

# FIRST SUPPLEMENTARY PROSPECTUS OF EASTSPRING INVESTMENTS ISLAMIC SMALL-CAP FUND

This First Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 31 October 2018 ("First Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Small-cap Fund dated 25 May 2017 ("First Prospectus").

The Eastspring Investments Islamic Small-cap Fund ("Fund") was constituted on 25 May 2017.

The Securities Commission Malaysia has authorised the Fund, and a copy of this First Supplementary Prospectus dated 31 October 2018 and the First Prospectus dated 25 May 2017 for the Fund (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and the registration of this First Supplementary Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinions expressed or reports contained in the Prospectuses.

## **MANAGER**

Eastspring Investments Berhad  
(531241-U)

## **TRUSTEE**

Deutsche Trustees Malaysia Berhad  
(763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE FIRST PROSPECTUS DATED 25 MAY 2017. 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 12 OF THE FIRST PROSPECTUS DATED 25 MAY 2017. PROSPECTIVE INVESTORS SHOULD ALSO NOTE THAT THE DISCLOSURE ON LIQUIDITY RISK IN THE FIRST PROSPECTUS DATED 25 MAY 2017 HAS BEEN DULY REVISED AS REFLECTED ON PAGE 3 OF THIS FIRST SUPPLEMENTARY PROSPECTUS.**



## RESPONSIBILITY STATEMENT

This First Supplementary 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 this First Supplementary Prospectus false or misleading.

## STATEMENTS OF DISCLAIMER

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

The authorisation of the Fund, and registration of this First Supplementary Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the First Prospectus or this First Supplementary 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 First Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this First Supplementary 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 First Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the First Supplementary Prospectus or the conduct of any other person in relation to the Fund.

Eastspring Investments Islamic Small-cap Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

**Unless otherwise provided in this First Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus.**

This First Supplementary Prospectus is to inform investors that:

- The definition of “GST” has been removed.
- The definition of “LOFSA” has been inserted.
- The liquidity risk under “General Risks of Investing in Unit Trust Fund” has been amended.
- The information in relation to GST under “Fees, Charges and Expenses” has been removed.
- The list of documents required when purchasing Units of the Fund has been updated.
- The information in relation to GST under “Cooling-Off Period & Cooling-off Right” has been removed.
- The information in relation to the roles, duties and responsibilities of the Manager under “The Management and the Administration of the Fund” has been updated.
- Michele Mi-Kyung Bang has resigned as a director of Eastspring Investments Berhad with effect from 4 June 2018.
- Caroline Frances Johnston has been appointed as a director of Eastspring Investments Berhad with effect from 26 June 2018.
- The information in relation to the designated person responsible for the fund management of the Fund has been amended.
- The information in relation to Deutsche Trustees Malaysia Berhad under “Related Party Transactions and Conflict of Interest” has been amended.
- Effective from 1 September 2018, Sales and Service Tax (“SST”) has been reintroduced to replace the GST. Hence, the Taxation Adviser’s Letter on Taxation of the Fund and Unit Holders has been revised.

**1. Amendments to page 2 of the First Prospectus – “Definitions”**

The definition of “GST” is hereby deleted.

**2. Amendments to page 3 of the First Prospectus – “Definitions”**

The definition of “LOFSA” is hereby inserted as follows:

“LOFSA” means the Labuan Offshore Financial Services Authority;

**3. Amendments to page 12 of the First Prospectus – “Fund Information – Risk Factors – General Risks of Investing in Unit Trust Fund”**

The information in relation to liquidity risk is hereby deleted and replaced with the following:

**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 Shariah-compliant unit trust fund to dispose the investment at an unfavourable price in the market and may adversely affect investor's investment. Generally, investments in securities of smaller capitalisation Shariah-compliant companies may expose the fund to greater liquidity risk as compared to the securities of larger capitalisation Shariah-compliant companies. This risk may be mitigated through stringent security selection process.

**4. Amendments to page 20 of the First Prospectus – “Fees, Charges and Expenses”**

The first paragraph of this chapter is hereby deleted and replaced with the following:

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.

**5. Amendments to pages 28 – 29 of the First Prospectus – “Transaction Information – How To Purchase Units”**

The information in relation to “How to Purchase Units” is hereby deleted and replaced with the following:

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"> <li>› Master account opening form</li> <li>› Transaction form</li> <li>› Proof of payment which is acceptable by the Manager</li> <li>› Suitability assessment form</li> <li>› Certified true copy of identity card, passport or other identification</li> <li>› Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standards (“CRS”) Self Certification Form – Individual</li> </ul>	<ul style="list-style-type: none"> <li>› Master account opening form</li> <li>› Transaction form</li> <li>› Proof of payment which is acceptable by the Manager</li> <li>› Suitability assessment form</li> <li>› Certified true copy of board resolution</li> <li>› Certified true copy of latest annual return</li> <li>› Certified true copy of corporate structure (where applicable)</li> <li>› Certified true copy of identity card or passport of directors and authorised representatives</li> <li>› 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)</li> <li>› 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</li> <li>› Certified true copy of the constitution (if any)</li> <li>› Certified true copy of the certificate of incorporation</li> <li>› Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable)</li> </ul>

Individual	Non-individual
	<ul style="list-style-type: none"> <li>‣ Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable)</li> <li>‣ Personal data protection notice form for directors and authorised representatives</li> <li>‣ Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standards ("CRS") Self Certification Form – Non Individual</li> <li>‣ Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standards ("CRS") Self Certification Form – Controlling Person</li> </ul>

\* 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 or her 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 or her investments in ONE single master account regardless of the number of funds in which he or she invest with the Manager.

## **6. Amendments to page 31 of the First Prospectus – "Transaction Information – Cooling-Off Period and Cooling-Off Right"**

The information in relation to the 3<sup>rd</sup> paragraph of the cooling-off period and cooling-off right is hereby deleted and replaced with the following:

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.

**7. Amendments to page 40 of the First Prospectus – “The Management and The Administration of the Fund – Roles, Duties and Responsibilities of the Manager”**

The information in relation to the roles, duties and responsibilities on the Manager is hereby deleted and replaced with the following:

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.

**8. Amendments to pages 40 – 41 of the First Prospectus – “The Management and the Administration of the Fund – Board of Directors”**

- (i) The information in relation to Michele Mi-Kyung Bang is hereby deleted.
- (ii) The information in relation to Caroline Frances Johnston is hereby inserted as follows:

**Caroline Frances Johnston**

*Non-independent, non-executive director*

**9. Amendments to page 41 of the First Prospectus – “The Management and the Administration of the Fund – Fund Management Function”**

- (i) The information in relation to Rudie Chan Chee Kong is hereby deleted.
- (ii) The information in relation to Doreen Choo Choy Wan is hereby inserted as follows:

**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.

**10. Amendments to pages 62 – 63 of the First Prospectus – “Related Party Transactions and Conflict of Interest”**

The information in relation to Deutsche Trustees Malaysia Berhad is hereby deleted and replaced with the following:

**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.

**11. Amendments to pages 66 – 70 of the First Prospectus – “Taxation Adviser’s Letter On Taxation Of The Fund And Unit Holders”**

The information in relation to the taxation adviser’s letter on taxation of the fund and unit holders is hereby deleted and replaced with the following:

**Taxation Adviser’s Letter on Taxation of the Fund and Unit Holders**

(Prepared for inclusion in this First Supplementary 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 September 2018

**TAXATION OF THE FUND AND UNIT HOLDERS FOR THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 (“First Supplementary Prospectus”) IN RELATION TO THE EASTSPRING INVESTMENTS ISLAMIC SMALL-CAP FUND (“Fund”)**

Dear Sirs,

This letter has been prepared for inclusion in the First Supplementary Prospectus in connection with the Eastspring Investments Islamic Small-cap 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 profit<sup>1</sup> (other than interest income and profit<sup>1</sup> 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 profit<sup>1</sup> 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) Debentures<sup>2</sup> or sukuk other than convertible loan stocks, approved or authorised by, or lodged with, the SC; and
- (c) Bon Simpanan Malaysia issued by Bank Negara Malaysia.

Interest income or profit<sup>1</sup> derived from the following investments is exempt from tax:

- (a) Interest income or profit<sup>1</sup> paid or credited by any bank or financial institution licensed under the Financial Services Act 2013 and Islamic Financial Services Act 2013<sup>3</sup>;
- (b) Interest or profit<sup>1</sup> 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 profit<sup>1</sup> paid or credited by Malaysia Building Society Berhad<sup>4</sup>.

The interest income or profit<sup>1</sup> or discount income exempted from tax at the Fund's level will also be exempted from tax upon distribution to the Unit Holders.

## **2. Foreign Investments**

Income of the Fund in respect of income received from overseas investment is exempt from Malaysian tax by virtue of Paragraph 28 of Schedule 6 of the Act and distributions from such income will be tax exempt in the hands of the Unit Holders. Such income from foreign investments may be subject to foreign taxes or withholding taxes. Any foreign tax suffered on the income in respect of overseas investment is not tax refundable to the Fund.

The foreign income exempted from Malaysian tax at the Fund level will also be exempted from tax upon distribution to the Unit Holders.

## **3. Hedging Instruments**

The tax treatment of hedging instruments would depend on the particular hedging instruments entered into.

Generally, any gain / loss relating to the principal portion will be treated as capital gain / loss. Gains / losses relating to the income portion would normally be treated as revenue gains / losses. The gain / loss on revaluation will only be taxed or claimed upon realisation. Any gain / loss on foreign exchange is treated as capital gain / loss if it arises from the revaluation of the principal portion of the investment.

## **4. 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 Funds on the distribution. Distribution from such income by the Funds will also not be subject to further tax in the hands of the Unit Holders.

## **5. 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.

## **6. Real Property Gains Tax ("RPGT")**

With effect from 1 January 2014, any gains on disposal of real properties or shares in real property companies<sup>5</sup> would be subject to RPGT as follows:

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

## **7. 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, resident<sup>6</sup> 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<sup>7</sup>. 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 First Supplementary Prospectus and have not, before the date of issue of the First Supplementary Prospectus, withdrawn such consent.

**THIS FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017**

- <sup>1</sup> 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.

- <sup>2</sup> Structured products approved by the SC are deemed to be “debenture” under the Capital Markets and Services Act 2007 and fall within the scope of exemption.
- <sup>3</sup> Pursuant to the Finance Act 2017 which was gazetted on 16 January 2017, interest income received for a wholesale fund which is a money market fund, the exemption shall only apply to a wholesale fund which complies with the criteria as set out in the relevant guidelines of the SC effective from year of assessment (“YA”) 2017.
- <sup>4</sup> Exemption granted through letters from Ministry of Finance Malaysia dated 11 June 2015 and 16 June 2015 and it is with effect YA 2015.
- <sup>5</sup> 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.
- <sup>6</sup> 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.

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 YA.

- <sup>7</sup> Pursuant to the Finance Act (No.2) Act 2017 which was gazetted on 29 December 2017, the individual income tax rates for resident individuals were reduced by 2 percent for the following 3 chargeable income bands effective YA 2018.

Chargeable Income	Rate of Income Tax
RM20,001 to RM35,000	Reduced from 5% to 3%
RM35,001 to RM50,000	Reduced from 10% to 8%
RM50,001 to RM70,000	Reduced from 16% to 14%

## SECOND SUPPLEMENTARY PROSPECTUS OF EASTSPRING INVESTMENTS ISLAMIC SMALL-CAP FUND

This Second Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 2 January 2019 ("Second Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Small-cap Fund dated 25 May 2017 ("First Prospectus") and the First Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 31 October 2018 ("First Supplementary Prospectus").

The Eastspring Investments Islamic Small-cap Fund ("Fund") was constituted on 25 May 2017.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Second Supplementary Prospectus dated 2 January 2019, the First Prospectus dated 25 May 2017 and the First Supplementary Prospectus dated 31 October 2018 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of this Second Supplementary Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinions expressed or reports contained in the Prospectuses.

### MANAGER

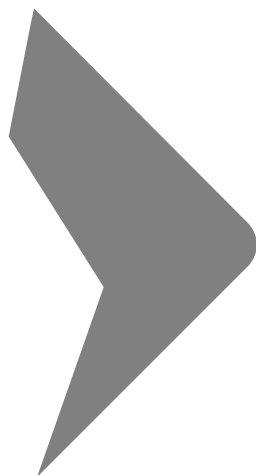
Eastspring Investments Berhad  
(531241-U)

### TRUSTEE

Deutsche Trustees Malaysia Berhad  
(763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE FIRST PROSPECTUS DATED 25 MAY 2017 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018. 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 12 OF THE FIRST PROSPECTUS DATED 25 MAY 2017 AND PAGE 3 OF THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018. PROSPECTIVE INVESTORS SHOULD ALSO NOTE THAT THE DISCLOSURE ON EQUITY RISK AND RECLASSIFICATION OF SHARIAH STATUS RISK IN THE FIRST PROSPECTUS DATED 25 MAY 2017 HAS BEEN DULY REVISED AS REFLECTED ON PAGE 4 AND 5 OF THIS SECOND SUPPLEMENTARY PROSPECTUS.**





**THIS SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017 AND THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018**

## RESPONSIBILITY STATEMENT

This Second Supplementary 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 this Second Supplementary Prospectus false or misleading.

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**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.**

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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 Second Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Second Supplementary Prospectus or the conduct of any other person in relation to the Fund.

Eastspring Investments Islamic Small-cap Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

**Unless otherwise provided in this Second Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus and First Supplementary Prospectus.**

This Second Supplementary Prospectus is issued to inform investors that:

- BIMB Securities Sdn Bhd has been appointed as the Shariah adviser of the Fund to replace IBFIM with effect from 1 January 2019. Hence, all the information in relation to IBFIM has been amended.
- The definitions of “Shariah” and “Shariah adviser” have been amended.
- The details of the Manager and Shariah adviser in the corporate directory have been amended.
- The equity risk and reclassification of Shariah status risk under “Specific Risks when Investing in the Fund” have been amended.
- The additional information in relation to Shariah-compliant fund under “Fund Information” has been amended.
- The information in relation to Islamic money market instruments under “Bases Of Valuation For The Fund” has been amended.
- The information in relation to the 1<sup>st</sup> and 2<sup>nd</sup> paragraphs of transfer of units under “Transaction Information” has been amended.
- The information in relation to the 4<sup>th</sup> paragraph of how to keep track of your investment under “Transaction Information” has been amended.
- The information in relation to the 2<sup>nd</sup> paragraph of background of the Trustee under “The Trustee” has been amended.
- The information in relation to the experience in trustee business under “The Trustee” has been amended.
- The information in relation to the Trustee’s disclosure of material litigation under “The Trustee” has been updated.
- The information in relation to the 5<sup>th</sup> paragraph of related party transactions and conflict of interest has been amended.
- The information in relation to lodging a complaint under “Additional Information” has been amended.
- The information in relation to the effect of non-compliance by Unit Holder under “Compliance With Laws In Various Jurisdictions” has been amended.

**1. Amendments to page 3 of the First Prospectus – “Definitions”**

The definition of “Shariah” is hereby deleted and replaced with the following:

“**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;

**2. Amendments to page 3 of the First Prospectus – “Definitions”**

The definition of “Shariah adviser” is hereby deleted and replaced with the following:

“**Shariah Adviser**” means BIMB Securities Sdn Bhd;

**3. Amendments to page 6 of the First Prospectus – “Corporate Directory”**

The corporate directory of the Manager is hereby deleted and replaced with the following:

**MANAGER**

NAME	EASTSPRING INVESTMENTS BERHAD
COMPANY NO.	531241-U
REGISTERED OFFICE	Level 25, Menara Hong Leong No. 6, Jalan Damanlela 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

#### **4. Amendments to page 6 of the First Prospectus – “Corporate Directory”**

The corporate directory of the Shariah adviser is hereby deleted and replaced with the following:

##### **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

#### **5. Amendments to page 13 of the First Prospectus – “Fund Information – Risk Factors – Specific Risks when Investing in the Fund”**

The information in relation to equity risk is hereby deleted and replaced with the following:

##### **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 this 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.

**6. Amendments to page 13 of the First Prospectus – “Fund Information – Risk Factors – Specific Risks when Investing in the Fund”**

The information in relation to reclassification of Shariah status risk is hereby deleted and replaced with the following:

**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.

**7. Amendments to pages 14 – 17 of the First Prospectus – “Fund Information – Additional Information In Relation To Shariah-Compliant Fund”**

The information in relation to this section is hereby deleted and replaced with the following:

**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 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 income<sup>1</sup> from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitration);
- Dividends<sup>1</sup> from Shariah non-compliant investments;
- Tobacco and tobacco-related activities; and
- Other activities considered 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 considered non-compliant according to Shariah.

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<sup>1</sup> 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.

(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.

Both benchmark ratios, which are 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.

**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 this updated list 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.**

### **8. Amendments to page 17 of the First Prospectus – “Fund Information – Bases Of Valuation For The Fund”**

The information in relation to Islamic money market instruments is hereby deleted and replaced with the following:

#### **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.

### **9. Amendments to page 33 of the First Prospectus – “Transaction Information – Transfer of Units”**

The information in relation to the 1<sup>st</sup> and 2<sup>nd</sup> paragraphs of transfer of units is hereby deleted and replaced with the following:

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 under “How To Purchase Units” in page 28 to the Manager for account opening in addition to a transfer form.

**10. Amendments to page 34 of the First Prospectus – “Transaction Information – How To Keep Track Of Your Investment”**

The information in relation to the 4<sup>th</sup> paragraph of how to keep track of your investment is hereby deleted and replaced with the following:

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](http://www.eastspring.com/my) or by registering for a “myEastspring” account at [www.myeastspring.com.my](http://www.myeastspring.com.my).

**11. Amendments to page 44 of the First Prospectus – “The Trustee – Background Of The Trustee”**

The information in relation to the 2<sup>nd</sup> paragraph of background of the Trustee is hereby deleted and replaced with the following:

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.

**12. Amendments to page 44 of the First Prospectus – “The Trustee – Experience In Trustee Business”**

The information in relation to the experience in trustee business is hereby deleted and replaced with the following:

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.

**13. Amendments to page 44 of the First Prospectus – “The Trustee – Trustee’s Disclosure Of Material Litigation”**

The information in relation to the Trustee’s disclosure of material litigation is hereby deleted and replaced with the following:

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.

**14. Amendments to pages 48 – 50 of the First Prospectus – “The Shariah Adviser”**

The information in relation to IBFIM is hereby deleted and replaced with the following:

BIMB Securities Sdn Bhd has been appointed as the Shariah Adviser for the Fund. BIMB Securities Sdn Bhd will provide Shariah advisory services on the mechanism of the operations of the Fund to ensure 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 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's 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 Tijarah 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".

**15. Amendments to page 62 of the First Prospectus – "Related Party Transactions And Conflict Of Interest"**

The information in relation to the 5<sup>th</sup> paragraph of related party transactions and conflict of interest is hereby deleted and replaced with the following:

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.

**16. Amendments to pages 72 – 73 of the First Prospectus – “Additional Information – Lodging A Complaint”**

The information in relation to the lodging a complaint is hereby deleted and replaced with the following:

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 <sup>th</sup> 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 (SIDREC) 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

**17. Amendments to page 79 of the First Prospectus – “Compliance With Laws In Various Jurisdictions – Effect of non-compliance by Unit Holder”**

The information in relation to the effect of non-compliance by Unit Holder is hereby deleted and replaced with the following:

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.



## THIRD SUPPLEMENTARY PROSPECTUS OF EASTSPRING INVESTMENTS ISLAMIC SMALL-CAP FUND

This Third Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 1 August 2019 ("Third Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Small-cap Fund dated 25 May 2017 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 31 October 2018 ("First Supplementary Prospectus") and the Second Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 2 January 2019 ("Second Supplementary Prospectus").

The Eastspring Investments Islamic Small-cap Fund ("Fund") was constituted on 25 May 2017.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Third Supplementary Prospectus dated 1 August 2019, the First Prospectus dated 25 May 2017, the First Supplementary Prospectus dated 31 October 2018 and the Second Supplementary Prospectus dated 2 January 2019 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of this Third Supplementary Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinions expressed or reports contained in the Prospectuses.

### MANAGER

Eastspring Investments Berhad  
(531241-U)

### TRUSTEE

Deutsche Trustees Malaysia Berhad  
(763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND  
THE CONTENTS OF THIS THIRD SUPPLEMENTARY PROSPECTUS  
DATED 1 AUGUST 2019, THE FIRST PROSPECTUS DATED 25 MAY 2017,  
THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018  
AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED  
2 JANUARY 2019. IF IN DOUBT, PLEASE CONSULT  
A PROFESSIONAL ADVISER.**





**THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.**

## RESPONSIBILITY STATEMENT

This Third Supplementary 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 this Third Supplementary Prospectus false or misleading.

## STATEMENTS OF DISCLAIMER

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

The authorisation of the Fund, and registration of this Third Supplementary Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the First Prospectus, the First Supplementary Prospectus, the Second Supplementary Prospectus or this Third Supplementary 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 Third Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Third Supplementary 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 Third Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Third Supplementary Prospectus or the conduct of any other person in relation to the Fund.

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

**THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.**

**Unless otherwise provided in this Third Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus, First Supplementary Prospectus and Second Supplementary Prospectus (collectively known as “Prospectus”).**

This Third Supplementary Prospectus is issued to inform investors that:

- The Manager has relocated to its new business office, and hence the new business office address and the contact details have been amended to reflect the changes.
- The Manager has changed its corporate website address, and hence the new corporate website address has been amended to reflect the changes.
- The list of documents required when purchasing Units of the Fund has been updated.
- The information in relation to the 4<sup>th</sup> paragraph of purchase application and acceptance under “Transaction Information” has been amended.
- The information in relation to the 4<sup>th</sup> paragraph of how to pay for an investment under “Transaction Information” has been amended.
- The information in relation to the 6<sup>th</sup> and last paragraphs of how to redeem units under “Transaction Information” have been amended.
- The information in relation to the 3<sup>rd</sup> paragraph of transfer of units under “Transaction Information” has been amended.
- The information in relation to how to keep track of your investment under “Transaction Information” has been amended.
- The information in relation to item 2 of the avenue for advice under “Transaction Information” has been amended.
- The information in relation to the 1<sup>st</sup> and 2<sup>nd</sup> paragraphs of the minimum switched out (units) under “Transaction Information” has been amended.
- Julian Christopher Vivian Pull has resigned as the chairman of the board of directors of Eastspring Investments Berhad with effect from 28 February 2019 and Bernard Teo Thye Peng has been appointed as the chairman of the board of directors of Eastspring Investments Berhad with effect from 28 February 2019.
- Khoo Chuan Keat has ceased to be a director of Eastspring Investments Berhad with effect on 20 February 2019.
- Caroline Frances Johnston has resigned as a director of the board of directors of Eastspring Investments Berhad with effect from 14 May 2019.
- The information in relation to the roles and functions of the investment committee under “Investment Committee” has been amended.

**THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.**

- ▶ With the above changes in the board of directors of Eastspring Investments Berhad, Eastspring Investment Berhad only has one independent director, while the requirement under clause 3.03 of the Guidelines is to have at least 2 independent directors. Eastspring Investments Berhad has obtained the approval from the SC for extension of time to comply with clause 3.03 of the Guidelines until 31 August 2019 or until a new independent director is appointed, whichever is earlier. Eastspring Investments Berhad is in the midst of appointing another independent director to fulfil the requirement. Upon the appointment of the new independent director, existing Unit Holders will be informed via interim or annual reports issued to them, while at the same time a supplementary prospectus will be issued to reflect the changes.

**THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.**

**1. Amendments to page 6 of the First Prospectus – “Corporate Directory”**

The corporate directory of the Manager is hereby deleted and replaced with the following:

**MANAGER**

NAME	EASTSPRING INVESTMENTS BERHAD
COMPANY NO.	531241-U
REGISTERED OFFICE	Level 25, Menara Hong Leong No. 6, Jalan Damanlela Bukit Damansara 50490 Kuala Lumpur
BUSINESS OFFICE	Level 22, Menara Prudential Persiaran TRX Barat 55188 Tun Razak Exchange Kuala Lumpur
TELEPHONE NO.	603-2778 3888
FAX NO.	603-2789 7220
EMAIL	cs.my@eastspring.com
WEBSITE	www.eastspring.com/my

**2. Amendments to page 18 of the First Prospectus – “Fund Information – Valuation Of The Fund – Valuation Point”**

The information in relation to the 2<sup>nd</sup> paragraph of the valuation point is hereby deleted and replaced with the following:

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 Unit pricing for Tuesday shall apply and will be calculated on Tuesday (if Tuesday is a Business Day). The Unit pricing for Tuesday will be published on Wednesday (T+1).

You may contact the Manager directly or visit the Manager’s website, [www.eastspring.com/my](http://www.eastspring.com/my) to obtain the latest NAV per Unit of the Fund.

**THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.**

### **3. Amendments to pages 28 - 29 of the First Prospectus – “Transaction Information – How To Purchase Units”**

The information in relation to how to purchase units is hereby deleted and replaced with the following:

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

Individual	Non-individual	
<ul style="list-style-type: none"> <li>▶ Master account opening form</li> </ul>	<ul style="list-style-type: none"> <li>▶ Master account opening form</li> </ul>	<ul style="list-style-type: none"> <li>▶ 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</li> </ul>
<ul style="list-style-type: none"> <li>▶ Transaction form</li> </ul>	<ul style="list-style-type: none"> <li>▶ Transaction form</li> </ul>	<ul style="list-style-type: none"> <li>▶ Certified true copy of the constitution (if any)</li> </ul>
<ul style="list-style-type: none"> <li>▶ Proof of payment which is acceptable by the Manager</li> </ul>	<ul style="list-style-type: none"> <li>▶ Proof of payment which is acceptable by the Manager</li> </ul>	<ul style="list-style-type: none"> <li>▶ Certified true copy of the certificate of incorporation</li> </ul>
<ul style="list-style-type: none"> <li>▶ Suitability assessment form</li> </ul>	<ul style="list-style-type: none"> <li>▶ Suitability assessment form</li> </ul>	<ul style="list-style-type: none"> <li>▶ Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable)</li> </ul>
<ul style="list-style-type: none"> <li>▶ Certified true copy of identity card, passport or other identification</li> </ul>	<ul style="list-style-type: none"> <li>▶ Certified true copy of board resolution</li> </ul>	<ul style="list-style-type: none"> <li>▶ Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable)</li> </ul>
	<ul style="list-style-type: none"> <li>▶ Certified true copy of latest annual return</li> </ul>	<ul style="list-style-type: none"> <li>▶ Personal data protection notice form for directors and authorised representatives</li> </ul>
	<ul style="list-style-type: none"> <li>▶ Certified true copy of corporate structure (where applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standards (“CRS”) Self Certification Form – Controlling Person</li> </ul>
	<ul style="list-style-type: none"> <li>▶ Certified true copy of identity card or passport of directors and authorised representatives</li> </ul>	
	<ul style="list-style-type: none"> <li>▶ 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)</li> </ul>	

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

**THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.**

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 in which you invest with the Manager.

**4. Amendments to page 29 of the First Prospectus – “Transaction Information – Purchase Application and Acceptance”**

The information in relation to the 4<sup>th</sup> paragraph of the purchase application and acceptance is hereby deleted and replaced with the following:

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

**5. Amendments to page 29 of the First Prospectus – “Transaction Information – How To Pay For An Investment”**

The information in relation to the 4<sup>th</sup> paragraph of how to pay for an investment is hereby deleted and replaced with the following:

The Manager will not accept any cash payment, cash payment through Automated Teller Machine (“ATM”), or third-party payment (i.e. payment made via an account that is not under the name of the Unit Holder).

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

**6. Amendments to pages 30 – 31 of the First Prospectus – “Transaction Information – How To Redeem Units”**

The information in relation to the 6<sup>th</sup> and last paragraphs of how to redeem units is hereby deleted and replaced with the following:

**6<sup>th</sup> paragraph:**

Any correspondence will ONLY be sent to you at the correspondence address and/or email address (for correspondence only) that is registered by the Manager as provided by you in your application form.

**Last paragraph:**

The Manager shall pay you the redemption proceeds within ten (10) calendar days from the date the Units are redeemed via 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

**THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.**

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.

**7. Amendments to page 33 of the First Prospectus – “Transaction Information – Transfer of Units”**

The information in relation to the 3<sup>rd</sup> paragraph of the transfer of units is hereby deleted and replaced with the following:

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.

**8. Amendments to pages 33 – 34 of the First Prospectus – “Transaction Information – How To Keep Track Of Your Investment”**

The information in relation to how to keep track of your investment is hereby deleted and replaced with the following:

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 obtain the Manager's latest information, products and services, and market outlook at the Manager's website, [www.eastspring.com/my](http://www.eastspring.com/my). A Unit Holder can register for a “myEastspring” account at [www.myeastspring.com.my](http://www.myeastspring.com.my) to view his account balance, transaction details and generate the latest statement of account.

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](http://www.eastspring.com/my).

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, transfer;
- (3) request to change personal details, for example address, 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 Manager via:

- Client services tel: 603-2778 1000
- Client services fax: 603-2789 7225
- Email: [cs.my@eastspring.com](mailto:cs.my@eastspring.com)

**THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.**

**9. Amendments to page 34 of the First Prospectus – “Transaction Information – Avenue For Advice”**

The information in relation to item 2 of the avenue for advice is hereby deleted and replaced with the following:

- contact any of the Manager’s client services at 603-2778 1000 for advice in relation to the Fund; or

**10. Amendments to page 36 of the First Prospectus – “Transaction Information – Transaction Details – Minimum Switched Out (Units)”**

The information in relation to the 1<sup>st</sup> and 2<sup>nd</sup> paragraphs of the minimum switched out (units) is hereby deleted and replaced with the following:

**1<sup>st</sup> paragraph:**

There is no limit on the frequency of switching; however, there is a minimum number of 1,000 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.

**2<sup>nd</sup> paragraph:**

After a switching application is made, Units in a Unit Holder’s account for both the Fund and the fund to be switched into should maintain the minimum holding of Units.

- If the Units in the Unit Holder’s account for the Fund 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.
- If the Units in the Unit Holder’s account for the fund to be switched into are less than the minimum holdings of Units after a switching application is made, the Manager may at its sole discretion disallow switching.

**11. Amendments to pages 40 – 41 of the First Prospectus – “The Management And The Administration Of The Fund – Board Of Directors”**

- (i) The information in relation to Julian Christopher Vivian Pull is hereby deleted.
- (ii) The information in relation to Khoo Chuan Keat is hereby deleted.
- (iii) The information in relation to Bernard Teo Thye Peng is hereby inserted as follows:

**Bernard Teo Thye Peng**

*Chairman, non-independent, non-executive director*

- (iv) The information in relation to Caroline Frances Johnston is hereby deleted.



THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.

**12. Amendments to page 41 of the First Prospectus – “The Management And The Administration Of The Fund – Investment Committee”**

The information in relation to the roles and functions of the investment committee is hereby deleted and replaced with the following:

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.

**13. Amendments to page 60 of the First Prospectus – “Approvals and Conditions”**

We have inserted the below paragraph in the approvals and conditions section as follows:

The Manager has obtained the approval from the SC for extension of time to comply with clause 3.03 of the Guidelines on 11 March 2019.

Clause 3.03 of the Guidelines specifies that the board of directors of a management company must comprise at least two independent members, while maintaining a minimum ratio of at least one-third independent members at all times. The independent directors of a management company must, in addition to their duties and responsibilities as directors, represent and safeguard the interest of unit holders.

The SC has granted the Manager approval on extension of time to appoint a new independent director until 31 August 2019 or until a new independent director is appointed, whichever is earlier subject to the condition that the Manager is to submit a three (3)-month status update report to the SC.

THIS THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019.

#### 14. Amendments to page 72 of the First Prospectus – “Additional Information – Lodging A Complaint”

The information in relation to item 1 of the lodging a complaint is hereby deleted and replaced with the following:

- (1) To lodge a complaint or for an internal dispute resolution, you can contact our client services personnel:

(a) via phone to	: 603-2778 1000
(b) via fax to	: 603-2789 7225
(c) via email to	: cs.my@eastspring.com
(d) via letter to	: Eastspring Investments Berhad Level 22, Menara Prudential Persiaran TRX Barat 55188 Tun Razak Exchange Kuala Lumpur

#### 15. Amendments to page 82 of the First Prospectus – “Directory Of Sales Office – Head Office”

The information in relation to the head office is hereby deleted and replaced with the following:

##### HEAD OFFICE

Eastspring Investments Berhad  
Level 22, Menara Prudential  
Persiaran TRX Barat  
55188 Tun Razak Exchange  
Kuala Lumpur

**General tel:** 603-2778 3888  
**General fax:** 603-2789 7220  
**Client services tel:** 603-2778 1000  
**Client services fax:** 603-2789 7225  
**Email:** cs.my@eastspring.com  
**Website:** www.eastspring.com/my

# **Fourth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund**

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This Fourth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 30 September 2022 ("Fourth Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Small-cap Fund dated 25 May 2017 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 31 October 2018 ("First Supplementary Prospectus"), the Second Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 2 January 2019 ("Second Supplementary Prospectus") and the Third Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 1 August 2019 ("Third Supplementary Prospectus").

The Eastspring Investments Islamic Small-cap Fund ("Fund") is constituted on  
25 May 2017.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Fourth Supplementary Prospectus dated 30 September 2022, the First Prospectus dated 25 May 2017, the First Supplementary Prospectus dated 31 October 2018, the Second Supplementary Prospectus dated 2 January 2019 and the Third Supplementary Prospectus dated 1 August 2019 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or reports contained in the Prospectuses.

## **MANAGER**

Eastspring Investments Berhad  
200001028634 (531241-U)

## **TRUSTEE**

Deutsche Trustees Malaysia Berhad  
200701005591 (763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE FIRST PROSPECTUS DATED 25 MAY 2017. 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 12 OF THE FIRST PROSPECTUS DATED 25 MAY 2017, ON PAGE 3 OF THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, ON PAGES 4-5 OF THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND ON PAGES 12-13 OF THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022.**

**PROSPECTIVE INVESTORS SHOULD ALSO NOTE THAT THE DISCLOSURE ON EQUITY RISK AND SHARIAH STATUS RECLASSIFICATION RISK ON PAGE 5 OF THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 HAS BEEN DULY REVISED AS REFLECTED ON PAGES 12 - 13 OF THIS FOURTH SUPPLEMENTARY PROSPECTUS.**

**THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.**

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## **RESPONSIBILITY STATEMENT**

This Fourth Supplementary 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 this Fourth Supplementary Prospectus false or misleading.

## **STATEMENTS OF DISCLAIMER**

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

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

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 Fourth Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Fourth Supplementary 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 Fourth Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Fourth Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Small-cap Fund.

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

Eastspring Investments Islamic Small-cap Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Eastspring Investments Islamic Small-cap Fund.

**THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.**

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**Unless otherwise provided in this Fourth Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 25 May 2017 as supplemented by the first supplementary prospectus dated 31 October 2018, the second supplementary prospectus dated 2 January 2019 and the third supplementary prospectus dated 1 August 2019 (“First Prospectus”).**

This Fourth Supplementary Prospectus is issued to inform investors that:

- The new company registration numbers for the Manager and the Trustee have been reflected on the cover page.
- The term “interim” has been replaced with “semi-annual”.
- The term “Islamic fund” has been replaced with “Islamic unit trust fund”.
- The fund management function for Eastspring Investments Islamic Small-cap Fund will be delegated to an external investment manager, Eastspring Al-Wara’ Investments Berhad with effect from 1 January 2023 . Hence, the definition of External Investment Manager, background of Eastspring Al-Wara’ Investments Berhad, the information in relation to the roles and duties of the External Investment Manager and the material litigation and arbitration of the External Investment Manager have been inserted.
- The definitions of “*baitulma*” and “U.S. (United States) Person(s)” have been inserted under “Chapter 1 – Definitions”
- The definitions of “Authorised Distributors”, “CUTA”, “Deed”, “IUTA”, “LOFSA”, “SC”, “Shariah”, “Shariah requirements” and “UTC” under “Chapter 1 – Definitions” have been amended.
- The information in relation to the Manager, the Trustee and the Shariah Adviser under “Chapter 2 – Corporate Directory” has been amended.
- The 2<sup>nd</sup> paragraph in relation to the investment strategy under “Chapter 3 – Fund Information” has been amended.
- The information in relation to the temporary defensive positions under “Chapter 3 – Fund Information” has been amended.
- The 5<sup>th</sup> bullet point in relation to the risk management strategies under “Chapter 3 – Fund Information” has been amended.
- The 6<sup>th</sup> bullet point in relation to the risk management strategies under “Chapter 3 – Fund Information” has been inserted.
- The information in relation to the investment restrictions and limits under “Chapter 3 – Fund Information” has been amended.
- The information in relation to the Deed under “Chapter 3 – Fund Information” has been amended.
- The information in relation to the suspension of redemption request risk under “Risk Factors – General Risks Of Investing In Unit Trust Fund” has been inserted.

**THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.**

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- The information in relation to the equity risk and Shariah status reclassification risk under “Risk Factors – Specific Risks When Investing in The Fund” has been amended.
- The information in relation to additional information in relation to Shariah-compliant fund under “Chapter 3 – Fund Information” has been amended.
- The information in relation to the policy on gearing under “Chapter 3 – Fund Information” has been amended.
- The information in relation to the other expenses related to the Fund under “Chapter 4 – Fees, Charges And Expenses” has been amended.
- The information in relation to rebates and soft commissions under “Chapter 4 – Fees, Charges And Expenses” has been amended.
- The information in relation to the distribution channels under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to how to purchase Units under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to the purchase application and acceptance under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to the 3<sup>rd</sup> paragraph of how to pay for an investment under “Chapter 5 – Transaction Information” has been amended.
- With the effect from 31 August 2022, the settlement period for the redemption request will be revised to seven (7) Business Days. Hence, the information in relation of how to redeem Units under “Chapter 5 – Transaction Information” has been amended.
- With the effect from 31 August 2022, the cooling-off right and the period to refund the cooling-off proceeds will be revised. Hence, the information in relation to the 3<sup>rd</sup> to 9<sup>th</sup> paragraphs of cooling-off period & cooling-off right under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to the 1<sup>st</sup> to 5<sup>th</sup> paragraphs of the switching between funds under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to the 8<sup>th</sup> paragraph of the switching between funds under “Chapter 5 – Transaction Information” has been deleted.
- The information in relation to the 4<sup>th</sup> and 5<sup>th</sup> paragraphs of transfer of Units under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to the last paragraph of how to keep track your investment under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to the suspension of sale and redemption of Units under “Chapter 5 – Transaction Information” has been amended.

**THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.**

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- The information in relation to the 6<sup>th</sup>, 7<sup>th</sup>, and 8<sup>th</sup> paragraphs of transaction details under “Chapter 5 – Transaction Information” has been inserted.
- The information in relation to the 2<sup>nd</sup> and 3<sup>rd</sup> paragraphs of the minimum transfer of Units under “Chapter 5 – Transaction Information” has been deleted.
- The information in relation to the background of the Manager under “Chapter 6 – The Management And The Administration Of The Fund” has been amended.
- The information in relation to the 2<sup>nd</sup> paragraph of the cross trade policy and the last paragraph of the roles, duties, and responsibilities of the Manager under “Chapter 6 – The Management And The Administration Of The Fund” has been amended.
- Investors may refer to our website <https://www.eastspring.com/my/about-us/management> for more information about our board of directors.
- The information in relation to the investment committee under “Chapter 6 – The Management And The Administration Of The Fund” has been deleted.
- The information in relation to the fund management function under “Chapter 6 – The Management And The Administration Of The Fund” has been amended.
- The information in relation to the other information under “Chapter 6 – The Management And The Administration Of The Fund” has been amended.
- The information in relation to the experience in the Trustee business under “Chapter 7 – The Trustee” has been amended.
- The information in relation to the Trustee’s disclosure of material litigation under “Chapter 7 – The Trustee” has been amended.
- The information in relation to the Shariah Adviser under “Chapter 8 – The Shariah Adviser” has been amended.
- The information in relation to the items (a), (d), (i), (m) and (r) of the permitted expenses payable by the Fund under “Chapter 9 – Salient Terms Of The Deed” has been amended.
- The information in relation to the procedures and processes for termination of the Fund under “Chapter 9 – Salient Terms Of The Deed” has been inserted.
- The information in relation to the provisions governing Unit Holders’ meeting under “Chapter 9 – Salient Terms Of The Deed” has been amended.
- The information in relation to the suspension of dealing in Units under “Chapter 9 – Salient Terms Of The Deed” has been amended.
- The information in relation to the 4<sup>th</sup> paragraph under “Chapter 11 – Related Party Transactions And Conflict Of Interest” has been amended.
- The information in relation to the 5<sup>th</sup> paragraph under “Chapter 11 – Related Party Transactions And Conflict Of Interest” has been deleted.

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- The information in relation to Deutsche Trustees Malaysia Berhad under “Chapter 11 – Related Party Transactions And Conflict Of Interest” has been amended.
- The taxation adviser’s letter on taxation of the Fund and Unit Holders has been revised.
- The information in relation to the consent from person(s) for the inclusion of their names and statements/tax adviser’s letter in the prospectus under “Chapter 13 - Additional Information” has been inserted.
- The information in relation to item 1 of the lodging a complaint under “Chapter 13 – Additional Information” has been amended.
- The information in relation to the head office and the sales office in Sabah under “Chapter 16 – Directory Of Sales Office” has been amended.



THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

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**1. Amendments to cover page of the First Prospectus**

The information of the Manager and the Trustee are hereby deleted and replaced with the following:

**MANAGER**

Eastspring Investments Berhad  
200001028634 (531241-U)

**TRUSTEE**

Deutsche Trustees Malaysia Berhad  
200701005591 (763590-H)

2. The term "**interim**" wherever it appears in the First Prospectus has been replaced with "**semi-annual**".
3. The term "**Islamic fund**" wherever it appears in the First Prospectus has been replaced with "**Islamic unit trust fund**".

**4. Amendments to pages 2 – 3 of the First Prospectus – “Definitions”**

- (i) The definition of “Authorised Distributors” is hereby deleted and replaced with the following:
- “Authorised Distributors”** refers to IUTA, CUTA, UTC and any other entities authorised by the Manager to market and distribute the Fund;
- (ii) The definition of “*baitulmal*” is hereby inserted as follows:
- “baitulmal”** means the treasury of a State Islamic Religious Council;
- (iii) The definition of “CUTA” is hereby deleted in its entirety and replaced with the following:
- “CUTA”** means Corporate Unit Trust Scheme Adviser, and is a licensed financial planner registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party;
- (iv) The definition of “Deed” is hereby deleted and replaced with the following:
- “Deed”** means the deed dated 28 March 2017 as amended via the first supplemental deed dated 20 May 2022 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;
- (v) The definition of “External Investment Manager” is hereby inserted as follows:
- “External Investment Manager”** means Eastspring Al-Wara’ Investments Berhad;
- (vi) The definition of “IUTA” is hereby deleted in its entirety and replaced with the following:
- “IUTA”** means Institutional Unit Trust Scheme Adviser, and is a corporation registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party;

THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

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(vii) The definition of "LOFSA" is hereby deleted and replaced with the following:  
**"Labuan FSA"** means the Labuan Financial Services Authority;

(viii) The definition of "SC" is hereby deleted and replaced with the following:

**"SC"** means the Securities Commission Malaysia;

(ix) The definition of "Shariah" is hereby deleted in its entirety and replaced with the following:

**"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 *Sunnah* (practices and explanations rendered by the Prophet Muhammad (*pbuh*)) and other sources of Shariah such as *Ijtihad* (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars;

(x) The definition of "Shariah requirements" is hereby deleted and replaced with the following:

**"Shariah requirements"** means the rulings, guidelines and resolutions made by the SAC of the SC or the advice given by the Shariah Adviser;

(xi) The definition of "U.S. (United States) Person(s)" is hereby inserted as follows:

**"U.S. (United States) Person(s)"** means:

- (a) a U.S. citizen (including those who hold dual citizenship or a greencard holder);
- (b) a U.S. resident alien for tax purposes;
- (c) a U.S. partnership;
- (d) a U.S. corporation;
- (e) any estate other than a non-U.S. estate;
- (f) any trust if:
  - (i) a court within the U.S. is able to exercise primary supervision over the administration of the trust; and
  - (ii) one or more U.S. Persons have the authority to control all substantial decisions of the trust;
- (g) any other person that is not a non-U.S. person; or
- (h) any other definition as may be prescribed under any relevant laws including but not limited to the Regulation S under the U.S. Securities Act of 1933 and the Foreign Account Tax Compliance Act, as may be amended from time to time.

Without prejudice to the foregoing, the definition of U.S. Person herein shall include the definition of "United States person" or such similar term applied in the prevailing executive order, which is a signed, written and published directive from the President of the United States of America;

(xii) The definition of "UTC" is hereby deleted in its entirety and replaced with the following:

**"UTC"** means Unit Trust Scheme Consultant, and is an individual registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes; and

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## 5. Amendments to page 6 of the First Prospectus – “Corporate Directory”

The information in relation to the Manager, the Trustee and the Shariah Adviser is hereby deleted and replaced with the following:

### MANAGER

NAME : **EASTSPRING INVESTMENTS BERHAD**  
REGISTRATION NO. : 200001028634 (531241-U)  
REGISTERED OFFICE : Level 25, Menara Hong Leong  
No. 6, Jalan Damanlela  
Bukit Damansara  
50490 Kuala Lumpur  
TELEPHONE NO. : 603-2694 9999  
BUSINESS OFFICE : Level 22, Menara Prudential  
Persiaran TRX Barat  
55188 Tun Razak Exchange  
Kuala Lumpur  
TELEPHONE NO. : 603-2778 3888  
FAX NO. : 603-2789 7220  
EMAIL : [cs.my@eastspring.com](mailto:cs.my@eastspring.com)  
WEBSITE : [www.eastspring.com/my](http://www.eastspring.com/my)

### TRUSTEE

NAME : **DEUTSCHE TRUSTEES MALAYSIA BERHAD**  
REGISTRATION NO. : 200701005591 (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  
EMAIL : [dtmb.rtm@db.com](mailto:dtmb.rtm@db.com)

### SHARIAH ADVISER

NAME : **BIMB SECURITIES SDN BHD**  
REGISTRATION NO. : 199401004484 (290163-X)  
REGISTERED OFFICE : 32<sup>nd</sup> Floor, Menara Bank Islam  
No. 22 Jalan Perak  
50450 Kuala Lumpur  
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](mailto:shariah@bimbsec.com.my)  
WEBSITE : [www.bimbsec.com.my](http://www.bimbsec.com.my)

THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

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**6. Amendments to page 8 of the First Prospectus – “Fund Information – Investment Strategy”**

The information in relation to the 2<sup>nd</sup> paragraph of the investment strategy is hereby deleted and replaced with the following:

2<sup>nd</sup> paragraph

To identify such companies, the External Investment Manager will adopt a systematic fundamental research and valuation driven investment approach where quality of management, strength of business model, industry dynamics, driver of profitability and sustainability of earnings are assessed to identify stocks that market has undervalued and exploit such opportunities.

**7. Amendments to page 10 of the First Prospectus – “Fund Information – Temporary Defensive Positions”**

The information in relation to the temporary defensive positions is hereby deleted and replaced with the following:

If and when the External Investment Manager considers the market, economic, political or other conditions to be adverse to the Fund, the External Investment Manager may take temporary defensive position to respond to those conditions. In such circumstances, the Fund may hold up to 100% in Islamic deposits or Islamic liquid assets, which are defensive in nature.

**8. Amendments to page 10 of the First Prospectus – “Fund Information - Risk Management Strategies”**

- (i) The information in relation to the 5<sup>th</sup> bullet is hereby deleted and replaced with the following:

5<sup>th</sup> bullet:

- escalating and reporting investment matters to the committee undertaking the oversight function of the Fund, senior management team, risk management committee and board of directors; and

- (ii) A new 6<sup>th</sup> bullet is hereby inserted under risk management strategies as follows:

6<sup>th</sup> bullet:

- practising prudent liquidity management to ensure that the Fund maintains reasonable levels of liquidity to meet redemption request. We have established liquidity risk management policies to enable us to identify, monitor and manage the liquidity risk of the Fund in order to meet the redemption requests from the Unit Holders with minimal impact to the Fund as well as safeguarding the interests of the remaining Unit Holders. Such policies have taken into account, amongst others, the asset class of the Fund and the redemption policy of the Fund. To manage the liquidity risk, we have put in place the following procedures:
  - The Fund may hold a maximum of 30% of its NAV in Islamic liquid assets. This will allow the Fund to have sufficient buffer to meet the Unit Holders' redemption request.
  - Regular review by the designated fund manager on the Fund's investment portfolio including its liquidity profile.

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- Monitoring of the Fund's net flows against redemption requests during normal and adverse market conditions are performed as pre-emptive measures in tracking the Fund's liquidity status to ensure there is sufficient cash holdings in addressing any liquidity concerns, which would mitigate potential risks in relation to meeting Unit Holders' redemption requests.
- Suspension of redemption requests from the Unit Holders under exceptional circumstances where the market value or fair value of a material portion of the Fund's assets cannot be determined. During the suspension period, the redemption requests from the Unit Holders will not be accepted and such redemption requests will be dealt on the next Business Day once the suspension is lifted. That being said, the action to suspend redemption requests from the Unit Holders shall be exercised only as a last resort by the Manager.

**9. Amendments to pages 10 - 11 of the First Prospectus – “Fund Information - Investment Restrictions And Limits”**

The information in relation to the investment restrictions and limits is hereby deleted and replaced with the following:

- (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 equities that are 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 Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV;
- (c) The value of the Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV (“single issuer limit”). In determining the single issuer limit, the value of the Fund's investments in instruments in paragraph (a) issued by the same issuer will be included in the calculation;
- (d) The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. However, the single financial institution limit does not apply to placement of Islamic deposits arising from:
  - (i) subscription monies received prior to the commencement of investment by the Fund; or
  - (ii) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; or
  - (iii) monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders;
- (e) The aggregate value of the Fund's investments in, or exposure to a single issuer through Shariah-compliant shares or Shariah-compliant securities equivalent to shares, Islamic money market instruments and Islamic deposits must not exceed 25% of the Fund's NAV (“single issuer aggregate limit”). In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in paragraph (a) issued by the same issuer will be included in the calculation;

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- (f) The value of the Fund's investments in units or shares of an Islamic collective investment scheme must not exceed 20% of the Fund's NAV provided that the Islamic collective investment scheme complies with the requirements of the Guidelines;
- (g) The value of the Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV ("group limit"). In determining the group limit, the value of the Fund's investments in instruments in paragraph (a) issued by the issuer within the same group of companies will be included in the calculation;
- (h) The Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities equivalent to shares, as the case may be, issued by a 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 pre-determined issue size;
- (j) The Fund's investments in Islamic collective investment schemes must not exceed 25% of the units or shares in the 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. The Manager will notify the SC within seven (7) Business Days of any breach of investment limits and restrictions with the steps taken to rectify and prevent such breach from recurring. However, any breach as a result of any appreciation or depreciation in the value of the Fund's investments, repurchase of Units or payment made out of the Fund, change in capital of a corporation in which the Fund has invested in or downgrade in or cessation of a credit rating, need not be reported to the SC and must be rectified as soon as practicable within three (3) months from the date of the breach. The three (3) months period may be extended if it is in the best interests of Unit Holders and the Trustee's consent is obtained. Such extension will be subject to a monthly review by the Trustee.

**10. Amendments to page 11 of the First Prospectus – "Fund Information – Deed"**

The information in relation to the Deed is hereby deleted and replaced with the following:

The deed dated 28 March 2017 and the first supplemental deed dated 20 May 2022.

**11. Amendments to page 12 of the First Prospectus – "Risk Factors – General Risks Of Investing In Unit Trust Fund"**

The information in relation to the suspension of redemption request risk is hereby inserted:

**Suspension of redemption request risk**

Having considered the best interests of Unit Holders, the redemption requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. In such cases, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time than the original timeline. Hence, their investments will continue to be subject to the risks inherent to the Fund.

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**12. Amendments to page 13 of the First Prospectus - “Fund Information –Risk Factors – Specific Risks When Investing In The Fund”**

The information in relation to the equity risk and Shariah status reclassification risk is hereby deleted and replaced with the following:

**Equity risk**

Adverse price movements of a particular Shariah-compliant securities invested by the Fund may adversely affect the Fund's NAV. The External Investment 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 this risk, the External Investment 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**

a) Shariah-compliant equity securities

This risk refers to the risk that the currently held Shariah-compliant equity 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 External Investment 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 excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required:-

- (i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the list of Shariah-compliant securities (“Reclassification”) by the SAC of the SC or date of review (“Review”) by the Shariah Adviser. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channelled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser;
- (ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time

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disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser; or

- (iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value.

b) Islamic money market instruments or Islamic deposits or Islamic collective investment schemes

This risk refers to the risk of a possibility that the currently held Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits or collective investment schemes.

**Note:** Please refer to cleansing process for the Fund for details

**13. Amendments to pages 14 - 17 of the First Prospectus – “Fund Information – Additional Information In Relation To Shariah-compliant Fund”**

The information in relation to the additional information in relation to shariah-compliant fund is hereby deleted and replaced with the following:

**ADDITIONAL INFORMATION IN RELATION TO ISLAMIC UNIT TRUST FUND**

**1. Shariah Investment Guidelines**

The following guidelines are adopted by the Shariah Adviser in determining the Shariah status of investments 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 or the decisions of the Shariah Adviser.
- The Fund must be raised and operated by the Manager, and finally redeemed by the investors on the basis of contracts which are acceptable in Shariah. The banking facilities and short-term money market instruments used for the Fund have to be Shariah-compliant. Similarly, all the other investment instruments including securities must be 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 or Islamic deposits, they shall be based on the data readily available on BNM website and the financial institutions' websites.
- The SAC of the SC has adopted a standard methodology to determine the Shariah compliance of companies listed on Bursa Malaysia. This methodology takes into consideration both the quantitative and qualitative aspects of the listed companies.



**(a) 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 a 5% benchmark and a 20% 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, and must be less than the 5% or the 20% benchmarks.

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

- Conventional banking and lending;
- Conventional insurance;
- Gambling;
- Liquor and liquor-related activities;
- Pork and pork-related activities;
- Non-halal food and beverages;
- Shariah non-compliant entertainment;
- Interest income<sup>1</sup> from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitration);
- Dividends<sup>1</sup> from Shariah non-compliant investments;
- Tobacco and tobacco-related activities; and
- Other activities deemed non-compliant according to Shariah principles as determined by the SAC of the SC.

*<sup>1</sup> 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.*

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

- Share trading in Shariah non-compliant securities;
- Stockbroking business other than Islamic stockbroking company;
- Rental received from Shariah non-compliant activities; and
- Other activities deemed non-compliant according to Shariah principles as determined by the SAC of the SC.

**(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:

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- **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 financing or sukuk will be excluded from the calculation.

Both benchmark ratios, which are intended to measure *riba* and *riba*-based elements within a listed company's balance sheet, must be less than 33%.

**(b) Qualitative analysis:**

As for qualitative aspect of the Shariah compliance analysis, an additional criterion will be considered namely the public perception or image of the listed company which must be acceptable from the Shariah perspective.

- The SAC of the SC had considered the following criteria for a Special Purpose Acquisition Company (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, concepts and principles.
- For investments in unlisted Shariah-compliant equities, the Shariah Adviser also applies the screening methodology of the SAC of the SC in its Shariah screening. As such, the External Investment Manager must submit to the Shariah Adviser the latest information pertaining to the issuer's business activities, its complete financial statements and other related information to enable the Shariah Adviser to carry out the Shariah screening.
- For investments in Islamic collective investment schemes, the External Investment Manager must submit to the Shariah Adviser all pertinent information including the prospectuses, its structures, investment avenues, Shariah investment guidelines, Shariah contracts and Shariah pronouncements by the relevant Shariah advisers advising the Islamic collective investment schemes, for the Shariah Adviser to confirm the Shariah status of the said Islamic collective investment schemes.
- The decision of the Shariah Adviser shall be final.

## **2. Cleansing process for the Fund**

### **(a) Wrong Investment**

#### **(i) Investment in Shariah non-compliant equity securities**

This refers to Shariah non-compliant investment made by the External Investment Manager. The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in any gain in the form of capital gain or dividend before or after the disposal of the instrument, it has to be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process (i.e. channeling of income from wrongful investment to *baitulmal* and/or charitable bodies advised by the Shariah Adviser) shall be carried out within two (2) calendar 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.

#### **(ii) Investment in other Shariah non-compliant instruments (i.e. money market instruments or deposits or collective investment schemes)**

The said investment shall be disposed of or withdrawn with immediate effect if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in Shariah non-compliant income before or after the disposal of the instrument, it has to be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process (i.e. channeling of income from wrongful investment to *baitulmal* and/or charitable bodies advised by the Shariah Adviser) shall be carried out within two (2) calendar 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) Reclassification of Shariah Status of the Fund's Investment**

#### **(i) Shariah-compliant equity securities**

Reclassification of Shariah status refers to securities which were earlier classified as Shariah-compliant securities but due to failure to meet the set benchmark criteria, are subsequently reclassified as Shariah non-compliant by the SAC of the SC or the Shariah Adviser. If on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SAC of the SC or date of review ("Review") by the Shariah Adviser, the value of the securities held exceeds or is 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) calendar month of Reclassification or Review.

Any dividends received up to the effective date of Reclassification or Review and capital gains arising from the disposal of the said reclassified Shariah non-compliant securities made with respect to the closing price on the effective date of Reclassification or Review can be kept by the Fund. However, any dividends received and excess capital gains derived from the disposal after the effective date of Reclassification or Review at a market price that is higher than the closing price on the effective date of Reclassification or Review shall be channeled to *baitulmal* and/or charitable bodies advised by the

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Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) calendar 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. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of the dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Fund is advised to dispose of their holdings. In addition, during the holding period, the Fund is allowed to subscribe to:

- 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
- securities of other companies offered by the company whose Shariah non-compliant securities are held by the Fund,

on conditions that the Fund expedites the disposal of the Shariah non-compliant securities. For securities of other companies [as stated in the second bullet above], they must be Shariah-compliant securities.

#### **(ii) Money market instruments or deposits or collective investment schemes**

This refers to the instruments which were earlier classified as Islamic money market instruments or Islamic deposits or Islamic collective investment schemes but due to certain factors such as changes in the issuers' business direction and policy or failure to carry out proper Shariah contracts' transactions, which render the instruments Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits or collective investment schemes.

If on the reclassification effective date, the value of the Shariah non-compliant instruments held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant instruments must liquidate them. To determine the time frame to liquidate such instruments, the Shariah Adviser advises that such reclassified Shariah non-compliant instruments should be disposed of within one (1) calendar month of reclassification.

Any income received up to the reclassification effective date and capital gains arising from the disposal of the said reclassified Shariah non-compliant instruments made on the reclassification effective date can be kept by the Fund.

However, any income received and excess capital gain derived from the disposal after the reclassification effective date at a price that is higher than the price on the reclassification effective date shall be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) calendar months from the above disposal date.

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### **3. Zakat for the Fund**

The Fund does not pay zakat on behalf of its Unit Holders, both 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 by the SAC of BNM. As for the instruments which have not been classified as Shariah-compliant by the SAC of the SC, and where applicable by the SAC of BNM, the Shariah status of the instruments has been reviewed and determined by the Shariah Adviser.**

### **14. Amendments to page 18 of the First Prospectus – “Fund Information – Policy On Gearing”**

The information in relation to policy gearing is hereby deleted and replaced with the following:

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 unit trust fund must seek Islamic financing for the above requirements.

### **15. Amendments to page 21 of the First Prospectus – “Fees, Charges and Expenses – Other Expenses Related To The Fund”**

The information in relation to other expenses related to the Fund is hereby deleted and replaced with the following:

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 dealers or brokers (where applicable);
- 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 semi-annual reports;
- remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund;
- 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.

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\* These are fees for the valuation of any Shariah-compliant investment of the Fund.

**16. Amendments to page 22 of the First Prospectus – “Fees, Charges and Expenses – Rebates And Soft Commissions”**

The information in relation to rebates and soft commissions is hereby deleted and replaced with the following:

The Manager, the External Investment Manager, the Trustee and the Trustee’s delegate should not retain any rebates from, or otherwise share in any commission with any broker or dealer in consideration for directing dealings in the investments of the Fund. Accordingly, any rebate and shared commission will be directed to the account of the Fund.

Notwithstanding the aforesaid, the Manager may retain goods and services by way of soft commissions provided by any broker or dealer if the following conditions are met:

- the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;
- any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund; and
- the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer and the Manager will not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.

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

**17. Amendments to page 28 of the First Prospectus – “Transaction Information – Distribution Channels”**

The information in relation to the distribution channels is hereby deleted and replaced with the following:

The Fund is distributed through the Manager’s head office, branch offices and Authorised Distributors. Please refer to the Directory of Sales Office section at the end of this prospectus for more information. Should a Unit Holder wish to consider investment, subsequent investment, redemption, switching, cooling-off or transfer of Units, the Unit Holder must complete the relevant transaction forms which can be obtained from the distribution channels of the Manager or download from the Manager’s website, [www.eastspring.com/my](http://www.eastspring.com/my). Upon confirming the transaction, the Unit Holder will receive a confirmation advice.

Any correspondence will ONLY be sent to the Unit Holder at the correspondence address and/or email address that is registered by the Manager as provided by the Unit Holder in the master account opening form.

Please note that if you are a U.S. Person, you are not eligible to subscribe to Units of the Fund. If we become aware that you are a U.S. Person who holds Units of the Fund, we will issue a notice requiring you to:-

- redeem your Units; or
  - transfer your Units to a non-U.S. Person;
- within thirty (30) days from the date of the said notice.

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If you fail to redeem or transfer your Units within the stipulated period, we shall have the right to compulsorily repurchase all the Units held by you after thirty (30) calendar days from the date of the said notice. The Manager shall pay you the redemption proceeds via e-payment ONLY according to your bank account details as stated in your myEastspring account or in the master account opening form or redemption form, or in such other manner as determined by the Manager on a case to case basis, no later than seven (7) Business Days from the date that the Manager repurchase all the Units held by you.

**18. Amendments to pages 28 - 29 of the First Prospectus – “Transaction Information – How To Purchase Units”**

The information in relation to how to purchase Units is hereby deleted and replaced with the following:

(i) Online submission via myEastspring

Individual investor can register for a “myEastspring” account at [www.myeastspring.com.my](http://www.myeastspring.com.my) by uploading the following required documents for account opening with the assistance from a UTC.

- Images of identity card (Malaysian or Singaporean) or valid unexpired passport (foreigner) or other identification such as police identity card or army identity card (front and back); and
- Utility bill, driver’s license, bank statement, international travel documents issued by a foreign government or the United Nations or any other reliable and independent identification document\* and electronic data\* where the name matches the name of the investor; and
- Student identity card or birth certificate (where applicable, for minor joint holder who is below 18 years old).

Upon successful account opening, investor may purchase Units of the Fund by executing a buy transaction via online through myEastspring.

\* You may get in touch with your UTC or our client services personnel to find out more on the list of independent identification document and electronic data.

(ii) Manual submission

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"> <li>• Master account opening form</li> <li>• Transaction form</li> <li>• Proof of payment which is acceptable by the Manager</li> <li>• Suitability assessment form</li> <li>• Certified true copy of identity card, passport or other identification</li> </ul>	<ul style="list-style-type: none"> <li>• Master account opening form</li> <li>• Transaction form</li> <li>• Proof of payment which is acceptable by the Manager</li> <li>• Suitability assessment form</li> <li>• Certified true copy of board resolution</li> <li>• Certified true copy of latest annual return</li> <li>• Certified true copy of corporate structure (where applicable)</li> <li>• Certified true copy of identity card or passport of directors and authorised representatives</li> </ul>

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- 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 Labuan FSA)
- 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
- Certified true copy of the constitution (if any)
- Certified true copy of the certificate of incorporation
- Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable)
- Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable)
- Personal data protection notice form for directors and authorised representatives

Note:

\* 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 invests with the Manager.

**19. Amendments to page 29 of the First Prospectus – “Transaction Information – Purchase Application And Acceptance”**

The information in relation to the purchase application and acceptance is hereby deleted and replaced with the following:

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 transaction submission time (online submission) or stamped time and date made at the Manager's head office and branch offices (manual submission).

Note: Our Authorised Distributors may have an earlier cut-off time for purchase of Units request. Please check with the respective Authorised Distributors for their respective cut-off time.

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



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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.

**20. Amendments to page 29 of the First Prospectus – “Transaction Information – How To Pay For An Investment”**

The information in relation to the 3<sup>rd</sup> paragraph of how to pay for an investment is hereby deleted and replaced with the following:

3<sup>rd</sup> paragraph:

Cheques can be deposited directly into the Manager’s client trust bank account by using a bank deposit slip at any branch of the Manager’s principal bankers stated below. The original client’s copy of the bank deposit slip (proof of payment) and remittance application form (if payment is made with bank draft) must be sent together with the application for Units. Unit Holders are encouraged to indicate their name and Malaysian National Registration Identity Card (“NRIC”) number or passport number (for foreigner) on the bank deposit slip.

**21. Amendments to pages 30 - 31 of the First Prospectus – “Transaction Information – How To Redeem Units”**

The information in relation to how to redeem Units is hereby deleted and replaced with the following:

A Unit Holder may redeem all or some of the Units held on any Business Day by executing a sell transaction via online through myEastspring or 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 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 transaction submission time (online submission) or stamped time and date made at the Manager’s head office and branch offices (manual submission).

Note: Our Authorised Distributors may have an earlier cut-off time for redemption of Units request. Please check with the respective Authorised Distributors for their respective cut-off time.

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.

The Manager shall pay you the redemption proceeds via e-payment ONLY according to your bank account details as stated in your myEastspring account or in the master account opening form or redemption form, or in such other manner as determined by the Manager on a case to case basis, no later than seven (7) Business Days\* from the date the Manager receives the duly completed redemption application. 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 client trust bank account.

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\*With effect from 31 August 2022, the settlement period for the redemption request will be revised to seven (7) Business Days. Prior to 31 August 2022, the settlement period for the redemption request is within ten (10) calendar days.

**22. Amendments to page 31 of the First Prospectus – “Transaction Information – Cooling-Off Period & Cooling-Off Right”**

The information in relation to the 3<sup>rd</sup> to 9<sup>th</sup> paragraphs of the cooling-off period & cooling-off right is hereby deleted and replaced with the following:

3<sup>rd</sup> to 9<sup>th</sup> paragraphs:

There is a cooling-off period of six (6) Business Days commencing from the day your application is accepted or deemed to be accepted by the Manager. Within these six (6) Business Days, you have the right to request for withdrawal of the investment. The refund for every Unit held by you pursuant to the exercise of your cooling-off right\* are as follows:

- (a) if the NAV per Unit on the day the Units were first purchased (“original price”) is higher than the price of a Unit at the point of exercise of the cooling-off right (“market price”), the market price at the point of cooling-off; or
- (b) if the market price is higher than the original price, the original price at the point of cooling-off; and
- (c) the sales charge per Unit originally imposed on the day the Units were purchased.

\* With effect from 31 August 2022, the refund pursuant to a Unit Holder’s exercise of cooling-off right will be as mentioned above. Prior to 31 August 2022, the refund would be based on the NAV per Unit on the day the Units were first purchased and the sales charge originally imposed on the day on which the Units were purchased.

Unit Holder may exercise the cooling-off right on any Business Day by executing a sell transaction via online through myEastspring or completing a transaction form.

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 transaction submission time (online submission) or stamped time and date made at the Manager’s head office and branch offices (manual submission).

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.

Cooling-off proceeds will be refunded to you via e-payment ONLY according to the bank account details as stated in your myEastspring account or in the master account opening form or redemption form, or in such other manner as determined by the Manager on a case to case basis, no later than seven (7) Business Days\* from the date the Manager receives the duly completed cooling-off application, provided that the Manager has received cleared funds for the original investment.

\* With effect from 31 August 2022, the cooling-off proceeds will be refunded to you within seven (7) Business Days. Prior to 31 August 2022, the cooling-off proceeds would be refunded within ten (10) calendar days.

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**23. Amendments to page 32 of the First Prospectus – “Transaction Information - Switching Between Funds”**

- (i) The information in relation to the 1<sup>st</sup> to 5<sup>th</sup> paragraphs of the switching between funds is hereby deleted and replaced with the following:

1<sup>st</sup> to 5<sup>th</sup> paragraphs:

A Unit Holder is allowed to switch the Units held in the Fund to another fund managed by the Manager denominated in the same currency by executing a switch transaction via online through myEastspring or 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 to another fund with a higher sales charge. However, no sales charge will be imposed if the fund to be switched to has a lower sales charge than the Fund.

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

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 to 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 transaction submission time (online submission) or stamped time and date made at the Manager's head office and branch offices (manual submission).

Note: Our Authorised Distributors may have an earlier cut-off time for switching of Units request. Please check with the respective Authorised Distributors for their respective cut-off time.

When 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 of switching from time to time, which shall be communicated to you in writing.

- (ii) The information in relation to the 8<sup>th</sup> paragraph of the switching between funds is hereby deleted.

**24. Amendments to page 33 of the First Prospectus – “Transaction Information – Transfer Of Units”**

The information in relation to the 4<sup>th</sup> and 5<sup>th</sup> paragraphs of transfer of Units is hereby deleted and replaced with the following:

4<sup>th</sup> paragraph:

Note: Our Authorised Distributors may have an earlier cut-off time for transfer of Units request. Please check with the respective Authorised Distributors for their respective cut-off time.

5<sup>th</sup> paragraph:

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.

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**25. Amendments to pages 33 - 34 of the First Prospectus – “Transaction Information – How To Keep Track Of Your Investment”**

The information in relation to the last paragraph of how to keep track of your investment is hereby deleted and replaced with the following:

Last paragraph:

A Unit Holder may communicate with the Manager via:

**Client services tel:** 603-2778 1000

**Email:** [cs.my@eastspring.com](mailto:cs.my@eastspring.com)

**26. Amendments to page 34 of the Master Prospectus – “Transaction Information – Suspension of Sale and Redemption of Units”**

The information in relation to the suspension of sale and redemption of Units is hereby deleted and replaced with the following:

The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend dealing in Units of the Fund due to exceptional circumstances where the market value or fair value of a material portion of the Fund's asset cannot be determined. In such cases, where there is good and sufficient reason to do so, considering the interests of Unit Holders. The Manager will cease the suspension as soon as practicable after the circumstances which result in the suspension have ceased, and in any event within twenty-one (21) days of the commencement of suspension. The period of suspension may be extended if the Manager satisfies the Trustee that it is in the best interests of the Unit Holders for the dealing in Units to remain suspended and such extension will be subject to weekly review by the Trustee.

The Manager will inform the Unit Holders in a timely and appropriate manner of the decision to suspend dealing in Units of the Fund.

**27. Amendments to page 35 of the First Prospectus – “Transaction Information – Transaction Details”**

To include the following new paragraphs:

6<sup>th</sup> paragraph:

In the event the Units carry more than one Unit Holder's name, i.e. “Joint Application”, the redemption / switching / transfer application will be signed by all the jointholders. If the application specifies “Either Applicant to sign”, any one Unit Holder who is eighteen (18) years old and above will have the authority to sign the 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 Holders.

7<sup>th</sup> paragraph:

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.

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8<sup>th</sup> paragraph:

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 Holders shall alone be entitled to vote.

**28. Amendments to page 36 of the First Prospectus – “Transaction Information – Transaction Details”- Minimum Transfer (Units)**

The information in relation to the 2<sup>nd</sup> and 3<sup>rd</sup> paragraphs of the minimum transfer of Units for joint account is hereby deleted.

**29. Amendments to page 40 of the First Prospectus – “The Management And The Administration Of The Fund – Background of the Manager”**

The information in relation to the background of the Manager is hereby deleted and replaced with the following:

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.

Eastspring Investments companies (excluding joint venture companies) are ultimately wholly-owned/indirect subsidiaries/associate of Prudential plc of the United Kingdom. Eastspring Investments companies (including joint venture companies) and Prudential plc are not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America or with the Prudential Assurance Company, a subsidiary of M&G plc (a company incorporated in the United Kingdom).

**30. Amendments to page 40 of the First Prospectus – “The Management And The Administration Of The Fund – Roles, Duties and Responsibilities Of The Manager”**

The information in relation to the 2<sup>nd</sup> paragraph of the cross trade policy and the last paragraph of the roles, duties and responsibilities of the Manager is hereby deleted and replaced with the following:

2<sup>nd</sup> paragraph:

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 committee undertaking the oversight function of the Fund.

Last paragraph:

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

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**31. Amendments to pages 40 - 41 of the First Prospectus – “The Management And The Administration Of The Fund – Board of Directors”**

The information in relation to board of directors is hereby deleted and replaced with the following:

The board of directors oversee the overall management of the Manager. The board of directors meet every quarter or more frequently, when required. Please refer to <https://www.eastspring.com/my/about-us/management> for more information on our board of directors.

**32. Amendments to page 41 of the First Prospectus – “The Management And Administration Of The Fund – Investment Committee”**

The information in relation to the investment committee is hereby deleted.

**33. Amendments to page 41 of the First Prospectus – “The Management And The Administration Of The Fund – Fund Management Function”**

The information in relation to the fund management function is hereby deleted and replaced with the following:

The Manager’s investment team is headed by the head of investments. The head of investments is supported by a team of experienced fund managers who are responsible to manage the Fund.

***Doreen Choo Choy Wan***  
*Head of Investments*

Doreen Choo joined the Manager in August 2018 and is the **designated person responsible for the fund management of the Fund**. She is the head of investments 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 (First Class Honours) from University Malaya.

**34. Amendments to page 41 of the First Prospectus – “The Management And The Administration Of The Fund”**

The information in relation to the Manager’s delegate – External Investment Manager is hereby inserted as follows:

**Manager’s Delegate – External Investment Manager**

**Background of Eastspring Al-Wara’ Investments Berhad**

Eastspring Al-Wara’ Investments Berhad (“Eastspring Al-Wara’”) was incorporated in June 2009 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.

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Eastspring Al-Wara' business is to manage funds on behalf of institutional client and as at 30 June 2022, it manages more than RM 8.5 billion of Shariah-compliant asset. Eastspring Al-Wara' is also part of the Malaysian International Islamic Financial Centre community, which focuses on supporting the development of the Malaysian Islamic capital market and positioning Malaysia as one of the leading global hubs for Islamic finance.

### **Roles and Duties of the External Investment Manager**

The Manager will be appointing Eastspring Al-Wara' as the external investment manager for the Fund with effect from 1 January 2023. The External Investment Manager is responsible to invest the investments of the Fund in accordance with the Fund's objective and its Deed, and subject to the Act, the Guidelines and any practice notes issued by the SC from time to time, as well as the internal policies and procedures of the Manager. The External Investment Manager reports to the members of committee undertaking the oversight function of the Fund on a regular basis on the status of the portfolio, proposed investment strategy and other matters relating to the portfolio of the Fund.

The External Investment Manager's investment team is headed by the head of investments. The head of investments is supported by a team of experienced fund managers who are responsible to manage the Fund delegated to them.

#### **Tan Ming Han**

*Head of Investments*

Tan Ming Han (Ming Han) joined Eastspring Al-Wara' as head of investments in November 2018. Prior to joining Eastspring Al-Wara', Ming Han was an associate director in Amundi Malaysia Sdn Bhd where he managed regional and domestic equity portfolios for institutional clients from June 2012 to October 2018. Ming Han has past investment experience in the industry including Meridian Asset Management Sdn Bhd, HwangDBS Investment Management and Philip Capital Management where he also managed both local and regional unit trust funds and discretionary mandates. He has long and short equity experience from his working stint as a hedge fund manager in Singapore in 2010. He started his career in corporate finance and brings with him more than 18 years of investment industry experience. Ming Han holds a Bachelor of Commerce degree majoring in Corporate Finance and International Business from the University of Adelaide, Australia.

### **Material Litigation and Arbitration**

As at 30 June 2022, the External Investment 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 its business and/or financial position.

### **35. Amendments to page 41 of the First Prospectus – “The Management And The Administration Of The Fund – Other Information”**

The information in relation to the other information is hereby deleted and replaced with the following:

Further information on the Manager, Shariah adviser and External Investment Manager are provided on the Manager's website.

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**36. Amendments to page 44 of the First Prospectus – “The Trustee – Experience In The Trustee Business”**

The information in relation to the experience in the Trustee business is hereby deleted and replaced with the following:

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 30 June 2022, DTMB is the trustee for two hundred and twelve (212) 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.

**37. Amendments to page 44 of the First Prospectus – “The Trustee – Trustee’s Disclosure Of Material Litigation”**

The information in relation to the Trustee’s disclosure of material litigation is hereby deleted and replaced with the following:

As at 30 June 2022, the Trustee (a) has not 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/financial position of the Trustee.

**38. Amendments to pages 48 - 50 of the First Prospectus – “The Shariah Adviser”**

The information in relation to the Shariah Adviser is hereby deleted and replaced with the following:

BIMB Securities Sdn Bhd has been appointed as the Shariah adviser for the Fund. BIMB Securities Sdn Bhd will provide Shariah advisory services on the management and operations of the Fund to ensure the operations of the Fund comply with Shariah requirements.

**ABOUT BIMB SECURITIES SDN BHD**

BIMB Securities Sdn Bhd is a stockbroking subsidiary of Bank Islam Malaysia Berhad incorporated on 21 February 1994 and is licensed by the SC. 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 and non-Muslims, looking for Shariah-compliant investment products and services.

**EXPERIENCE IN SHARIAH ADVISORY SERVICES**

BIMB Securities Sdn Bhd is registered with the SC to act as a Shariah adviser for Islamic products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities Sdn Bhd is independent from the Manager and does not hold office as a member of the committee undertaking the oversight function of the Fund or any other fund managed and administered by the Manager. As at 30 June 2022, BIMB Securities Sdn Bhd is a corporate Shariah adviser to 84 Islamic funds including one (1) Islamic real estate investment trust.

**ROLES AND RESPONSIBILITIES OF BIMB SECURITIES SDN BHD AS THE SHARIAH ADVISER**



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As the Shariah adviser for the Fund, the role of BIMB Securities Sdn Bhd is to ensure that the investment operations and processes of the Fund are in compliance with Shariah requirements. BIMB Securities Sdn Bhd will review the Fund's investments on a monthly basis to ensure Shariah compliance and it also reviews the semi-annual and annual reports of the Fund.

Notwithstanding the role played by the Shariah Adviser, the ultimate responsibility for ensuring Shariah compliance of the Fund in all aspects of operations and processes 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 provide Shariah expertise and advice on Shariah matters in relation to the Fund including matters relating to documentation (which includes the deed and prospectus), structure, feature, investment instruments and ensure that all aspects of the Fund are in accordance with Shariah requirements as set out in the relevant securities laws and guidelines issued by the SC;
2. to ensure that the Fund complies with the applicable Shariah rulings, principles and concepts endorsed by the SAC of the SC;
3. 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;
4. to prepare a report for inclusion in the semi-annual and annual reports of the Fund stating the Shariah Adviser's opinion whether the Fund has been managed in compliance with Shariah, including Shariah rulings, principles and concepts endorsed by the SAC of the SC;
5. to apply *Ijtihad* (intellectual reasoning) to ensure all aspects relating to the Fund are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SAC of the SC;
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 on a semi-annual basis, or when urgently required for review of the Fund's operation and processes.

## **PROFILES OF THE SHARIAH PERSONNEL**

### **Ir. Dr. Muhamad Fuad bin Abdullah ("Dr. Muhamad Fuad")**

Dr. Muhamad Fuad is the designated person in-charge of all Shariah matters in 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 (Jayyid) 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 individual Shariah adviser with the SC and is the chairman of the Shariah advisory committee of BIMB Securities Sdn Bhd. He sits on the Shariah committees of Bank Islam Malaysia Berhad, AIA-Public Takaful Berhad and BIMB Investment Management Berhad.

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He is the non-executive chairman of Gagasan Nadi Cergas Berhad, a board member of Universiti Tun Abd Razak Sdn Bhd ("UniRAZAK") and Medic IG Holdings Sdn Bhd.

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".

**Nurussaádah binti Nasarudin** ("Nurussaádah")

Nurussaádah joined BIMB Securities Sdn Bhd in June 2015 as the Shariah executive and has been promoted as the head of Shariah section effective 1 May 2021. She is also the designated Shariah officer registered under the BIMB Securities Sdn Bhd's Shariah adviser registration, responsible for the Shariah advisory services offered by BIMB Securities Sdn Bhd.

Nurussaádah graduated with a Bachelor of Shariah majoring in Islamic Banking and Economics from the University of Yarmouk, Jordan.

Currently, she is responsible in providing Shariah inputs on the advisory, consultancy and research functions with regards to Islamic capital market and Islamic collective investment schemes, including but not limited to, conducting surveillance on the non-financial institution activities.

She is experienced in product development and review for Islamic capital market products specifically on Islamic stockbroking services.

**39. Amendments to pages 54 - 55 of the First Prospectus – "Salient Terms Of The Deed – Permitted Expenses Payable By the Fund"**

The information in relation to items (a), (d), (i), (m) and (r) of permitted expenses payable by the Fund is hereby deleted and replaced with 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;
- (d) fees for the valuation of any Shariah-compliant investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
- (m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;
- (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.

**40. Amendments to page 57 of the First Prospectus – "Salient Terms Of The Deed – Termination Of The Fund"**

The information in relation to the procedures and processes for termination of the Fund is hereby inserted as follows:

Procedures and Processes for Termination of the Fund

Upon the termination of the Fund, the Trustee shall:

- (a) sell all the Fund's assets then remaining in its hands and pay out of the Fund any liabilities of the Fund, such sale and payment shall be carried out and completed in such manner and within such period as the Trustee considers to be in the best interests of the Unit Holders; and

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- (b) from time to time distribute to the Unit Holders, in proportion to the number of Units held by them respectively:
  - (1) the net cash proceeds available for the purpose of such distribution and derived from the sale of the Fund's assets less any payments for liabilities of the Fund; and
  - (2) any available cash produce,  
provided always that the Trustee shall not be bound, except in the case of final distribution, to distribute any of the moneys for the time being in his hands the amount of which is insufficient for payment to the Unit Holders of Ringgit Malaysia Fifty sen (RM0.50) in respect of each Unit and provided also that the Trustee shall be entitled to retain out of any such moneys in his hands full provision for all costs, charges, taxes, expenses, claims and demands incurred, made or anticipated by the Trustee in connection with or arising out of the winding-up of the Fund and, out of the moneys so retained, to be indemnified against any such costs, charges, taxes, expenses, claims and demands; each of such distribution shall be made only against the production of such evidence as the Trustee may require of the title of the Unit Holder relating to the Units in respect of which the distribution is made.

In the event of the Fund being terminated:

- (a) the Trustee shall be at liberty to call upon the Manager to grant the Trustee, and the Manager shall so grant, a full and complete release from the Deed;
- (b) the Manager shall indemnify the Trustee against any claims arising out of the Trustee's execution of the Deed provided always that such claims have not been caused by any failure on the part of the Trustee to exercise the degree of care and diligence required of a trustee as contemplated by the Deed and all relevant laws;
- (c) the Manager and the Trustee shall notify the relevant authorities in such manner as may be prescribed by any relevant law; and
- (d) the Manager or the Trustee shall notify the Unit Holders in such manner as may be prescribed by any relevant law.

**41. Amendments to page 57 of the First Prospectus – “Salient Terms Of The Deed – Provisions Governing Unit Holders’ Meeting”**

The information in relation to the provisions governing Unit Holders’ meeting is hereby deleted and replaced with the following:

The quorum required for a meeting of Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy; however, 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.

If the Fund has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund

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**42. Amendments to page 58 of the First Prospectus – “Salient Terms Of The Deed – Suspension Of Dealing In Units”**

The information in relation to the suspension of dealing in Units is hereby deleted and replaced with the following:

The Manager may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the sale and/or redemption of Units due to exceptional circumstances where the market value or fair value of a material portion of the Fund's asset cannot be determined. In such cases, where there is good and sufficient reason to do so. Where such suspension is triggered, the Manager shall notify all Unit Holders in a timely and appropriate manner of its decision to suspend the sale and/or redemption of Units.

**43. Amendments to pages 62 - 63 of the First Prospectus – “Related Party Transactions And Conflict Of Interest”**

- (i) The information in relation to the 4<sup>th</sup> paragraph of the related party transaction and conflict of interests is hereby deleted and replace with the following:

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 members of a committee undertaking the oversight function of the Fund 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, members of a committee undertaking the oversight function of the Fund and employees have to disclose their personal dealings to the compliance unit, which monitors such dealings.

- (ii) The information in relation to the 5<sup>th</sup> paragraph of the related party transactions and conflict of interest is hereby deleted.
- (iii) The information in relation to Deutsche Trustees Malaysia Berhad is hereby deleted and replaced with following:

As the trustee for the Fund and the Manager's delegate for the fund accounting and valuation services (where applicable), 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 DTMB to perform its back office functions (e.g. fund accounting and valuation); and
- 4) Where DTMB has delegated its custodian functions for the Fund to Deutsche Bank (Malaysia) Berhad.

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DTMB 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 DTMB 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.

**44. Amendments to pages 66 – 70 of the First Prospectus – “Taxation Adviser’s Letter On Taxation Of The Fund And Unit Holders”**

The information in relation to the taxation adviser's letter on taxation of the Fund and Unit Holders is hereby deleted and replaced with the following:

**TAXATION ADVISER’S LETTER  
ON TAXATION OF THE FUND AND UNIT HOLDERS  
(Prepared for inclusion in this Fourth Supplementary 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 22, Menara Prudential  
Persiaran TRX Barat  
55188 Tun Razak Exchange  
Kuala Lumpur

24 August 2022

**TAXATION OF THE FUND AND UNIT HOLDERS**

Dear Sirs,

This letter has been prepared for inclusion in the Fourth Supplementary Prospectus in connection with the Eastspring Investments Islamic Small-cap Fund (“the Fund”).

The taxation of income for 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.

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## **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 or profit<sup>1</sup> (other than interest or profit<sup>1</sup> 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 percent.

Gains on 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 profit<sup>1</sup> 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) Debentures<sup>2</sup> 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 or profit<sup>1</sup> derived from the following investments is exempt from tax:

- (a) Interest or profit<sup>1</sup> 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 profit<sup>1</sup> paid or credited by any development financial institution regulated under the Development Financial Institutions Act 2002;

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<sup>1</sup> 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 Syariah.

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.

<sup>2</sup> 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.

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- (c) Bonds, other than convertible loan stocks, paid or credited by any company listed in Bursa Malaysia Securities Berhad ACE Market; and
- (d) Interest or profit<sup>1</sup> paid or credited by Malaysia Building Society Berhad<sup>3</sup>.

The interest or profit<sup>1</sup> or discount income exempted from tax at the Fund level will also be exempted from tax upon distribution to the Unit Holders.

Exception: -

- i. Wholesale money market fund  
With effect from 1 January 2019, the exemption shall not apply to interest or profit<sup>1</sup> paid or credited to a unit trust that is a wholesale money market fund.
- ii. Retail money market fund ("RMMF")

Based on the Finance Act 2021, the interest income or profit<sup>1</sup> of a RMMF will remain tax exempted under Paragraph 35A, Schedule 6 of the Act. However, resident and non-resident Unit Holders (other than individual Unit Holders), who receive income distributed from interest or profit<sup>1</sup> income of the RMMF which are exempted under Paragraph 35A of Schedule 6, will be subject to withholding tax ("WHT") at the rate of 24 percent. This new WHT was effective from 1 January 2022 onwards.

The WHT is to be withheld and remitted by the RMMF to the tax authorities within 30 days upon distribution of the income to the Unit Holders.

## **(2) Foreign Investments**

With effect from 1 January 2022, the exemption of foreign-sourced income received in Malaysia is only applicable to a person who is a non-resident.

The Ministry of Finance subsequently announced on 30 December 2021 that subject to conditions, which will be set out in guidelines to be issued by the Inland Revenue Board ("IRB"), the following foreign-sourced income received from 1 January 2022 to 31 December 2026 (5 years) will continue to be exempted from Malaysian income tax:

- Dividend income received by resident companies and limited liability partnerships.
- All classes of income received by resident individuals, except for resident individuals which carry on business through a partnership.

Based on clarifications from the IRB, foreign-sourced income (e.g. dividends, interest, etc.) of a resident Fund which is received in Malaysia will be subject to tax. There will be a transitional period from 1 January 2022 to 30 June 2022 where foreign-sourced income remitted to Malaysia will be taxed at the rate of 3% on gross income. From 1 July 2022 onwards, any foreign-sourced income remitted to Malaysia will be subject to Malaysian income tax at the rate of 24% for a resident Fund.

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<sup>3</sup> Exemption granted through letters from Ministry of Finance Malaysia dated 11 June 2015 and 16 June 2015 and it is with effect YA 2015.

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Such income from foreign investments may be subject to taxes or withholding taxes in the specific foreign country. Subject to meeting the relevant prescribed requirements, the Fund in Malaysia is entitled for double taxation relief on any foreign tax suffered on the income in respect of overseas investment.

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

The foreign income subjected to Malaysian tax at the Fund level will also be taxable upon distribution to the Unit Holders. However, the income distribution from the Fund will carry a tax credit in respect of the Malaysian 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.

### **(3) Hedging Instruments**

The tax treatment of hedging instruments would depend on the particular hedging instruments entered into.

Generally, any gain / loss relating to the principal portion will be treated as capital gain / loss. Gains / losses relating to the income portion would normally be treated as revenue gains / losses. The gain / loss on revaluation will only be taxed or claimed upon realisation. Any gain / loss on foreign exchange is treated as capital gain / loss if it arises from the revaluation of the principal portion of the investment.

### **(4) Income from Malaysia Real Estate Investment Trusts (“REITs”)**

Income from distribution from REITs listed on Bursa Malaysia will be received net of final withholding tax of 10 per cent<sup>4</sup>. 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.\

### **(5) 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 percent and a maximum of 25 percent of the expenses.

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<sup>4</sup> Pursuant to the Finance Act 2019 which was gazette on 31 December 2019, the tax treatment on distribution from REITs applicable to foreign institutional investors and non-corporate investors (including resident and non-resident individuals), i.e. subject to final withholding tax at 10% rate is extended for a period of 6 years, i.e. from year of assessment 2020 to year of assessment 2025.



**THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.**

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## **(6) Real Property Gains Tax (“RPGT”)**

With effect from 1 January 2019, any gains on disposal of real properties or shares in real property companies<sup>5</sup> would be subject to RPGT as follows:-

<b>Disposal time frame</b>	<b>RPGT rates (Companies incorporated in Malaysia and Trustee of a trust)</b>
Within 3 years	30%
In the 4 <sup>th</sup> year	20%
In the 5 <sup>th</sup> year	15%
In the 6 <sup>th</sup> year and subsequent years	10%

## **(7) 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%, 10% or a specific rate whereas the rate for service tax is at 6 percent.

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 cost to the business

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

Certain brokerage, 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. With effect from 1 January 2019, service tax will apply to any taxable service that is acquired by any business in Malaysia from a non-Malaysian service provider. In this connection, the Fund, being non-taxable person who acquire imported taxable services (if any) will need to declare its imported taxable services through the submission of prescribed declaration, i.e., Form SST-02A to the Royal Malaysian Customs Department (“RMCD”).

With effect from 1 January 2020, service tax on digital services was implemented at the rate of 6 percent. Under the service tax on digital services, foreign service providers selling digital services to Malaysian consumers are required to register for and charge service tax. Digital services are defined as services which are delivered or subscribed over the internet or other electronic network, cannot be delivered without the use of IT and the delivery of the service is substantially automated.

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<sup>5</sup> 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 percent 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.

**THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.**

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Furthermore, the provision of digital services has also been prescribed as a taxable service when provided by a local service provider with effect from 1 January 2020. Hence, where the Fund obtains any of the prescribed digital services, those services may be subject to service tax at 6 percent.

## **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. Generally, no additional withholding tax will be imposed on the income distribution from the Fund; unless the Fund is an RMMF, in which case there is a WHT on distribution from interest income of a RMMF which are exempted under Paragraph 35A of Schedule 6 and distributed to non-individual unitholders.

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

Corporate Unit Holders, resident<sup>6</sup> and non-resident, will generally be liable to income tax at 24 percent<sup>7</sup> 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 percent to 30 percent. Individuals and other non-corporate Unit Holders who are not resident in Malaysia will be subject to income tax at 30 percent. The tax credits attributable to the distribution of income will be utilised against the tax liabilities of these Unit Holders.

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.

Based on the Finance Act 2021, in respect of distribution from a RMMF, resident and non-resident corporate Unit Holders (other than individual Unit Holders), who receive income distributed from

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<sup>6</sup> Resident companies with paid up capital in respect of ordinary shares of RM2.5 million and below and having an annual sale of not more than RM50 million will pay tax at 17% for the first RM600,000 of chargeable income with the balance taxed at 24% with effect from YA 2020.

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

- 50% of the paid up capital in respect of ordinary shares of the company is directly or indirectly owned by a related company;
- 50% of the paid up capital in respect of ordinary shares of the related company is directly or indirectly owned by the first mentioned company;
- 50% 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 YA.

<sup>7</sup> Pursuant to Finance Act 2021, the income tax rate for a company (other than Micro, Small and Medium Enterprises) will be increased to 33% if a company has chargeable income exceeding RM100,000,000 in YA 2022.

**THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.**

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interest or profit<sup>1</sup> income of the RMMF which are exempted under Paragraph 35A of Schedule 6, will be subject to WHT at the rate of 24%, effective from 1 January 2022.

For resident corporate Unit Holders, the WHT is not a final tax. The resident corporate Unit Holders will need to subject the income distributed from interest or profit<sup>1</sup> income of a RMMF which are exempted under Paragraph 35A of Schedule 6 to tax in its income tax returns and the attached tax credit i.e., the 24% WHT suffered will be available for set-off against the tax chargeable on the resident corporate Unit Holders.

For non-resident Corporate Unit Holders, the 24% WHT on income distributed from interest or profit<sup>1</sup> income of a RMMF which are exempted under Paragraph 35A of Schedule 6, is a final tax.

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 Fourth Supplementary Prospectus and have not, before the date of issue of the Fourth Supplementary Prospectus, withdrawn such consent.

THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.

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**45. Amendments to page 72 of the First Prospectus – “Additional Information”**

- (i) The information in relation to consent from person(s) for the inclusion of their names and statements/tax adviser's letter in the prospectus is hereby inserted as follows :

**CONSENT**

The Trustee, Shariah Adviser, External Investment Manager and Trustee's delegate (custodian function) have given their consent for the inclusion of their names and statements in the form and context in which they appear in this prospectus and have not withdrawn such consent.

The tax adviser has given its consent for the inclusion of its name and tax adviser's letter in the form and context in which they appear in this prospectus and have not withdrawn such consent.

- (ii) The information in relation to item 1 of the lodging a complaint is hereby deleted and replaced with the following:

1. To lodge a complaint or for an internal dispute resolution, you can contact our client services personnel:

- |                   |   |   |
|-------------------|---|---|
| (a) via phone to  | : | 603-2778 1000   |
| (b) via email to  | : | cs.my@eastspring.com  |
| (c) via letter to | : | Eastspring Investments Berhad<br>Level 22, Menara Prudential<br>Persiaran TRX Barat<br>55188 Tun Razak Exchange<br>Kuala Lumpur |

**46. Amendments to page 82 of the First Prospectus – “Directory Of Sales Office”**

- (i) The information in relation to the head office is hereby deleted and replaced with the following:

HEAD OFFICE  
Eastspring Investments Berhad  
Level 22, Menara Prudential  
Persiaran TRX Barat  
55188 Tun Razak Exchange  
Kuala Lumpur  
General tel: 603-2778 3888  
General fax: 603-2789 7220  
Client services tel: 603-2778 1000  
Email: cs.my@eastspring.com  
Website: [www.eastspring.com/my](http://www.eastspring.com/my)

- (ii) The information in relation to the sales office in Sabah is hereby deleted and replaced with the following:

**SABAH**

Eastspring Investments Berhad  
Suite E3, 9th Floor, CPS Tower

**THIS FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019.**

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Centre Point Sabah  
No. 1, Jalan Centre Point  
88000 Kota Kinabalu  
Sabah

Tel : 6088-238 613  
Fax: 6088-232 136

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# **Fifth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund**

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This Fifth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 1 February 2023 ("Fifth Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Small-cap Fund dated 25 May 2017 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 31 October 2018 ("First Supplementary Prospectus"), the Second Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 2 January 2019 ("Second Supplementary Prospectus"), the Third Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 1 August 2019 ("Third Supplementary Prospectus") and the Fourth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 30 September 2022 ("Fourth Supplementary Prospectus").

The Eastspring Investments Islamic Small-cap Fund ("Fund") is constituted on 25 May 2017.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Fifth Supplementary Prospectus dated 1 February 2023, the First Prospectus dated 25 May 2017, the First Supplementary Prospectus dated 31 October 2018, the Second Supplementary Prospectus dated 2 January 2019, the Third Supplementary Prospectus dated 1 August 2019 and the Fourth Supplementary Prospectus dated 30 September 2022 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or reports contained in the Prospectuses.

## **MANAGER**

Eastspring Investments Berhad  
200001028634 (531241-U)

## **TRUSTEE**

Deutsche Trustees Malaysia Berhad  
200701005591 (763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE FIRST PROSPECTUS DATED 25 MAY 2017. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.**

**THIS FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 AND THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022.**

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## **RESPONSIBILITY STATEMENT**

This Fifth Supplementary 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 this Fifth Supplementary Prospectus false or misleading.

## **STATEMENTS OF DISCLAIMER**

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

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

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 Fifth Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Fifth Supplementary 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 Fifth Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Fifth Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Small-cap Fund.

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

Eastspring Investments Islamic Small-cap Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Eastspring Investments Islamic Small-cap Fund.

THIS FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019 AND THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022.

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Unless otherwise provided in this Fifth Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 25 May 2017 as supplemented by the First Supplementary Prospectus dated 31 October 2018, the Second Supplementary Prospectus dated 2 January 2019, the Third Supplementary Prospectus dated 1 August 2019 and the Fourth Supplementary Prospectus dated 30 September 2022 ("First Prospectus").

This Fifth Supplementary Prospectus is issued to inform investors that:

- The performance benchmark of the Fund has been amended from "80% FTSE Bursa Malaysia Small Cap Shariah Index + 20% FTSE Bursa Malaysia EMAS Shariah Index" to "FTSE Bursa Malaysia Small Cap Shariah Index".

#### **1. Amendments to page 9 of the First Prospectus – "Fund Information"**

The information in relation to the performance benchmark of the Fund is hereby deleted and replaced with the following:

##### **Performance Benchmark**

FTSE Bursa Malaysia Small Cap Shariah Index.

**Source:** [www.bursamalaysia.com](http://www.bursamalaysia.com)

##### **Note:**

1. The risk profile of the Fund is different from the risk profile of the performance benchmark.
2. The performance benchmark of the Fund was previously benchmarked against the composite benchmark of 80% FTSE Bursa Malaysia Small Cap Shariah Index + 20% FTSE Bursa Malaysia EMAS Shariah Index; however, it will be replaced with FTSE Bursa Malaysia Small Cap Shariah Index with effect from the date of this Fifth Supplementary Prospectus. As the Fund invests into Shariah-compliant securities of small-cap companies listed in Malaysia, the change of benchmark into FTSE Bursa Malaysia Small Cap Shariah Index provides a better benchmark comparison as all the Shariah-compliant stocks within the index are small-cap Shariah-compliant stocks. The FTSE Bursa Malaysia EMAS Shariah Index benchmark on the other hand has big cap Shariah-compliant stocks which may not fully represent the investment strategy of the Fund.

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# **Sixth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund**

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This Sixth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 2 February 2024 ("Sixth Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Small-cap Fund dated 25 May 2017 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 31 October 2018 ("First Supplementary Prospectus"), the Second Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 2 January 2019 ("Second Supplementary Prospectus"), the Third Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 1 August 2019 ("Third Supplementary Prospectus"), the Fourth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 30 September 2022 ("Fourth Supplementary Prospectus") and the Fifth Supplementary Prospectus dated 1 February 2023 ("Fifth Supplementary Prospectus").

The Eastspring Investments Islamic Small-cap Fund ("Fund") is constituted on 25 May 2017.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Sixth Supplementary Prospectus dated 2 February 2024, the First Prospectus dated 25 May 2017, the First Supplementary Prospectus dated 31 October 2018, the Second Supplementary Prospectus dated 2 January 2019, the Third Supplementary Prospectus dated 1 August 2019, the Fourth Supplementary Prospectus dated 30 September 2022 and the Fifth Supplementary Prospectus dated 1 February 2023 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or reports contained in the Prospectuses.

## **MANAGER**

Eastspring Investments Berhad  
200001028634 (531241-U)

## **TRUSTEE**

Deutsche Trustees Malaysia Berhad  
200701005591 (763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024, THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE FIRST PROSPECTUS DATED 25 MAY 2017. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.**

**THIS SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 AND THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023.**

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## **RESPONSIBILITY STATEMENT**

This Sixth Supplementary 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 this Sixth Supplementary Prospectus false or misleading.

## **STATEMENTS OF DISCLAIMER**

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

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

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 Sixth Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Sixth Supplementary 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 Sixth Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Sixth Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Small-cap Fund.

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

Eastspring Investments Islamic Small-cap Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Eastspring Investments Islamic Small-cap Fund.

THIS SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 AND THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023.

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Unless otherwise provided in this Sixth Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 25 May 2017 as supplemented by the First Supplementary Prospectus dated 31 October 2018, the Second Supplementary Prospectus dated 2 January 2019, the Third Supplementary Prospectus dated 1 August 2019, the Fourth Supplementary Prospectus dated 30 September 2022 and the Fifth Supplementary Prospectus dated 1 February 2023.

This Sixth Supplementary Prospectus is issued to inform investors that:

- The information in relation to the 5<sup>th</sup> paragraph of the transaction details under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> paragraphs of the income reinvestment policy under “Chapter 5 – Transaction Information” have been amended.
- A new 2<sup>nd</sup> paragraph in relation to the auto reinvestment policy under “Chapter 5 – Transaction Information” has been inserted.

**1. Amendments to page 35 of the First Prospectus – “Transaction Information – Transaction Details”**

The information in relation to the 5<sup>th</sup> paragraph is hereby deleted and replaced with the following:

5<sup>th</sup> paragraph:

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 at least fourteen (14) days prior to the effective date of such change. Investment made via digital platforms may have a lower minimum initial investment, minimum additional investment amount, minimum redemption and/or minimum holding of Units of the Fund, subject to the respective digital platforms’ terms and conditions, which may be amended from time to time.

**2. Amendments to pages 36 - 37 of the First Prospectus “Transaction Information – Income Reinvestment Policy”**

The information in relation to the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> paragraphs are hereby deleted and replaced with the following:

2<sup>nd</sup> paragraph:

Should a Unit Holder elect the mode of distribution in the master account opening form or provide any written instruction to the Manager for the income distribution to be paid out, the income distribution proceeds will be paid via e-payment ONLY (i.e. income distribution proceeds will be credited to a Malaysian domiciled bank account via telegraphic or online transfer). Any fees or charges imposed by the bank will be borne by the Unit Holder.

3<sup>rd</sup> paragraph:

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. In the absence of a registered bank account, the distribution (if any) will be reinvested.

THIS SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 AND THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023.

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4<sup>th</sup> paragraph:

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.

**3. Amendments to page 37 of the First Prospectus “Transaction Information – Auto Reinvestment Policy”**

A new 2<sup>nd</sup> paragraph is hereby inserted as follows:

2<sup>nd</sup> paragraph:

The Manager reserves the right to change the income distribution instruction to “reinvestment” if the Unit Holder did not claim the income distribution payment for the last three (3) consecutive distributions.

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# Seventh Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund

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This Seventh Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 3 June 2025 ("Seventh Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic Small-cap Fund dated 25 May 2017 ("First Prospectus"), the First Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 31 October 2018 ("First Supplementary Prospectus"), the Second Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 2 January 2019 ("Second Supplementary Prospectus"), the Third Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 1 August 2019 ("Third Supplementary Prospectus"), the Fourth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 30 September 2022 ("Fourth Supplementary Prospectus"), the Fifth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 1 February 2023 ("Fifth Supplementary Prospectus") and the Sixth Supplementary Prospectus of Eastspring Investments Islamic Small-cap Fund dated 2 February 2024 ("Sixth Supplementary Prospectus").

The Eastspring Investments Islamic Small-cap Fund ("Fund") is constituted on 25 May 2017.

The Securities Commission Malaysia has authorised the Fund, and a copy of this Seventh Supplementary Prospectus dated 3 June 2025, the First Prospectus dated 25 May 2017, the First Supplementary Prospectus dated 31 October 2018, the Second Supplementary Prospectus dated 2 January 2019, the Third Supplementary Prospectus dated 1 August 2019, the Fourth Supplementary Prospectus dated 30 September 2022, the Fifth Supplementary Prospectus dated 1 February 2023 and the Sixth Supplementary Prospectus dated 2 February 2024 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or reports contained in the Prospectuses.

## **MANAGER**

Eastspring Investments Berhad  
200001028634 (531241-U)

## **TRUSTEE**

Deutsche Trustees Malaysia Berhad  
200701005591 (763590-H)

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SEVENTH SUPPLEMENTARY PROSPECTUS DATED 3 JUNE 2025, THE SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024, THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018 AND THE FIRST PROSPECTUS DATED 25 MAY 2017. 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 12 OF THE FIRST PROSPECTUS DATED 25 MAY 2017, ON PAGE 3 OF THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, ON PAGES 4 - 5 OF THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, ON PAGES 12 - 13 OF THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022 AND ON PAGES 3 - 4 OF THIS SEVENTH SUPPLEMENTARY PROSPECTUS DATED 3 JUNE 2025.**

**THIS SEVENTH SUPPLEMENTARY PROSPECTUS DATED 3 JUNE 2025 IS TO BE READ IN CONJUNCTION WITH THE FIRST PROSPECTUS DATED 25 MAY 2017, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 31 OCTOBER 2018, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2019, THE THIRD SUPPLEMENTARY PROSPECTUS DATED 1 AUGUST 2019, THE FOURTH SUPPLEMENTARY PROSPECTUS DATED 30 SEPTEMBER 2022, THE FIFTH SUPPLEMENTARY PROSPECTUS DATED 1 FEBRUARY 2023 AND THE SIXTH SUPPLEMENTARY PROSPECTUS DATED 2 FEBRUARY 2024.**

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## **RESPONSIBILITY STATEMENT**

This Seventh Supplementary 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 this Seventh Supplementary Prospectus false or misleading.

## **STATEMENTS OF DISCLAIMER**

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

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

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 Seventh Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Seventh Supplementary 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 Seventh Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Seventh Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic Small-cap Fund.

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

Eastspring Investments Islamic Small-cap Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Eastspring Investments Islamic Small-cap Fund.

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Unless otherwise provided in this Seventh Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 25 May 2017 as supplemented by the First Supplementary Prospectus dated 31 October 2018, the Second Supplementary Prospectus dated 2 January 2019, the Third Supplementary Prospectus dated 1 August 2019, the Fourth Supplementary Prospectus dated 30 September 2022, the Fifth Supplementary Prospectus dated 1 February 2023 and the Sixth Supplementary Prospectus dated 2 February 2024.

This Seventh Supplementary Prospectus is issued to inform investors that:

- The information in relation to the Shariah Adviser under “Chapter 2 – Corporate Directory” has been amended.
- The information in relation to the investment strategy under “Chapter 3 – Fund Information” has been amended.
- The information in relation to the equity risk and Shariah status reclassification risk under “Chapter 3 – Fund Information” has been amended.
- The additional information in relation to Islamic unit trust fund under “Chapter 3 – Fund Information” has been amended.
- The information in relation to how to purchase units, how to pay for an investment and unclaimed moneys policy under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to the background of the Manager, fund management function and Manager’s Delegate – External Investment Manager under “Chapter 6 – The Management And The Administration Of The Fund” has been amended.
- The information in relation to the Shariah Adviser under “Chapter 8 – The Shariah Adviser” has been amended.
- The information in relation to the Federation of Investment Managers Malaysia’s Complaints Bureau, Securities Industry Dispute Resolution Center (SIDREC) and SC under “Chapter 13 – Additional Information” has been amended.
- The information in relation to the sales office in Selangor under “Chapter 16 – Directory of Sales Office” has been amended.

#### **1. Amendments to page 6 of the First Prospectus – “Corporate Directory”**

The information in relation to the Shariah Adviser is hereby deleted and replaced with the following:

##### **SHARIAH ADVISER**

NAME	: <b>BIMB SECURITIES SDN BHD</b>
REGISTRATION NO.	: 199401004484 (290163-X)
REGISTERED OFFICE	: 32 <sup>nd</sup> Floor, Menara Bank Islam No. 22 Jalan Perak 50450 Kuala Lumpur
BUSINESS OFFICE	: Level 34, Menara Bank Islam No. 22 Jalan Perak 50450 Kuala Lumpur
TELEPHONE NO.	: 603-2613 1600
FAX NO.	: 603-2613 1799
EMAIL	: shariah.bimbsec@bankislam.com.my
WEBSITE	: www.bimbsec.com.my

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**2. Amendments to page 8 of the First Prospectus – “Fund Information – Investment Strategy”**

The information in relation to the investment strategy is hereby deleted and replaced with the following:

The Fund seeks to achieve its objective by investing in Shariah-compliant equities and Shariah-compliant equity-related securities, such as rights and Shariah-compliant warrants of small-cap companies listed in Malaysia with market capitalisation of up to RM5 billion. The Fund may invest up to 20% of its NAV in Shariah-compliant equities and Shariah-compliant equity-related securities of companies with market capitalisation of above RM5 billion.

To identify such companies, the External Investment Manager will adopt a systematic fundamental research and valuation driven investment approach where quality of management, strength of business model, industry dynamics, driver of profitability and sustainability of earnings are assessed to identify stocks that market has undervalued and exploit such opportunities.

The Fund is actively managed. However, the frequency of its trading activities will depend on market opportunities and the assessment of the Manager.

**3. Amendments to page 13 of the First Prospectus – “Fund Information – Risk Factors – Specific Risks when Investing in the Fund”**

- (i) The information in relation to the equity risk is hereby deleted and replaced with the following:

**Equity risk**

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

The Fund may be exposed to potential risks associated with investing in companies of different sizes, as determined by the market capitalisation. During market uncertainties, the price of small-cap Shariah-compliant stocks tends to be more volatile due to their lower liquidity as a result of inadequate trading volume or restrictions on trading. In contrast, larger cap companies have more extensive trading volume and a significant institutional investor base due to their established reputation, which results in a more stable price performance. During market recoveries, the improved market sentiment may lead to a sharper rebound for small-cap Shariah-compliant stocks as compared to larger-cap Shariah-compliant stocks, due to their lower stock trading liquidity makes their share prices more sensitive to buying interest by investors. Such risk will be managed through carefully selecting and diversifying investments within the Fund's portfolio.

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 this risk, the External Investment Manager will conduct rigorous fundamental analysis of the Shariah-compliant equities and Shariah-compliant equity-related securities.



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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.

- (ii) The information in relation to the Shariah status reclassification risk is hereby deleted and replaced with the following:

**Shariah status reclassification risk**

a) Shariah-compliant equity securities

This risk refers to the risk that the currently held Shariah-compliant equity securities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC. If this occurs, the External Investment 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 excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required:

- (i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the reclassification effective date by the SAC of the SC. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the reclassification effective date. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the reclassification effective date should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser;
- (ii) to hold such securities if the value of the said securities is below the investment cost on the reclassification effective date until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser; or
- (iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value.

b) Islamic money market instruments or Islamic deposits or Islamic collective investment schemes

This risk refers to the risk of a possibility that the currently held Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits or collective investment schemes.

**Note:** Please refer to cleansing process for the Fund for details.

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**4. Amendments to pages 14 - 17 of the First Prospectus – “Fund Information – Additional Information In Relation To Islamic Unit Trust Fund”**

The information in relation to the additional information in relation to Islamic unit trust fund is hereby deleted and replaced with the following:

**ADDITIONAL INFORMATION IN RELATION TO ISLAMIC UNIT TRUST FUND**

**1. Shariah Investment Guidelines**

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

**1.1 Shariah Requirements for Investments and Operations of the Fund**

- The Fund must at all times and all stages of its operation comply with Shariah requirements 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 established and operated by the Manager, and finally redeemed by the investors on the basis of contracts which are acceptable in Shariah. The banking facilities and short-term money market instruments used for the Fund have to be Shariah-compliant. Similarly, all the other investment instruments must be Shariah-compliant.
- For Shariah-compliant securities and Shariah-compliant equity-related securities listed on the Bursa Malaysia, the Fund's investments must be strictly confined to those Shariah-compliant securities on the list of Shariah-compliant securities by the SAC of the SC.
- For initial public offering, the Fund shall invest in securities that are classified as Shariah-compliant by the SAC of the SC.
- For Islamic money market instruments or Islamic deposits, they shall be based on the data readily available on BNM website and the financial institutions' websites respectively.
- For investments in unlisted Shariah-compliant equities and Shariah-compliant equity-related securities, the Shariah Adviser also applies the screening methodology of the SAC of the SC in its Shariah screening. As such, the External Investment Manager must submit to the Shariah Adviser the latest information pertaining to the issuer's business activities, its complete financial statements and other related information to enable the Shariah Adviser to carry out the Shariah screening.
- For investments in Islamic collective investment schemes, the External Investment Manager must submit to the Shariah Adviser all pertinent information including the prospectuses, its structures, investment avenues, Shariah investment guidelines, Shariah contracts and Shariah pronouncements by the relevant Shariah advisers advising the Islamic collective investment schemes, for the Shariah Adviser to confirm the Shariah status of the said Islamic collective investment schemes.
- The decision of the Shariah Adviser shall be final.

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## 1.2 Cleansing process for the Fund

### (a) Wrong Investment

#### (i) Investment in Shariah non-compliant equity securities and Shariah non-compliant equity-related securities

This refers to Shariah non-compliant investment made by the External Investment Manager. The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in any gain in the form of capital gain or dividend received before or after the disposal of the investment, it has to be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process (namely, channeling of income from wrongful investment to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within one (1) calendar month upon confirmation by the Shariah Adviser. If the disposal or withdrawal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

#### (ii) Investment in other Shariah non-compliant instruments (namely, money market instruments or deposits or collective investment schemes)

The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in Shariah non-compliant income received before or after the disposal of the investment, it has to be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process (namely, channeling of income from wrongful investment to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within one (1) calendar month upon the confirmation by the Shariah Adviser. If the disposal or withdrawal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

### (b) Reclassification of Shariah Status of the Fund's Investment

#### (i) Shariah-compliant equity securities and Shariah-compliant equity-related securities

Reclassification of Shariah status refers to securities which were earlier classified as Shariah-compliant securities but due to failure to meet the set benchmark criteria, are subsequently reclassified as Shariah non-compliant by the SAC of the SC. If on the reclassification effective date, the value of the securities held exceeds or is 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) calendar month of reclassification.

Any dividends received up to the reclassification effective date and capital gains arising from the disposal of the said reclassified Shariah non-compliant securities made with respect to the closing price on the reclassification effective date can

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be kept by the Fund. However, any dividends received, and excess capital gains derived from the disposal after the reclassification effective date at a market price that is higher than the closing price on the reclassification effective date shall be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within one (1) calendar month upon confirmation by the Shariah Adviser.

The Fund is allowed to hold the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of the dividends received, and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Fund is advised to dispose of their holdings. In addition, during the holding period, the Fund is allowed to subscribe to:

- any issue of new securities by a company whose Shariah non-compliant securities are held by the Fund such as rights issues, bonus issues, special issues and warrants [excluding securities whose nature is Shariah non-compliant such as irredeemable convertible unsecured loan stock (ICULS)]; and
- securities of other companies offered by the company whose Shariah non-compliant securities are held by the Fund,

on conditions that the Fund expedites the disposal of the Shariah non-compliant securities. For securities of other companies [as stated in the second bullet above], they must be Shariah-compliant securities.

**(ii) Islamic money market instruments or Islamic deposits or Islamic collective investment schemes**

This refers to the instruments which were earlier classified as Islamic money market instruments or Islamic deposits or Islamic collective investment schemes but due to certain factors such as changes in the issuers' business direction and policy or failure to carry out proper Shariah contracts' transactions, which render the instruments Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits or collective investment schemes.

If on the reclassification effective date, the value of the Shariah non-compliant instruments held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant instruments must liquidate them. To determine the time frame to liquidate such instruments, the Shariah Adviser advises that such reclassified Shariah non-compliant instruments should be disposed of or withdrawn within one (1) calendar month of reclassification.

Any income received up to the reclassification effective date and capital gains arising from the disposal or withdrawal of the said reclassified Shariah non-compliant instruments made on the reclassification effective date can be kept by the Fund.

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However, any income received, and excess capital gain derived from the disposal or withdrawal after the reclassification effective date at a price that is higher than the price on the reclassification effective date shall be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within one (1) calendar month upon confirmation by the Shariah Adviser.

### **1.3 Maqasid Al-Shariah Aspirations and Principles**

The Fund is designed in accordance with the following Aspirations and guiding Principles as outlined in the Maqasid Al-Shariah Guidance issued by the SC:

**(a) Aspiration 3: Clarity and Transparency**

**Principle 8: Enhancing Disclosure and Documentation**

The Fund ensures quality disclosure and documentation of information by providing comprehensive and accurate details regarding its investments in this prospectus as well as the performance of the Fund through the periodic Fund's reports.

Through these channels, Unit Holders are able to access insights into the Fund's performance, enabling them to make informed decisions. This commitment to transparency also ensures a clear understanding of the Fund's trajectory and potential opportunities.

**(b) Aspiration 5: Fiduciary and Accountability**

**Principle 11: Upholding Fiduciary Duty with Utmost Good Faith**

The Manager shall exercise the degree of care and diligence in managing the Fund and effectively employ the resources to ensure that the Fund complies with the relevant SC rules and regulations including the Shariah requirements.

With regard to the investments of the Fund, the Manager has a duty to carefully select and assess the Shariah-compliant investment instruments, conduct thorough due diligence particularly prior to the investment and monitor the performance of investments at all times to safeguard the interests of the Unit Holders.

**(c) Aspiration 6: Accessibility and Inclusivity**

**Principle 13: Broadening the Circulation of Wealth and Participation**

Having a systematic and fundamental portfolio within Shariah-compliant equities and Shariah-compliant equity-related securities broadens the investment opportunities of the Fund. Diversification within these asset classes helps optimise returns while minimising risk, contributing to the broader circulation of wealth.

By investing in a diverse range of companies, the Fund supports greater participation within the Islamic capital market, enabling a wider base of investors to benefit from economic growth. This strategy promotes inclusivity by providing capital access to businesses with growth potential while also maintaining exposure to established firms. Ultimately, the Fund contributes to a more equitable financial ecosystem, fostering sustainable wealth distribution and long-term market stability.

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## 2. Zakat for the Fund

The Fund does not pay zakat on behalf of its Unit Holders, both 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 by the SAC of BNM. As for the instruments which have not been classified as Shariah-compliant by the SAC of the SC, and where applicable by the SAC of BNM, the Shariah status of the instruments has been reviewed and determined by the Shariah Adviser.**

## 5. Amendments to pages 28 - 29 of the First Prospectus – “Transaction Information – How to Purchase Units”

The information in relation to how to purchase Units is hereby deleted and replaced with the following:

### (i) Online submission via “myEastspring”

Individual investors can register for an account via “myEastspring” self-service mobile application (downloadable from Apple App Store or Google Play Store) by providing the required information for Electronic Know Your Customer (eKYC) verification for the account opening.

Alternatively, individual investors may seek assistance from a UTC for the “myEastspring” account opening by providing the following required documents:

- Images of identity card (Malaysian or Singaporean) (front and back) or valid unexpired passport (foreigner) or other identification such as police identity card or army identity card (front and back);
- Most recent utility bill or bank statement or valid unexpired driver’s license or international travel documents issued by a foreign government or the United Nations or any other reliable and independent identification document\* and electronic data\* where the name matches the name of the investor; and/or
- Student identity card or birth certificate (where applicable, for minor jointholder who is below eighteen (18) years old).

*\*You may get in touch with your UTC or our client services personnel to find out more on the list of independent identification document and electronic data.*

Upon successful account opening, the investors may purchase Units of the Fund by executing a buy transaction via online through “myEastspring” mobile application or website at <https://www.myeastspring.com.my/>.

### (ii) Manual submission

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

Individual	Non-individual
• Master account opening form	• Master account opening form

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Individual	Non-individual
<ul style="list-style-type: none"> <li>• Transaction form</li> <li>• Proof of payment which is acceptable by the Manager</li> <li>• Investor profiling form</li> <li>• Certified true copy of identity card, passport or other identification</li> <li>• Relevant U.S. tax forms (where applicable)</li> </ul>	<ul style="list-style-type: none"> <li>• Transaction form</li> <li>• Proof of payment which is acceptable by the Manager</li> <li>• Suitability assessment form</li> <li>• Ultimate beneficial owner (UBO) declaration form</li> <li>• Certified true copy of board resolution (with specimen signature of all authorised signatories)</li> <li>• Certified true copy of latest annual return</li> <li>• Certified true copy of corporate structure (where applicable)</li> <li>• Certified true copy of identity card or passport of directors and authorised representatives (who are not directors)</li> <li>• 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 Labuan FSA)</li> <li>• 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</li> <li>• Certified true copy of the constitution (if any)</li> <li>• Certified true copy of the certificate of incorporation</li> <li>• Certified true copy of form 13 / application for change of name under section 28 of the Companies Act 2016 (if applicable)</li> <li>• Certified true copy of form 44 / notification of change in the registered address under section 46 of the Companies Act 2016 (if applicable)</li> <li>• Personal data protection notice form for directors and authorised representatives</li> <li>• Certified copy of Memorandum and Articles of Association (M&amp;A) or its equivalent</li> <li>• Relevant U.S. tax forms (where applicable)</li> </ul>

**Note:**

*\*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 invests with the Manager.

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**6. Amendments to pages 29 - 30 of the First Prospectus – “Transaction Information – How To Pay For An Investment”**

The information in relation to how to pay for an investment is hereby deleted and replaced with the following:

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. Please visit [www.eastspring.com/my](http://www.eastspring.com/my) for details of the Manager's client trust bank account.

A Unit Holder can also make payment by issuing cheque or bank draft made payable to “**Eastspring Investments Berhad**”.

Cheques can be deposited directly into the Manager's client trust bank account by using a bank deposit slip at any branch of the Manager's principal bankers. Please visit [www.eastspring.com/my](http://www.eastspring.com/my) for details of the Manager's client trust bank account. The original client's copy of the bank deposit slip (proof of payment) and remittance application form (if payment is made with bank draft) must be sent together with the application for Units. Unit Holders are to indicate their name and Malaysian National Registration Identity Card (“NRIC”) number or passport number (for foreigner) on the bank deposit slip.

The Manager will not accept any cash payment, cash payment through Automated Teller Machine (“ATM”), cash deposits over the bank counter, or third-party payment (i.e. payment made via an account that is not under the name of the Unit Holder).

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

<p><b>INVESTORS MUST NOT MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF THE FUND.</b></p>
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**7. Amendments to page 37 of the First Prospectus – “Transaction Information – Unclaimed Moneys Policy”**

The information in relation to unclaimed moneys policy is hereby deleted and replaced with the following:

Any unclaimed moneys will be filed with and paid to the Registrar of Unclaimed Moneys after the lapse of two (2) years from the date of payment in accordance with the requirements of the Unclaimed Moneys Act 1965. Unit Holders will have to liaise directly with the Registrar of Unclaimed Moneys to claim their moneys.

**8. Amendments to page 40 of the First Prospectus – “The Management And The Administration Of The Fund – Background of the Manager”**

The information in relation to the background of the Manager is hereby deleted and replaced with the following:

The Manager's corporate information and experience as a unit trust management company can be viewed at <https://www.eastspring.com/my/about-us/company>.



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**9. Amendments to page 41 of the First Prospectus – “The Management And The Administration Of The Fund – Fund Management Function”**

The information in relation to the fund management function is hereby deleted and replaced with the following:

The information on the fund management function is available on our website at <https://www.eastspring.com/my/about-us/fund-management-function>.

**10. Amendments to pages 27 – 28 of the Fourth Supplementary Prospectus – “The Management And The Administration Of The Fund – Manager’s Delegate – External Investment Manager”**

The information in relation to the Manager’s Delegate – External Investment Manager is hereby deleted and replaced with the following:

The Manager has appointed Eastspring Al-Wara’ Investments Berhad (“Eastspring Al-Wara”) as the external investment manager for the Fund.

**Roles and Duties of the External Investment Manager**

The External Investment Manager is responsible to invest the investments of the Fund in accordance with the Fund’s objective and its Deed, and subject to the Act, the Guidelines and any practices notes issued by the SC from time to time, as well as the internal policies and procedures of the Manager. The External Investment Manager reports to the committee undertaking the oversight function of the Fund on a regular basis on the status of the portfolio, proposed investment strategy and other matters relating to the portfolio of the Fund.

The External Investment Manager’s investment team is headed by the head of investments. The head of investments is supported by a team of experienced fund managers who are responsible to manage the Fund delegated to them.

Further information on the External Investment Manager are available on our website at <https://www.eastspring.com/my/about-us/advisers-and-delegates>.

**Material Litigation and Arbitration**

As at 31 March 2025, the External Investment 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 its business and/or financial position.

**11. Amendments to pages 48 - 50 of the First Prospectus – “The Shariah Adviser”**

The information in relation to the Shariah Adviser is hereby deleted and replaced with the following:

BIMB Securities Sdn Bhd has been appointed as the Shariah adviser for the Fund. BIMB Securities Sdn Bhd will provide Shariah advisory services on the management and operations of the Fund to ensure the operations of the Fund comply with Shariah requirements.

**ABOUT BIMB SECURITIES SDN BHD**

BIMB Securities Sdn Bhd is a stockbroking subsidiary of Bank Islam Malaysia Berhad incorporated on 21 February 1994 and is licensed by the SC. The corporate mission of BIMB Securities Sdn Bhd

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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 and non-Muslims, looking for Shariah-compliant investment products and services.

#### **EXPERIENCE IN SHARIAH ADVISORY SERVICES**

BIMB Securities Sdn Bhd is registered with the SC to act as a Shariah adviser for Islamic products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities Sdn Bhd is independent from the Manager and does not hold office as a member of the committee undertaking the oversight function of the Fund or any other funds managed and administered by the Manager. Please refer to <https://www.eastspring.com/my/about-us/advisers-and-delegates> for more information on the Shariah Adviser.

#### **ROLES AND RESPONSIBILITIES OF BIMB SECURITIES SDN BHD AS THE SHARIAH ADVISER**

As the Shariah adviser for the Fund, the role of BIMB Securities Sdn Bhd is to ensure that the investment operations and processes of the Fund are in compliance with Shariah requirements. BIMB Securities Sdn Bhd will review the Fund's investments on a monthly basis to ensure Shariah compliance and it also reviews the semi-annual and annual reports of the Fund.

Notwithstanding the role played by the Shariah Adviser, the ultimate responsibility for ensuring Shariah compliance of the Fund in all aspects of operations and processes rests solely with the Manager.

In line with the SC's Guidelines on Islamic Capital Market Products and Services, the roles of BIMB Securities Sdn Bhd as the Shariah adviser are:

1. to advise on all Shariah aspects of the Fund and the Fund's operations and processes such that they are in accordance with Shariah requirements;
2. to provide Shariah expertise and guidance in all matters related to the Fund, particularly on the documentation such as the Deed and this prospectus, structure, investments and related operational matters;
3. to ensure that the Fund is managed and operated in accordance with Shariah requirements;
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;
5. to prepare a report to be included in the semi-annual and annual reports of the Fund stating the Shariah Adviser's opinion whether the Fund has been operated and managed in compliance with Shariah, including rulings, principles and concepts endorsed by the SAC of the SC for the financial period concerned;
6. to apply *Ijtihad* (intellectual reasoning) to ensure all aspects relating to the Fund are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SAC of the SC;
7. to consult the SC where there is ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; and
8. to meet with the Manager on a semi-annual basis (or as and when required by the Manager

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and/or the Shariah Adviser) for review of the Fund's operations and processes.

## **PROFILE OF THE SHARIAH PERSONNEL**

### **Muhammad Shahier bin Sa'min ("Muhammad Shahier")**

Muhammad Shahier joined BIMB Securities Sdn Bhd as the Head of Shariah in October 2024. He is responsible for all Shariah-related matters at BIMB Securities Sdn Bhd and serves as the Secretary of the Shariah Advisory Committee and has been appointed as the Designated Shariah Person. He holds a Bachelor of Shariah, majoring in Economics and Islamic Banking from Yarmouk University, Jordan, completed in 2014, and obtained a professional certificate, Associate Qualification in Islamic Finance (AQIF), from the Islamic Banking and Finance Institute Malaysia (IBFIM) in 2019. In addition, he has recently earned the Certified Shari'a Adviser and Auditor (CSAA) certification from the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

Prior to this, Muhammad Shahier was the Head of Shariah at Yayasan Pembangunan Ekonomi Islam Malaysia (YAPEIM) from June 2021 to October 2024, where he oversaw Shariah governance and compliance across the YAPEIM group. He also served as the Head of Business Development, Business Advisory at IBFIM from June 2019 to June 2021, providing Shariah advisory services and delivering Shariah training. Before that, he was the Senior Executive/Unit Lead of Shariah Compliance, Risk Management Division at Malaysia Debt Ventures Berhad (MDV) from January 2018 to June 2019, and a Consultant in Shariah Business Advisory at IBFIM from January 2015 to December 2017.

Currently, Muhammad Shahier also actively serves as a facilitator for IBFIM's professional certification training programs and a speaker for Institut Koperasi Malaysia (IKMa) awareness programs.

## **12. Amendments to pages 72 - 73 of the First Prospectus – "Additional Information – Lodging a Complaint"**

The information in relation to lodging a complaint is hereby deleted and replaced with the following:

To lodge a complaint or for an internal dispute resolution, you can contact our client services personnel.

- (a) via phone to : 603-2778 1000
- (b) via email to : [cs.my@eastspring.com](mailto:cs.my@eastspring.com)
- (c) via letter to : Eastspring Investments Berhad  
Level 22, Menara Prudential  
Persiaran TRX Barat  
55188 Tun Razak Exchange  
Kuala Lumpur

If you are not satisfied with the outcome of the internal dispute resolution process, you may direct your complaint to the Federation of Investment Managers Malaysia's Complaints Bureau, the Financial Markets Ombudsman Service (FMOS) (formerly known as Ombudsman for Financial Services) or the SC. Please refer to the Product Highlights Sheet or visit [www.eastspring.com/my](http://www.eastspring.com/my) for the contact details.

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**13. Amendments to page 82 of the First Prospectus – “Directory of Sales Office”**

The information in relation to the sales office in Selangor is hereby deleted and replaced with the following:

**SELANGOR**

Eastspring Investments Berhad  
A-17-P1 & M  
Block A, Jaya One  
72A, Jalan Profesor Diraja Ungku Aziz  
46200 Petaling Jaya  
Selangor

**Tel:** 603-7948 1288

**Fax:** 603-7948 1299

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*The remainder of this page is intentionally left blank.*

## TRANSACTION FORM-BUY

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-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. **Pre-signing of form is strictly prohibited.**

**1 INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS****S/No.:** B015971**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.**

Country code\*

Area code

Phone number

**Office Extension**  
(where applicable)**2 BUY DETAILS****Name of Fund(s)****Currency**

(e.g. MYR, USD, SGD)

**Amount**

Eastspring Investments

Eastspring Investments

Eastspring Investments

Eastspring Investments

**Payment mode****Online Transfer**

(Please provide a copy of the online transfer receipt)

**Note:** Investor must not give cash to any Unit Trust Consultant or transfer money to any Unit Trust Consultant's personal bank account.

**Cheque/Bank Draft No.**

(for MYR class only)

(Payable to Eastspring Investments Berhad)

(Please provide a copy of the bank draft application form)

**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 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, Anti-Terrorism Financing and Proceeds of Unlawful Activities 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.

I acknowledge that the unit trust consultant has taken the following measures in consideration of my Vulnerable Customer status, where applicable:

- Allowed sufficient time for me to process the information that has been provided; and
- Clarified with me on the method of communication available and offered to provide details in alternate format such as, post or email for clarity; and
- Asked me whether I would like to consult someone else first or would like to have someone present with me when receiving advice.



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/Investor Profiling Form.

**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.

**For sophisticated investors only** (for the purchase of wholesale funds)

☐ I hereby declare that there has been a change to my status as sophisticated investor as defined under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework.

Principal Account Holder/Authorised Signatory 1

Date:

Joint Account Holder/Authorised Signatory 2

Date:

Company/Official Stamp  
(For non-individual applicants)**4 DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")/DISTRIBUTOR****UTC Code****Reporting Branch****Name****Contact No.**

Distributor Stamp

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.

EASTSPRING INVESTMENTS BERHAD ACCOUNTS FOR ONLINE TRANSFER

<b>Name of Bank:</b> Standard Chartered Bank	<b>Name of Bank:</b> HSBC Bank Malaysia Berhad	<b>Name of Bank:</b> Malayan Banking Berhad	<b>Name of Bank:</b> Deutsche Bank (Malaysia) Berhad
<b>Account Name:</b> Eastspring Investments Berhad	<b>Account Name:</b> Eastspring Investments Berhad	<b>Account Name:</b> Eastspring Investments Berhad	<b>Account Name:</b> Eastspring Investments Berhad
<b>Account No.:</b> 312-1-4358303-2	<b>Account No.:</b> 305-417255-101	<b>Account No.:</b> 514011576079	<b>Account No.:</b> 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.