, when taking part in customer surveys, competitions and promotions, from time to time; semua borang permohonan/pendaftaran, maklumat yang anda mungkin akan berikan kami, apabila menggunakan produk atau perkhidmatan kami, apabila mengambil bahagian dalam kami selidik pelanggan, pertandingan dan promosi, dan semasa ulasan kewangan; dari masa ke masa;
- (ii) from third parties connected with you, such as employers, joint account holders, security providers, guarantors and indemnitors, and our authorized distributors/unit trust consultants, subject to your prior consent; and/or daripada pihak ketiga berkaitan dengan anda, seperti majikan, pemegang akaun bersama, pemberi sekuriti/jaminan, penjamin dan indemnitor, tertakluk kepada persetujuan anda; dan/atau
- (iii) from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted; daripada apa jua sumber lain dari mana anda telah memberikan persetujuan anda untuk mendedahkan maklumat berkaitan dengan anda dan/atau di mana ia sebaliknya tidak dihadkan.

5. You have the right to request access to and to request correction of your personal data and to contact us with any inquiries or complaints in respect of your personal data (including the possible choices and means for limiting the processing of your personal data to or cease or not begin processing your personal data for purposes of direct marketing) at:

Anda berhak untuk meminta akses kepada dan meminta pembetulan terhadap data peribadi anda dan untuk menghubungi kami tentang apa-apa pertanyaan atau aduan berkenaan dengan data peribadi anda (termasuk pilihan-pilihan dan cara-cara yang mungkin untuk menghadkan pemrosesan data peribadi anda atau untuk menghentikan atau tidak memulakan pemrosesan data peribadi anda bagi maksud pemasaran langsung) di:

Telephone No.: 03-2052 3388

No. Telefon: 03-2052 3388

Fax No: 03-2070 6129

No. Fax: 03-2070 6129

E-mail address: cs.my@eastspring.com

Alamat E-mel: cs.my@eastspring.com

6. Subject to provisions of the Act:

Tertakluk kepada peruntukan-peruntukan Akta tersebut:

(i) you may, upon payment of a prescribed fee, make a data access request in writing to us; and
Anda boleh, apabila dibayar fi yang ditetapkan, membuat suatu permintaan mengakses data secara bertulis kepada kami; dan

(ii) we may refuse to comply with a data access request or a data correction request and shall, by notice in writing, inform you of our refusal and the reasons of our refusal.

Kami boleh enggan mematuhi permintaan mengakses data atau permintaan pembetulan data dan hendaklah, melalui notis bertulis, memaklumkan anda mengenai keengganan tersebut dan sebab-sebab bagi keengganan tersebut.

7. We disclose or may disclose your personal data to the following third parties for the above Purposes:

Kami menzahirkan atau boleh menzahirkan data peribadi anda kepada pihak ketiga untuk Maksud-maksud di atas:

(i) Companies and/or organisations that act as our agents, affiliates, business partners, subsidiary(ies), shareholders and its related companies and/or professional advisers;

syarikat dan/atau organisasi yang bertindak sebagai agen, ahli gabungan, rakan perniagaan, anak-anak syarikat, pemegang saham dan syarikat bekaitannya dan/atau penasihat profesional;

(ii) companies and/or organisations (including but not limited to custodians, trustees, distributors, brokers) that assist us in processing and/or otherwise fulfilling transactions that you have requested;

syarikat dan/atau organisasi (termasuk tetapi tidak terhad kepada penjaga, pemegang amanah, pengedar, broker) yang membantu kami dalam memproses dan/atau sebaliknya memenuhi transaksi yang anda minta;

(iii) companies and/or organisations that assist us in providing value added services that you have requested;

syarikat dan/atau organisasi yang membantu kami dalam menyediakan perkhidmatan tambah nilai yang anda minta;

(iv) your advisers and/or agents (including but not limited to brokers, accountants, auditors, lawyers, financial advisers or other professional advisers) where authorised by you;

penasihat dan/atau agen anda (termasuk tetapi tidak terhad kepada broker, akauntan, juruaudit, peguam, penasihat kewangan atau penasihat profesional yang lain) di mana kebenaran diberikan oleh anda;

(v) any other person notified by you as authorised to give instructions or to use the account(s)/investment(s) or products or services on your behalf;

mana-mana pihak lain yang anda telah memaklumkan kepada kami sebagai mempunyai kuasa untuk memberi arahan atau menggunakan akaun/pelaburan atau produk atau perkhidmatan bagi pihak anda;

(vi) any other agents and/or counterparties that we are required to provide such information to by any laws (including any regulations, guidelines and/or obligations) and/or court orders; and/or

mana-mana agen dan/atau kaunterparti yang kami perlu memberi maklumat sebegitu melalui mana-mana undang-undang (termasuk mana-mana peraturan, garis panduan dan/atau obligasi-obligasi) dan/atau perintah mahkamah; dan/atau

(vii) any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us.

mana-mana pihak yang berkaitan dengan penguatkuasaan atau pemeliharaan mana-mana hak kami di bawah perjanjian anda dengan kami.

subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to Eastspring Investments Berhad. The afore-mentioned third parties may in some instances be located outside of Malaysia.

tertakluk pada setiap masa kepada undang-undang (termasuk peraturan, garis panduan dan/atau kewajipan) berkaitan dengan Eastspring Investments Berhad (sama ada di dalam atau di luar Malaysia). Pihak-pihak ketiga yang disebutkan di atas boleh dalam keadaan tertentu terletak di luar Malaysia.

8. We may require your assistance if the personal data relating to other persons is required to process your personal data for the Purposes and you hereby agree to use your best endeavors to assist us when required.

Kami boleh menghendaki bantuan anda jika data peribadi yang berhubungan dengan orang lain dikehendaki untuk memproses data peribadi anda untuk Maksud-maksud tersebut dan anda dengan ini bersetuju untuk menggunakan usaha terbaik anda untuk membantu kami bila dikehendaki.

9. It is obligatory that you supply us your personal data (for example in application forms or account opening forms), (collectively, "compulsory personal data"). If you fail to supply us the compulsory personal data, we may refuse to process your personal data for any of the above Purposes.

Ia adalah wajib untuk anda memberikan kepada Kami (contohnya dalam borang permohonan atau borang pembukaan akaun) anda (secara kolektif, "data peribadi wajib"). Jika anda gagal untuk memberikan kami data peribadi wajib tersebut, kami boleh enggan untuk memproses data peribadi anda untuk mana-mana Maksud-maksud tersebut.

10. We may transfer your personal data to a place outside Malaysia and you hereby give your consent to the transfer.

Kami boleh memindahkan data peribadi anda ke sesuatu tempat di luar Malaysia dan anda dengan ini memberikan persetujuan anda terhadap pemindahan tersebut.

11. You are responsible for ensuring that the information you provide us is accurate, complete, not misleading and is kept up to date.

Anda bertanggungjawab untuk memastikan bahawa maklumat yang anda berikan kami adalah tepat, lengkap, tidak mengelirukan dan terkini.

12. In the event of any inconsistency between the English version and the Bahasa Malaysia version of this Notice, the English version shall prevail over the Bahasa Malaysia version.

Sekiranya terdapat apa-apa ketidak-konsisten antara versi Bahasa Inggeris dan versi Bahasa Malaysia Notis ini, versi Bahasa Inggeris akan mengatasi versi Bahasa Malaysia.

TERMS AND CONDITIONS OF THE EASTSPRING INVESTMENTS MASTER ACCOUNT**Definitions**

"Agent" means any authorised distributor of Funds managed by Eastspring and refers to registered Eastspring Unit Trust Consultants, Institutional Unit Trust Advisers and Corporate Unit Trust Advisers.

"Applicant" means a person or entity applying to open a Master Account with Eastspring.

"Deed" means the deeds or master deeds for the respective Funds and any other supplemental deeds and master supplemental deeds that may be entered into between Eastspring and the Trustee and registered with the Securities Commission Malaysia.

"Designated Account Holder" means the named secondary holder of the account who has not reached the age of majority (i.e. 18 years old).

"Eastspring" means Eastspring Investments Berhad.

"Fund" or **"Funds"** means any unit trust schemes managed by Eastspring.

"Joint Holder" means the person who jointly (equally) share concomitant rights and liabilities as Unit Holders of the Fund.

"Offering Document" means the relevant prospectus or information memorandum of the Funds, and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the Fund(s), issued by Eastspring and has been lodged or deposited (where applicable) with the Securities Commission Malaysia.

"Trustee" means Deutsche Trustees Malaysia Berhad

"Unit Holder" means the person or persons or entity for the time being who is registered pursuant to the Deed as a holder of units of the Fund(s).

By applying to open a Master Account with Eastspring, the Applicant agrees that:

The Applicant will be bound by these Terms and Conditions and the terms of the constituting documents such as the Deed and Offering Documents of the relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

1. Instructions/Voice Recordings

- 1.1. All instructions given or purported to be given via any written or facsimile transaction by the persons authorised to operate the Eastspring Master Account as named in the Eastspring Master Account Opening Form ("the Form") or otherwise in writing are binding on the Applicant. Eastspring shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 1.2. Eastspring shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) may constitute evidence of the instructions.

2. Agent

- 2.1. If an Agent is named in the Form, Eastspring is entitled to process any relevant instructions received from such Agent without further reference to the Applicant unless Eastspring has received prior contrary instructions in writing duly signed by the Applicant.
- 2.2. Eastspring shall be entitled to regard the Agent as the Applicant's agent throughout the period of operating of the Eastspring Master Account unless otherwise notified in writing. Eastspring shall not be responsible for any action or omission on the part of the Agent and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorised. The Applicant shall have no right of action against Eastspring in connection with the execution by Eastspring of such instructions and undertakes not to make any claim against Eastspring in connection thereof.
- 2.3. Eastspring reserves the right to reassign another qualified person to replace Applicant's Agent at any time deemed fit and without having to give any reason whatsoever by prior notice.

3. Confirmation Advices/Statements

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the Applicant to the Applicant's address as detailed in the Form. If the Applicant fails to notify Eastspring in writing of any errors in the confirmation advice within 14 calendar days, or in the statement within 30 days of issue, the Applicant shall be deemed to have waived any right to raise any objection to pursue any remedies against Eastspring or the relevant Trustee(s).

4. Monies

- 4.1. All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- 4.2. If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interests, or any returns in the case of Islamic funds) by Eastspring by cheque or, at the cost of the Applicant, by telegraphic transfer, within 30 calendar days from the date of application.
- 4.3. The Applicant confirms that Eastspring may issue a cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by Eastspring. Such cheque shall be made payable to the Unit Holder(s) registered from time to time and sent to the last registered address of the Unit Holder(s) on Eastspring's records unless otherwise notified in writing.
- 4.4. In the absence of any expressed instructions in the Form, the Applicant hereby authorises Eastspring to automatically reinvest any distributions in the relevant Fund(s) without further reference to the Applicant.

5. Rejection/Cancellation of Application

Eastspring as the Manager of the respective Funds is entitled to:

- (a) Reject any Form, which is not completed in full and supported by the requested documents and payments;
- (b) Cancel any units issued if the payment for the units cannot be matched within 7 business day of the receipt of the application or subscription instruction; and
- (c) In its absolute discretion (without giving any reason) reject in whole or part hereof any application for subscription or switching and suspend the operation of the Eastspring Master Account.

6. Representation

The Applicant shall not rely on any information or representations other than those contained in the relevant Deed, Offering Documents and their supplementals, if any.

7. Notices

All notices and other documents shall be sent at the risk of the Applicant to the Applicant's address as stated in the Form. Unless due to wilful default or negligence of Eastspring, Eastspring shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means as agreed by the Applicant, or for any equipment failure or malfunction. Eastspring shall not be liable for any direct or indirect consequential losses arising from the foregoing.

8. Indemnity

- 8.1. The Applicant hereby indemnifies Eastspring and the Trustee and any of their Agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought, suffered or incurred by any or all of them arising either directly out of or in connection with this Form or in connection with Eastspring accepting, relying on or failing to act on any instructions given by or on behalf of the Applicant unless due to the wilful default or negligence of Eastspring.
- 8.2. The Applicant acknowledges and accepts that Eastspring has absolute discretion to rely on facsimile confirmation from the Applicant and undertakes to indemnify and hold harmless Eastspring, its employees and Agents against all costs, expenses, loss of liabilities, claims and demands arising out of relying on the Applicant's confirmation.

9. Set Off

Eastspring is entitled to set off any claim, which Eastspring or the Trustee may have against any of the assets, units or cash of the Applicant held by Eastspring or relevant Trustee(s).

10. Tax Implications

The Applicant/Unit Holder shall be acquainted with the relevant tax laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. The Applicant/Unit Holder shall be liable to pay and/or settle all the relevant taxes payable by the Applicant/Unit Holder in accordance to the relevant laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. Eastspring in compliance with the Malaysian Tax law and any other applicable law shall deduct the relevant applicable taxes accordingly wherever applicable to the Applicant/Unit Holder without prior notification to the Applicant/Unit Holder. All the deduction will be incorporated in the statements of the applicant and Eastspring shall not be held liable for whatsoever reasons for any tax payments deducted on behalf of the Applicant/Unit Holder according to the Malaysia's Tax regulations and any other applicable law.

11. Sophisticated Investors

Only a sophisticated investor(s) may invest in a Wholesale Fund. The Guidelines on Institutional Capital Market Products under the Lodge and Launch Framework defines a sophisticated investor to include any person who comes within any of the categories of investors as set out below:

- (a) a holder or an executive director or a chief executive officer of a holder of a Capital Markets Services License
- (b) an individual whose total net personal assets, or total net joint assets with his or her spouse, exceed RM 3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence;
- (c) an individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or
- (d) an individual who jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months.

12. Designated Account Holder

- 12.1. The Designated Account Holder will not enjoy the rights of a Joint Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s).
- 12.2. Upon the death, bankruptcy or insanity of the Principal Account Holder or the occurrence of anything which renders the Principal Account Holder legally incapable of holding any units and where the Designated Account Holder is a minor (i.e. person below the age of 18 years), any person becoming entitled to the Units held by the Principal Account Holder may apply to Eastspring to be registered as the Unit Holder in place of the Principal Account Holder in question. Such application shall be in such form as Eastspring may prescribe and shall be accompanied by such evidence as Eastspring may require of that person's right to be so registered.
- 12.3. Upon attaining the age of maturity, the Designated Account Holder will be registered by Eastspring as a Joint Holder. The Joint Holder is required to submit additional due diligence documentation including but not limited to specimen signature and certified true copy of IC/Passport to Eastspring for its processing and record purpose.

13. Information or representation by Principal Account Holder

The Joint Holder agrees that the Principal Account Holder will be responsible to provide information or representations on behalf of the Principal Account Holder and Joint Holder to the Agent and/or Eastspring for the purpose of assessing suitability of any investment in the fund(s). In this regard, the Agent and/or Eastspring can rely on the information or representations made by the Principal Account Holder for such purpose and will not be liable for any recommendations made by the Agent and/or Eastspring which has been based on the information or representations provided by the Principal Account Holder.

14. Miscellaneous

- 14.1. References to persons included entities, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 14.2. The Form is personal to the Applicant and cannot be changed, assigned or transferred in any way by the Applicant.
- 14.3. Eastspring reserves the right to vary the Terms and Conditions at any time without notifying the Applicant.

15. Compliance with laws in various jurisdictions

- 15.1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation: tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").
- 15.2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
- 15.3. If a Unit Holder and Joint Holder, where applicable do not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time, and/or
 - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,

such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.

MASTER ACCOUNT OPENING FORM

NON-INDIVIDUAL

DOCUMENTATION CHECKLIST

For successful processing of this application, please enclose the relevant documents. This application will be rejected and considered void if the form and/or supporting documents are incomplete.

- Duly completed and signed Master Account Opening Form (Non-Individual)
- Duly completed and signed Suitability Assessment Form (Non-Individual)
- Duly completed and signed Personal Data Protection Notice Form (PDPA) for all Authorised Signatories and Directors
- Duly completed and signed FATCA and CRS Self-Certification Form (Non-Individual)
- Duly completed and signed FATCA and CRS Self-Certification Form (Controlling Person) (if applicable)

For applicants with US indicia:

- Relevant US tax forms

AND

**Certified true copies of the following documents (where applicable):
For company incorporated in Malaysia (certified by company secretary and/or director):**

- Board Resolution to open account with Specimen Signatures of all Authorised Signatories
- Photocopy of NRIC or Passport of all Authorised Signatories who are not Directors
- Certificate of Incorporation of Company (Form 9 or its equivalent)
- Latest Notice of Change of Company Name (Form 13 or its equivalent), *if applicable*
- Latest Return of Allotment of Share (Form 24 or its equivalent) (not required for a public listed company or an entity licensed by SC, BNM or LOFSA)
- Latest Notice of Change of Registered Office (Form 44 or its equivalent), *if applicable*
- Latest Particulars in Register of Directors, Managers and Secretaries (Form 49 or its equivalent)
- Memorandum and Articles of Association (M&A) or its equivalent
- Corporate Structure, *if applicable*
- Latest Annual Return (Investment into retail UT fund)
- Latest Audited Account (Investment into wholesale Fund only)
- Sophisticated Investor Declaration Form (investment into wholesale fund only)

Payment Options

For cash investments:

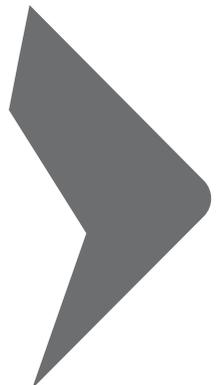
- Transaction Form – BUY
- Cheque made payable to "Eastspring Investments Berhad" (for MYR class only)
Note: *Third party cheques and third party online transfers are not allowed.*
- Online Transfer [GIRO/RENTAS]
Note: *Please provide a copy of the online transfer receipt.*

For Regular Investments Plan:

- Transaction Form – REGULAR INVESTMENTS
- Auto Debit/Direct Debit Authorisation Form

PRINCIPAL BUSINESS ACTIVITIES CODE AND DESCRIPTION

Code	Description	Code	Description
10	Debt Collector	17	Real Estate (e.g. Real Estate Brokers, Developers, Investment in Real Estate etc.)
11	Freelance Traders	18	Cash Intensive Business (e.g. Convenience Store, Restaurants, Car Parking Service)
12	Money Service Business (e.g. Money Changer, Money Transfer Agent at Remittance Agency)	19	Night Club, Karaoke, Lounge, Sauna, Bar
13	Casinos, Betting and Other Gambling Related Activities	20	Snooker Centre, Internet Café Operator
14	Weapons or Armament Related Business Manufacturers, Dealers and Intermediaries	21	Federal or State Government, Regulatory Authority
15	Business in Valuable or Precious Goods (e.g. Arts, Antiques, Diamonds, Gold)	22	Audit, Accounting, Tax, Legal Firm, Company Secretary
16	Business in High Value/Low Density Goods (e.g. Mobile Phones, Computer Chips, Pharmaceutical Products, Textiles etc.)	23	Financial Institution, Capital Market Institution/Intermediary
		99	Others





A member of Prudential plc (UK)

Eastspring Investments Berhad (531241- U)
 Level 12, Menara Prudential,
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Client Services (603) 2332 1000
Client Services Fax (603) 2052 3366
Email cs.my@eastspring.com
Website www.eastspringinvestments.com.my

**MASTER ACCOUNT
 OPENING FORM
 NON-INDIVIDUAL**

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Master Account Opening Form ("MAOF") should not be circulated unless accompanied by the latest prospectus or information memorandum and any supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and any supplemental thereto (if any) and product highlights sheet before completing the MAOF. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable. **All field names are mandatory. Please indicate N/A if not applicable.**

1 COMPANY/ORGANISATION DETAILS

Name of Organisation
 (as per Certificate of Incorporation/Registration)

Company Registration No. _____ **Date of Incorporation/Registration** - -

Country of Incorporation/Registration* Malaysia Others (Please specify) _____

Correspondence Address
 Note: "Hold mail" and "c/o" is not acceptable.

Postcode City
 State Country*

Registered Office Address
 Same as Correspondence Address
 (Please tick above box or provide registered office address)

Postcode City
 State Country*

Principal Place of Business
 Same as Correspondence Address
 (Please tick above box or provide principal place address)

Postcode City
 State Country*

Contact No.* Office - - Office Extension
 Fax - -
COUNTRY CODE* AREA CODE PHONE NUMBER

Principal Business Activities Code Others (Please specify) _____
 (Kindly refer to list of codes available under Principal Business Activities Code and Description section)

Financial Year End - (only applicable for wholesale fund investors)

PLEASE COMPLETE THIS SECTION (MANDATORY)

Type of Entity (You are allowed to tick (✓) more than one option)	Affiliations	Source of Funds
<input type="checkbox"/> Financial Institution ⁽¹⁾ (Please provide relevant US tax forms)* <input type="checkbox"/> Trust ⁽²⁾ (Please provide relevant US tax forms)* <input type="checkbox"/> Listed Company Trading Name/Stock Code: <input type="text"/> Exchange Name: <input type="text"/> <input type="checkbox"/> Non-listed Company Does any US Person/entity ⁽³⁾ , directly or indirectly, own more than 25% of the organisation? <input type="checkbox"/> Yes (Please provide relevant US tax forms)* <input type="checkbox"/> No <input type="checkbox"/> Others <input type="text"/>	Are you an affiliate company of a group of companies? <input type="checkbox"/> Yes (Please provide corporate structure) <input type="checkbox"/> No Company Status <input type="checkbox"/> Bumiputra controlled <input type="checkbox"/> Non-Bumiputra controlled <input type="checkbox"/> Non-Malaysian controlled	<input type="checkbox"/> Disposal of non-core business asset/investments <input type="checkbox"/> Fund raising exercise such as rights issue <input type="checkbox"/> Cash in hand/surplus funds/working capital

(1) **Financial institution** refers to any organisation that holds a banking, securities, and/or life insurance license. Examples of financial institutions include banks, life insurers, custodians, asset managers, investment funds.
 (2) **Trust** refer to any legal arrangement or structure that holds and controls asset(s) for the benefit of others (i.e. an individual or company that is not the trust or trustee).
 (3) **US person/entity** is defined as one of the following:
 • Citizen or resident of the US • Any estate of which any executor or administrator is a US person
 • US partnership or corporation • Any trust subject to US supervision and substantially controlled by a US person

* If country/country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.



2 CONTACT PERSONS' DETAILS

Name of Contact Person 1

Designation

Department

Contact No.* Office - - Office Extension

Fax - -

COUNTRY CODE* AREA CODE PHONE NUMBER

Office Email Address

By providing your email address(es) and/or mobile number(s) to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

Please tick (✓) here if you wish to receive communication and information in hardcopy.

Name of Contact Person 2

Designation

Department

Contact No.* Office - - Office Extension

Fax - -

COUNTRY CODE* AREA CODE PHONE NUMBER

Office Email Address

By providing your email address(es) and/or mobile number(s) to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

Please tick (✓) here if you wish to receive communication and information in hardcopy.

3 STANDING PAYMENT INSTRUCTION AND INCOME DISTRIBUTION

Note: Only bank account located in Malaysia will be accepted. PAYMENT CANNOT BE MADE TO ACCOUNTS IN THE NAME OF THIRD PARTIES.

Bank Account Holder Name			
Currency <i>(e.g. MYR, USD, SGD)</i>	MYR	OTHER CURRENCY CLASSES	
Bank Name			
Bank Branch			
Country*			
Account No.			
Swift Code	Not applicable		

Income distribution

All distributions will be **reinvested** automatically unless otherwise specified herewith.

Pay to bank account as specified in the standing payment instruction.

Pay by cheque *(for MYR class only)*

4 DECLARATION AND SIGNATURE(S) (AS PER BOARD RESOLUTION)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") prior to completing the Eastspring MAOF.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering and Anti-Terrorism Financing Act 2001.

I/we hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

For sole proprietor only

I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

For non-listed entities

I/We hereby declare that the company is NOT any one of the following:

(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

Authorised Signatory 1 <input type="text"/> Date <input type="text"/>	Authorised Signatory 2 <input type="text"/> Date <input type="text"/>	Company Stamp <input type="text"/>
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DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")

UTC Code Name

Reporting Branch Contact No.

** If country/country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.*

TERMS AND CONDITIONS OF THE EASTSPRING INVESTMENTS MASTER ACCOUNT**Definitions**

“**Agent**” means any authorised distributor of Funds managed by Eastspring and refers to registered Eastspring Unit Trust Consultants, Institutional Unit Trust Advisers and Corporate Unit Trust Advisers.

“**Applicant**” means a person or entity applying to open a Master Account with Eastspring.

“**Deed**” means the deeds or master deeds for the respective Funds and any other supplemental deeds and master supplemental deeds that may be entered into between Eastspring and the Trustee and registered with the Securities Commission Malaysia.

“**Eastspring**” means Eastspring Investments Berhad.

“**Fund**” or “**Funds**” means any unit trust schemes managed by Eastspring.

“**Offering Document**” means the relevant prospectus or information memorandum of the Funds, and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the Fund(s), issued by Eastspring and has been lodged or deposited (where applicable) with the Securities Commission Malaysia.

“**Trustee**” means Deutsche Trustees Malaysia Berhad

“**Unit Holder**” means the person or persons or entity for the time being who is registered pursuant to the Deed as a holder of units of the Fund(s).

By applying to open a Master Account with Eastspring, the Applicant agrees that:

The Applicant will be bound by these Terms and Conditions and the terms of the constituting documents such as the Deed and Offering Documents of the relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

1. Instructions/Voice Recordings

- 1.1. All instructions given or purported to be given via any written or facsimile transaction by the persons authorised to operate the Eastspring Master Account as named in the Eastspring Master Account Opening Form (“the Form”) or otherwise in writing are binding on the Applicant. Eastspring shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 1.2. Eastspring shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) may constitute evidence of the instructions.

2. Agent

- 2.1. If an Agent is named in the Form, Eastspring is entitled to process any instructions received from such Agent without further reference to the Applicant unless Eastspring has received prior contrary instructions in writing duly signed by the Applicant.
- 2.2. Eastspring shall be entitled to regard the Agent as the Applicant’s agent throughout the period of operation of the Eastspring Master Account unless otherwise notified in writing. Eastspring shall not be responsible for any action or omission on the part of the Agent and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorised. The Applicant shall have no right of action against Eastspring in connection with the execution by Eastspring of such instructions and undertakes not to make any claim against Eastspring in connection thereto.
- 2.3. Eastspring reserves the right to reassign another qualified person to replace Applicant’s Agent at any time deemed fit and without having to give any reason whatsoever by prior notice.

3. Confirmation Advices/Statements

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the Applicant to the Applicant’s address as detailed in the Form. If the Applicant fails to notify Eastspring in writing of any errors in the confirmation advice within 14 calendar days, or in the statement within 30 days of issue, the Applicant shall be deemed to have waived any right to raise any objection to pursue any remedies against Eastspring or the relevant Trustee(s).

4. Monies

- 4.1. All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- 4.2. If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interests, or any returns in the case of Islamic funds) by Eastspring by cheque or, at the cost of the Applicant, by telegraphic transfer, within 30 calendar days from the date of application.
- 4.3. The Applicant confirms that Eastspring may issue a cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by Eastspring. Such cheque shall be made payable to the Unit Holder(s) registered from time to time and sent to the last registered address of the Unit Holder(s) on Eastspring’s records unless otherwise notified in writing.
- 4.4. In the absence of any expressed instructions in the Form, the Applicant hereby authorises Eastspring to automatically reinvest any distributions in the relevant Fund(s) without further reference to the Applicant.

5. Rejection/Cancellation of Application

Eastspring as the Manager of the respective Funds is entitled to:

- (a) Reject any Form, which is not completed in full and supported by the requested documents and payments;
- (b) Cancel any units issued if the payment for the units cannot be matched within 7 business days of the receipt of the application or subscription instruction; and
- (c) In its absolute discretion (without giving any reason) reject in whole or part hereof any application for subscription or switching and suspend the operation of the Eastspring Master Account.

6. Representation

The Applicant shall not rely on any information or representations other than those contained in the relevant Deed, Offering Documents and their supplementals, if any.

7. Notices

All notices and other documents shall be sent at the risk of the Applicant to the Applicant’s permanent address as stated in the Form. Unless due to wilful default or negligence of Eastspring, Eastspring shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means as agreed by the Applicant, or for any equipment failure or malfunction.

Eastspring shall not be liable for any direct or indirect consequential losses arising from the foregoing.

8. Indemnity

- 8.1. The Applicant hereby indemnifies Eastspring and the Trustee and any of their Agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought, suffered or incurred by any or all of them arising either directly out of or in connection with this Form or in connection with Eastspring accepting, relying on or failing to act on any instructions given by or on behalf of the Applicant unless due to the wilful default or negligence of Eastspring.
- 8.2. The Applicant acknowledges and accepts that Eastspring has absolute discretion to rely on facsimile confirmation from the Applicant and undertakes to indemnify and hold harmless Eastspring, its employees and Agents against all costs, expenses, loss of liabilities, claims and demands arising out of relying on the Applicant’s confirmation.

9. Set Off

Eastspring is entitled to set off any claim, which Eastspring or the Trustee may have against any of the assets, units or cash of the Applicant held by Eastspring or relevant Trustee(s).

10. Tax Implications

The Applicant/Unit Holder shall be acquainted with the relevant tax laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. The Applicant/Unit Holder shall be liable to pay and/or settle all the relevant taxes payable by the Applicant/Unit Holder in accordance to the relevant laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. Eastspring in compliance with the Malaysian Tax law and any other applicable law shall deduct the relevant applicable taxes accordingly wherever applicable to the Applicant/Unit Holder without prior notification to the Applicant/Unit Holder. All the deduction will be incorporated in the statements of the applicant and Eastspring shall not be held liable for whatsoever reasons for any tax payments deducted on behalf of the Applicant/Unit Holder according to the Malaysia’s Tax regulations and any other applicable law.

11. Sophisticated Investors

Only a sophisticated investor(s) may invest in a Wholesale Fund. The Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework defines a sophisticated investor to include any person who comes within any of the categories of investors as set out below:

- (a) a holder of a Capital Markets Services License.
- (b) a unit trust scheme, prescribed investment scheme or private retirement scheme.
- (c) Bank Negara Malaysia.
- (d) a closed end fund approved by the Commission.
- (e) a bank licensee or insurance licensee as defined under the Labuan Financial Services and Securities Act 2010.
- (f) an Islamic bank licensee or takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010.
- (g) a licensed institution as defined in the Banking and Financial Institutions Act 1989 or an Islamic bank as defined in the Islamic Banking Act 1983.
- (h) an insurance company registered under the Insurance Act 1996 or a takaful operator registered under the Takaful Act 1984.
- (i) a company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies; or
- (j) a corporation that is a public company under the Companies Act 1965 which is approved by the Commission to be a trustee under the Act and has assets under management exceeding RM10 million or its equivalent in foreign currencies.
- (k) a corporation with total net assets exceeding RM 10 million or its equivalent in foreign currencies based on the last audited accounts; or
- (l) a partnership with total net assets exceeding RM 10 million or its equivalent in foreign currencies.
- (m) a statutory body established by an Act of Parliament or an enactment of any State.
- (n) a pension fund approved by the Director General of Inland Revenue under section 150 of the Income Tax Act 1967.

12. Miscellaneous

- 12.1. References to persons included entities, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 12.2. The Form is personal to the Applicant and cannot be changed, assigned or transferred in any way by the Applicant.
- 12.3. Eastspring reserves the right to vary the Terms and Conditions at any time without notifying the Applicant.

13. Compliance with laws in various jurisdictions

- 13.1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the “Authorities”) and each an “Authority”) in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the “Applicable Requirements”).
- 13.2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
- 13.3. If a Unit Holder where applicable does not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information of documents that are up-to-date, accurate or complete,

such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder, where applicable accepts and agrees that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.



A member of Prudential plc (UK)

Eastspring Investments Berhad (531241-U)
 Level 12, Menara Prudential,
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Client Services (603) 2332 1000
Client Services Fax (603) 2052 3366
Email cs.my@eastspring.com
Website www.eastspringinvestments.com.my

TRANSACTION FORM-BUY

Master Account Number

Campaign code (if applicable)

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Transaction Form-Buy should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing this form. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable.

- Eastspring/Prudential Staff Own Investment**
(Please provide a copy of staff ID card)
- Eastspring Agent Own Investment**
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge
 - Please complete AOIB form)

1 INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS

Principal Account Holder Full Name/Name of Organisation
(as in NRIC/Passport/Company Registration)

Principal Account Holder NRIC/Passport No./Company Registration No.

Joint Account Holder Full Name
(as in NRIC/Passport/Birth Certificate)

Joint Account Holder NRIC/Passport No. or Birth Certificate No. (if minor)

Name of Contact Person
(for non-individual applicants)

Contact No. - - **Office Extension**
(where applicable)

COUNTRY CODE* AREA CODE PHONE NUMBER

2 BUY DETAILS

Name of Fund(s)	Currency <small>(e.g. MYR, USD, SGD)</small>	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Payment mode

Online Transfer [GIRO/RENTAS]
(Please provide a copy of the online transfer receipt)

Cheque/Bank Draft No.
(for MYR class only) (Payable to EASTSPRING INVESTMENTS BERHAD)

EPF Members' Investment Scheme
(Please provide a completed KWSP 9N Form)

3 DECLARATION AND SIGNATURE(S)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") and the Unit Trust Loan Financing Risk Disclosure Statement prior to completing the Transaction Form-Buy.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering and Anti-Terrorism Financing Act 2001.

I/We declare that there has been material change to the information provided in the previous suitability assessment ("SA") and I/we will submit a new SA form.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

For sole proprietor only

I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

For non-listed entities

I/We hereby declare that the company is NOT any one of the following:

(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

Principal Account Holder/
 Authorised Signatory 1 Date

Joint Account Holder/
 Authorised Signatory 2 Date

Company Stamp
(For non-individual applicants)

DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")

UTC Code **Name**

Reporting Branch **Contact No.**



* If country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT**Investing in a Unit Trust Fund with Borrowed Money 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:

1. 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 loss or gain on your investment.
2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
3. 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.

4. 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 a loan. 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.

GENERAL INFORMATION ON PAYMENT

1. If payment is made by cheque:
 - (a) Cheque/bank drafts should be made payable to "EASTSPRING INVESTMENTS BERHAD" and must be drawn on a bank located in Malaysia. The investor should write his/her full name and NRIC No. on the back of each cheque.
 - (b) The cheque(s)/bank draft(s) must be attached to this Transaction Form. Alternatively, should the investor wish to deposit his/her cheque(s) into any of the Eastspring Investments Berhad bank accounts stated below, the investor is required to attach the cheque deposit slip stating his/her full name, NRIC No. and Master Account No. (if any).
2. If payment is made by EPF's Members Investment Scheme, please fill in the KWSP 9N form and send it back to us with this Transaction Form.
3. If payment is made by Online Transfer, please provide a copy of the online transfer receipt together with this Transaction Form.
4. Third party cheques and third party online transfers are not allowed.
5. Upon the implementation of Goods and Services Tax ("GST") effective from 1 April 2015, all fees, charges and expenses charged to the fund will be subjected to 6% GST and will be borne by investors, unless stated otherwise.

EASTSPRING INVESTMENTS BERHAD ACCOUNTS FOR ONLINE TRANSFER

Name of Bank:
Standard Chartered Bank

Account Name:
Eastspring Investments Berhad

Account No.:
312-1-4358303-2

Name of Bank:
HSBC Bank Malaysia Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
305-417255-101

Name of Bank:
Malayan Banking Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
514011576079

Name of Bank:
Deutsche Bank (Malaysia) Berhad

Account Name:
Eastspring Investments Berhad

Account No.:
0003111-00-0

TERMS AND CONDITIONS**Compliance with laws in various jurisdictions**

1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").
2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
3. If a Unit Holder and Joint Holder, where applicable do not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,
 such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.



A member of Prudential plc (UK)

Eastspring Investments Berhad (531241-U)
 Level 12, Menara Prudential,
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Client Services (603) 2332 1000
Client Services Fax (603) 2052 3366
Email cs.my@eastspring.com
Website www.eastspringinvestments.com.my

**TRANSACTION FORM
 REGULAR INVESTMENTS**

Master Account Number

Campaign code (if applicable)

- Eastspring/Prudential Staff Own Investment**
(Please provide a copy of staff ID card)
- Eastspring Agent Own Investment**
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge - Please complete AOIB form)

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Transaction Form-Regular Investments should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing this form. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable.

1 INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS

Principal Account Holder Full Name/Name of Organisation
(as in NRIC/Passport/Company Registration)

Principal Account Holder NRIC/Passport No./Company Registration No.

Joint Account Holder Full Name
(as in NRIC/Passport/Birth Certificate)

Joint Account Holder NRIC/Passport No. or Birth Certificate No. (if minor)

Name of Contact Person
(for non-individual applicants)

Contact No. - - **Office Extension**
(where applicable)
COUNTRY CODE* AREA CODE PHONE NUMBER

2 REGULAR INVESTMENT CHOICE

Please choose one of the following options:

<input type="checkbox"/> New Regular Investment Plan Please submit Direct Debit Authorisation Form	<input type="checkbox"/> Change of Regular Investment Plan Please tick (✓) one of the boxes in Part 1 and Part 2
<input type="checkbox"/> Cancel/Stop Regular Investment Plan	<p>Part 1 <input type="checkbox"/> Addition of Regular Investment Plan <input type="checkbox"/> Replacement of Regular Investment Plan <i>(This will be added on top of your existing plan) (This will supersede your existing plan)</i></p> <p>Part 2 Has the change in Part 1 exceeded your Direct Debit maximum frequency or amount? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(If yes, please submit a new Direct Debit Authorisation Form)</i></p>

3 REGULAR INVESTMENT DETAILS

Name of Fund(s)	Deduction Date	Deduction Amount
Eastspring Investments	<input type="checkbox"/> 5 th <input type="checkbox"/> 20 th	MYR <input type="text"/>
Eastspring Investments		MYR <input type="text"/>
Eastspring Investments		MYR <input type="text"/>

4 DECLARATION AND SIGNATURE(S)

We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") and the Unit Trust Loan Financing Risk Disclosure Statement prior to completing the Transaction Form-Regular Investments.

I/we undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/we am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/we am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering and Anti-Terrorism Financing Act 2001.

I/we declare that there has been material change to the information provided in the previous suitability assessment ("SA") and I/we will submit a new SA form.

I/we hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

For sole proprietor only

I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

For non-listed entities

I/we hereby declare that the company is NOT any one of the following:

(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

Principal Account Holder/
 Authorised Signatory 1 Date

Joint Account Holder/
 Authorised Signatory 2 Date

Company Stamp
(For non-individual applicants)

DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")

UTC Code **Name**

Reporting Branch **Contact No.**



* If country code is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money 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:

1. 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 loss or gain on your investment.
2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
3. 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.

4. 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 a loan. 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.

GENERAL INFORMATION ON PAYMENT

1. If payment is made by EPF's Members Investment Scheme, please fill in the KWSP 9N form and send back to us with this Transaction Form.
2. If payment is made by Online Transfer, please provide a copy of the online transfer receipt together with this Transaction Form.
3. Third party cheques and third party online transfers are not allowed.
4. Upon the implementation of Goods and Services Tax ("GST") effective from 1 April 2015, all fees, charges and expenses charged to the fund will be subjected to 6% GST and will be borne by investors, unless stated otherwise.

DIRECT DEBIT

Direct Debit is a collection model that directly debits your bank account by giving authorisation to Eastspring to initiate the transactions. You are to complete the Direct Debit Authorisation Form authorising Eastspring Investments Berhad to debit account at a certain amount and on a specified date. This is a FREE facility provided to Eastspring investors.

The participating banks are:

• Bank Islam • Bank of America (M) Berhad • Bank Kerjasama Rakyat • CIMB Bank • Citibank • Deutsche Bank • Hong Leong Bank • HSBC Bank • JP Morgan Chase Bank • Maybank • OCBC Bank • Public Bank • RHB Bank • Standard Chartered Bank

The above list is non-exhaustive, as the service provider will review the list from time to time.

Eastspring requires one (1) month to process and enrol your application with the bank. Therefore, you are advised to submit the complete application one month prior to the deduction date. For example, if you wish to commence deduction starting from 28 June 2011, the complete application should be submitted to Eastspring by 27 May 2011. However, the deduction effective date will depend on the date Eastspring receives the complete application as well as the bank processed date.

Investments pricing will be calculated based on the date Eastspring receives the money, which is before the 4.00 p.m. cut off time regardless of your deduction date.

TERMS AND CONDITIONS

Compliance with laws in various jurisdictions

1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").
2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
3. If a Unit Holder and Joint Holder, where applicable do not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,
 such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.

Eastspring Investments Berhad (531241-U)
Level 12, Menara Prudential
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