BERJAYA MUTUAL

PRODUCT HIGHLIGHTS SHEET

BERJAYA MUTUAL SHARIAH PRIVATE CREDIT FUND I

DATE OF ISSUANCE: 19 JANUARY 2026

RESPONSIBILITY STATEMENTS

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of Directors of Berjaya Mutual Berhad and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENTS OF DISCLAIMER

The relevant information and document in relation to Berjaya Mutual Shariah Private Credit Fund I ("Fund"), including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The Securities Commission Malaysia has not authorised or recognised the Fund, and a copy of this Product Highlights Sheet has not been registered with the Securities Commission Malaysia. The lodgement of this Product Highlights Sheet 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 this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Berjaya Mutual Berhad who is responsible for the said Fund and takes no responsibility for the contents in this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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YOU SHOULD NOT MAKE PAYMENT IN CASH TO OR ISSUE A CHEQUE IN THE NAME OF A SALES REPRESENTATIVE.

THE FUND DOES NOT ALLOW UNIT HOLDERS TO REDEEM ANY INVESTMENTS ONCE THE OFFER PERIOD ENDED. UNIT HOLDERS SHALL THEREFORE REMAIN INVESTED IN THE FUND UNTIL THE FUND MATURES.

THIS PRODUCT HIGHLIGHTS SHEET ("PHS") ONLY HIGHLIGHTS THE KEY FEATURES AND RISKS OF THIS UNLISTED CAPITAL MARKET PRODUCT. WE RECOMMEND THAT YOU READ THIS PRODUCT HIGHLIGHTS SHEET TOGETHER WITH THE INFORMATION MEMORANDUM DATED 19 JANUARY 2026. INVESTORS ARE ADVISED TO REQUEST, READ AND UNDERSTAND THE INFORMATION MEMORANDUM BEFORE DECIDING TO INVEST.

BRIEF INFORMATION OF THE PRODUCT

What is this product about?

Berjaya Mutual Shariah Private Credit Fund I is a three (3) years close-ended fund which aims to provide Sophisticated Investors with regular income while maximizing total return primarily through investments in Islamic investment notes. This Fund is not a capital protected or a capital guaranteed fund.

PRODUCT SUITABILITY

Who is this product suitable for?

The Fund may only be sold to Sophisticated Investors and is suitable for Sophisticated Investors who:

- want a portfolio of investments that adhere to Shariah principles;
- are not planning to access their investment capital in the next three (3) years;
- seek to maximize total return with regular income;
- have medium-term investment horizon; and/or
- have medium to high risk tolerance.

KEY PRODUCT FEATURES

What am I investing in?

Fund Name	Berjaya Mutual Shariah Private Credit Fund I
Fund Category	Wholesale fixed income (close-ended)
Fund Type	Income
Launch Date	19 January 2026
Financial Year	30 September
Offer Period	A period of up to forty-five (45) calendar days from the launch date, whereby Units of the Fund are open for sale at Offer Price. Offer Period may be shortened if the Manager deems it is in the best interest of the investors to commence investment for the Fund or when the desired fund size as determined by the Manager has been reached. No Units will be available for sale after the Offer Period.
Offer Price	A fixed price of RM1.0000 per Unit offered to investors during the Offer Period.
Tenure	The Fund has a fixed tenure of three (3) years from the Commencement Date.
Commencement Date	Within fourteen (14) Business Days after the end of Offer Period or such earlier date as may be determined by the Manager in the event the Manager determine that it is in the best interest of the Unit Holders to commence investments for the Fund. The Manager reserves the right not to commence investments for the Fund on the Commencement Date in the event that the fund size is below such amount as the Manager and the Trustee may jointly deem to be uneconomical to proceed with the Fund. In such case, the Manager shall return the subscription amount to the Unit Holders together with the sales charge.
Maturity Date	Means the date on which the Fund automatically terminates and is the date, which is the third (3rd) anniversary of the Commencement Date. If the date falls on a weekend or a public holiday, the Maturity Date shall be the immediately following Business Day. If the Fund is terminated earlier in accordance with the provisions of the Deed, Maturity Date shall mean the date of such early termination.
Base Currency	RM

Deed	The principal deed entered into between the Manager and the Trustee dated 10 December 2025 in respect of the Fund, including any supplemental deed(s) thereto.
Investment Objective	The Fund aims to generate competitive and regular income whilst aiming to maximize total return for investors primarily through investments in Islamic investment notes. Any material change to the investment objective of the Fund would require the approval of Unit Holders.
Investment Policy and Strategy	The Fund seeks to achieve its investment objective by investing at least 70% of its NAV in Islamic investment notes and/or Shariah-compliant fixed income securities and a maximum of 30% in liquid short-term Ringgit-denominated Islamic money market instruments, cash and/or cash equivalents. The Manager may also invest in any issuance issued by a related party issuer. In order to maximize the total return, the Fund may invest up to 100% of its NAV into Islamic investment notes for yield enhancement. Selection of Islamic investment notes by the Manager will take into consideration both quantitative and qualitative aspects of the issuer such as financial performance, profitability metrics, business model, growth outlook and the composition of its shareholders, directors as well as key management team. The Manager intends to hold the Islamic investment notes until its maturity or through the tenure of the Fund. However, the Manager reserves the right to deal with the Islamic investment notes in the best interest of the Unit Holders, including (but not limited to): (i) where the Manager deems that selling or unwinding such Islamic investment notes is necessary to provide the targeted investment return in order to achieve the objective of the Fund; or (ii) to manage the recovery process should there be any credit event arising from the issuer of the notes. As there is currently no publicly available secondary market for Islamic investment notes, the Manager may engage the platform in which the notes are purchased from, to deal with the Islamic investment notes. In addition, for Islamic investment notes that mature prior to the Maturity Date, the Manager will seek to reinvest into other Islamic investment notes for the remaining period to the maturity date of the Fund. However, in the event that the Manager is unable to find suitable replacement, the Manager will invest in other permitted Shariah-compliant investments. As such, Unit Holders should note that during this period of time, the Fund's investment may deviate from its investment strategy. The Manager will seek to invest mainly in Islamic investment notes where the issuer is a supplier or contractor whose ultimate paymaster is the Malaysian government (including state government), its bodies, agencies and/or government linked companies (GLCs) or its subsidiaries. The value of the Fund's holdings in Islamic investment notes issued by any issuer and any group of companies must not exceed 15% and 30% of the Fund's NAV, respectively. However, the Fund may deviate from such restrictions/limits and its targeted asset allocation in the following circumstances: (1) at the initial stage of investment mobilisation where the Manager embarks on investment selection process; (2) there is lack of attractive opportunities to invest in the Fund's primary assets; or (3) if such deviation is at the best interest of the Unit Holders. The Manager may also take a temporary defensive measure that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse market conditions including economic, political or any other conditions which the Manager deem detrimental to the Fund. Under such circumstances, the Fund may not be able to pursue its investment goal. In case of severe adversities such as global credit crunch, the Fund may favour any

	Shariah-compliant money market instruments to safeguard the investment portfolio of the Fund.
Asset Allocation	Type of Asset — % of NAV ▪ Islamic investment notes and/or Shariah-compliant fixed income securities — 70% - 100% ▪ Other permitted Shariah-compliant investments — 0% - 40%
Performance Benchmark	TWRR of 8.00% per annum. *Note: The risk profile of the Fund is different from the risk profile of the benchmark.*
Target Return	Average absolute total return of 8.00% per annum.
Distribution Policy	Distribution, if any, will be made on a quarterly basis (or such other frequency as may be determined by the Manager from time to time) and is subject to the availability of realized income received from investment. Amount of distribution, when made, will be thoughtfully considered to ensure they are meaningful and in the best interest of investors. Investors should also note that the Fund may make distributions out of capital. Where the distribution is made out of the capital of the Fund, it may amount to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that investment. Such distributions may reduce the capital available for investment in the Fund and may constrain the Fund's future capital growth. The declaration and payment of distributions out of capital are at the sole discretion of the Manager, subject to the availability of realized income and/or capital. Investors should not interpret such distributions as an indication of the Fund's performance or the rate of return that the Fund may achieve in the future. Investors are advised to carefully consider the implications of receiving distributions out of capital before investing in the Fund. *Note: The Manager aims for a 2.00% income distribution per quarter.*
Mode of Distribution	All income distribution shall be paid out to the investor within twenty (20) calendar days from the distribution ex-date.
Permitted Investments	Unless otherwise prohibited by the relevant regulatory authorities or any relevant law and provided always that there are no inconsistencies with the objective of the Fund, the Fund may invest in the following: (a) Islamic investment notes; (b) rated/unrated Shariah-compliant fixed income securities; (c) Ringgit denominated Shariah-compliant money market instruments; (d) Shariah-compliant collective investment schemes; (e) cash and/or cash equivalents with Islamic financial institutions; and (f) any other form of Shariah-compliant investments as may be determined by the Manager and the Trustee from time to time. Ringgit denominated money market instruments may include Islamic money market placements/deposits with licensed Islamic financial institutions.
Transaction Details	Minimum Initial Investment [(1)(2)] — RM10,000.00 Minimum Additional Investment [(1)(2)] — RM10,000.00 Minimum Holding of Units [(1)] — Not applicable Minimum Units for Redemption [(1)(2)(3)] — 10,000 Units Minimum Units for Transfer [(1)] — Not applicable Minimum Units for Switching [(1)] — Not applicable *Note:* *(1) Or such other amount/number of Units as the Manager may at its sole discretion deem appropriate.* *(2) Applicable during Offer Period only.* *(3) Unit Holders are not allowed to redeem any investments once the Offer Period ended. Unit Holders shall therefore remain invested in the Fund until the Fund matures.*

Who am I investing with?

Manager	Berjaya Mutual Berhad
Trustee	AmanahRaya Trustees Berhad
Shariah Adviser	Salihin Shariah Advisory Sdn Bhd
Auditor	Ernst & Young PLT
Tax Adviser	Ernst & Young Tax Consultants Sdn Bhd

What are the possible outcomes of my investment?

The Fund will invest in a portfolio of primarily Islamic investment notes and Shariah-compliant fixed income securities/collective investment schemes. The performance of the Fund will therefore, to a great extent, be dependent on the performance of its underlying assets, interest/profit rate environment and overall market conditions.

KEY RISKS

General Risk	Description
Fund Management Risk	Fund management risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager as a result of incorrect view of the market or any non-compliance with internal policies, investment objective of the Fund, relevant laws or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
Market Risk	Market risk refers to a risk which generally affects all types of investments. The Fund will be affected by the fluctuation in the performance of the financial markets, caused by changing conditions as a result of global, regional or domestic economic conditions, political developments and/or governmental policies which will in turn affect the value of the Fund.
Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Performance Risk	Performance risk refers to the absence of a guarantee in relation to the investment returns or on distribution to the investors.
Inflation Risk	Inflation risk refers to the risk that investors' investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.
Loan/Financing Risk	Loan/Financing risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan/financing repayments. In the event Units are used as collateral, an investor may be required to top-up the investors' existing instalment if the price of Units fall below certain level due to market conditions.
Non-Compliance Risk	Non-compliance risk refers to the possibility that the Manager may not follow the provisions set out in the Information Memorandum or the Deed or the laws, rules, Guidelines or internal operating policies which govern the Fund. Non-compliance may occur directly due to factors such as human error or system failure and can also occur indirectly due to amendment of the relevant regulatory frameworks, laws, rules and other legal practices affecting the Fund. This risk may result in operational disruptions and potential losses to the Fund.
Operational Risk	The risk of loss to Unit Holders arising from inadequacies in, or failures of, the Manager's internal procedures and controls for monitoring and quantifying the risks and contractual obligations associated with investments in a fund. Although the occurrence of such events is very unlikely, the Manager seeks to mitigate the risk through the establishment of systematic operational procedures and stringent internal controls.

Specific Risk	Description
Credit/Default Risk	Credit risk relates to the creditworthiness of the issuers of the Islamic investment notes, the Shariah-compliant fixed income securities and Islamic money market instruments and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of these instruments. In the case of rated Shariah-compliant fixed income securities and Islamic money market instruments, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of an Islamic investment notes, Shariah-compliant fixed income securities and Islamic money market instruments either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of such Islamic investment notes, Shariah-compliant fixed income securities and Islamic money market instruments which could affect the value of the Fund.
Interest/Profit Rate Risk	Interest/profit rate risk refers to the impact of interest/profit rate changes on the valuation of Shariah-compliant fixed income securities and Islamic money market instruments. When interest/profit rates rise, Shariah-compliant fixed income securities and Islamic money market instruments prices will generally decline, and this may lower the market value of the Fund's investment in those assets and vice versa. In order to mitigate interest/profit rate risk, the Manager will manage the Shariah-compliant fixed income and Islamic money market portfolio by taking into account the interest/profit or coupon rate and time to maturity of those assets.
Concentration Risk	As the Fund is allowed to invest 100% of its NAV in a single asset class or a single investment, the value of investment may be affected more by the performance of that single asset class or single investment as compared to diversified investments into multiple asset classes or investments.
Shariah Non-Compliance Risk	Shariah non-compliance risk refers to the risk of legal or regulatory sanctions, financial loss or non-financial implications including reputational damage due to failure to comply with the rulings of the Shariah Advisory Council of Securities Commission Malaysia, standards on Shariah matters issued by Securities Commission Malaysia, or decisions or advice of the Shariah committee/Shariah Adviser. Shariah non-compliance risk also refers to the risk that the currently held Shariah-compliant instruments, Islamic Deposits and/or investment placement in the Fund may be reclassified as Shariah non-compliant in the periodic review of the instruments by the relevant regulatory body mentioned above including the Shariah Advisory Council of Bank Negara Malaysia. Should this situation happen, the Manager must take the necessary steps to dispose of such instruments according to Shariah requirements, subject to the approval of the Shariah Adviser.
Islamic Collective Investment Scheme Risk	Any adverse effect on the Islamic collective investment scheme which the Fund is investing in will impact the NAV of the Fund. For example, the respective Islamic collective investment schemes may underperform its benchmarks due to poor market conditions and as a result, the NAV of the Fund will be adversely affected as the performance of the Fund is dependent on the performance of the respective Islamic collective investment schemes. In addition, any mismanagement of the Islamic collective investment scheme or poor decisions taken on the Islamic collective investment schemes may adversely affect the NAV of the Islamic collective investment schemes and hence the Fund.
Non-Commencement Risk	Non-commencement risk refers to the risk that the Fund does not commence after Offer Period. At any time before the Commencement Date, the Manager reserves the right not to commence the Fund if the Fund size is deemed uneconomical to proceed with the Fund by the end of the Offer Period.

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FEES AND CHARGES

What are the fees and charges involved?

There are charges and fees involved, and investors are advised to consider the charges and fees before investing in the Fund.

Fees, charges and expenses **DIRECTLY** incurred by Unit Holders:

Sales Charge	Up to 3.00% of the NAV per Unit.
Repurchase Charge	Nil.
Transfer Fee	Not applicable.
Switching Fee	Not applicable.

Fees, charges and expenses **INDIRECTLY** incurred by Unit Holders:

Management Fee	2.00% per annum of the NAV of the Fund. The management fee is calculated and accrued on a daily basis, and is payable monthly.
Trustee Fee	0.02% per annum of the NAV of the Fund, inclusive of ADI charges. The trustee fee is calculated and accrued on a daily basis, and is payable monthly.

Other Charges

Only the expenses (or parts thereof) which are directly related and necessary in operating and administering the Fund may be charged to the Fund. These would include (but are not limited to) the following:

(a) commissions/fees paid to brokers/dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;
(b) taxes and other duties charged to the Fund by the government and/or other authorities;
(c) costs, fees and expenses properly incurred by the auditor and/or tax agent appointed for the Fund;
(d) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;
(e) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened by, or for the benefit of the Manager and/or the Trustee;
(f) costs, commissions, fees and expenses of the sale, purchase, insurance/takaful and any other dealing of any asset of the Fund;
(g) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;
(h) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
(i) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
(j) costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent;
(k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;
(l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by 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;
(n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
(o) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;
(p) expenses and charges incurred in the printing and postage for the annual/quarterly report, tax certificates, reinvestment statements and other services properly incurred in the administration of the Fund; and
(q) all costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer.

THE MANAGER MAY, FOR ANY REASON AND/OR AT ANY TIME, WAIVE OR REDUCE THE AMOUNT OF ANY FEES OR OTHER CHARGES PAYABLE BY THE UNIT HOLDERS IN RESPECT OF THE FUND, EITHER GENERALLY OR SPECIFICALLY, AND FOR ANY PERIOD OF TIME AT ITS ABSOLUTE DISCRETION. ALL

FEES AND CHARGES PAYABLE TO THE MANAGER AND THE TRUSTEE ARE SUBJECT TO ANY APPLICABLE TAX WHICH MAY BE IMPOSED BY THE GOVERNMENT OR OTHER AUTHORITIES FROM TIME TO TIME.

VALUATIONS AND EXITING FROM INVESTMENT

How often are valuations available?

The Fund will be valued at least once every Business Day, except during the Fund's Offer Period. You may obtain the NAV and NAV per Unit of the Fund from our website at www.berjayamutual.com.my, our customer service at 03-2117 1889 or email to enquiry@berjayamutual.com.my.

How can I exit from this investment and what are the risks and costs involved?

Unit Holders may only redeem their investments during Offer Period by completing the prescribed application/transaction form or such other manner as the Manager may accept and returning it to the Manager on or before the cut-off time of 4.00 p.m. on any Business Day. The application/transaction form is available at the office of the Manager. Any redemption request received by the Manager after 4.00 p.m. will be treated as having been made on the next Business Day. Redemption proceeds will be paid to the Unit Holders within seven (7) business days of receipt of the redemption request by the Manager. There is no Repurchase Charge for the Fund.

! **UNIT HOLDERS ARE NOT ALLOWED TO REDEEM ANY INVESTMENTS ONCE THE OFFER PERIOD ENDED. UNIT HOLDERS WILL THEREFORE REMAIN INVESTED IN THE FUND UNTIL THE FUND MATURES.**

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CONTACT INFORMATION

Who should I contact for further information or to lodge a complaint?

1. For internal dispute resolution, you may contact us during our office hours (Monday to Friday, from 8.30 a.m. to 5.45 p.m.) on a Business Day:

Berjaya Mutual Berhad
West Wing, Level 13
Berjaya Times Square
No. 1 Jalan Imbi
55100 Kuala Lumpur

Tel. No. : 03-2117 1889
Fax. No. : 03-2142 6029
Email : enquiry@berjayamutual.com.my
Website : www.berjayamutual.com.my

2. You may refer your dispute to the Financial Markets Ombudsman Service (FMOS):

(i) within six (6) months from the date of the final decision by the Manager; or
(ii) after sixty (60) calendar days from the date your dispute was first referred to the Manager in respect of which no response has been received from the Manager.

By Email / Post

You can file a dispute by writing to:

Chief Executive Officer
Financial Markets Ombudsman Service
(formerly known as Ombudsman for Financial Services)
Level 14, Main Block
Menara Takaful Malaysia
No. 4 Jalan Sultan Sulaiman
50000 Kuala Lumpur

In Person (Walk-In)

You can file your dispute by visiting:

Financial Markets Ombudsman Service
(formerly known as Ombudsman for Financial Services)
Level 14, Main Block
Menara Takaful Malaysia
No. 4 Jalan Sultan Sulaiman
50000 Kuala Lumpur

Tel. No. : 03-2272 2811
Email : info@fmos.org.my
Online complaint form is available at:
www.fmos.org.my

3. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

Consumer & Investor Office
Securities Commission Malaysia
No. 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

Tel. No. : 03-6204 8999
Fax. No. : 03-6204 8991
Email : aduan@seccom.com.my
Online complaint form is available at:
www.sc.com.my

4. Or alternatively to Federation of Investment Managers Malaysia's Complaints Bureau:

Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor
Wisma Capital A
No. 19 Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

Tel. No. : 03-7890 4242
Fax. No. : 03-2093 2700
Email : complaints@fimm.com.my
Online complaint form is available at:
www.fimm.com.my

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APPENDIX: GLOSSARY

ADI	Authorised Depository Institution
Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad, including such other name as may be amended from time to time.
Business Day	A day on which the Bursa Malaysia is open for trading and/or banks in Kuala Lumpur are open unless otherwise provided for in the Information Memorandum.
Deed	The principal deed entered into between the Manager and the Trustee dated 10 December 2025 in respect of the Fund, including any supplemental deed(s) thereto.
Fund	Berjaya Mutual Private Credit Fund I
Guidelines	Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework issued by the SC and as amended, substituted or replaced from time to time.
Information Memorandum	The information memorandum of this Fund, including any supplemental information memorandum thereto.
Islamic Investment Notes	Means any contract, agreement, note or any other document evidencing undivided ownership or investment in any assets in compliance with Shariah principles and concepts endorsed by SAC and is executed or offered on or through an electronic platform where an investor expects a financial return, but does not include: (a) any right, option or interest in respect thereof such contract, agreement, note or other document; (b) a cheque, banker's draft or any other bill of exchange or a letter of credit; (c) a banknote, guarantee or a takaful policy; or (d) a statement, passbook or other document showing any balance in a current, deposit or savings account.
Manager/Berjaya Mutual	Berjaya Mutual Berhad *Registration No. 199001013139 (204709-U)*
Net Asset Value or NAV	The value of all the Fund's assets less the value of all the Fund's liabilities at the valuation point.
NAV per Unit	The Net Asset Value divided by the number of Units in Circulation at the valuation point.
Securities Commission or SC	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
Sophisticated Investors	Refers to any person who: (a) is determined to be a sophisticated investor under the Guidelines on Categories of Sophisticated Investors issued by the SC and as amended, substituted or replaced from time to time; (b) acquires any capital market product specified under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework where the consideration is not less than RM250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise as stated in the SC Technical Note No.1/2024; or (c) any other category(ies) of investors as may be permitted by the SC from time to time.
Trustee	AmanahRaya Trustees Berhad *Registration No. 200701008892 (766894-T)*
TWRR	Time-weighted rate of return
Unit(s)	Refers to an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund.
Unit Holder(s)	Investor(s) for the time being registered as the holder of Units in the Fund, including a joint holder.
Units in Circulation	Means units created and fully paid, and which has not been cancelled.

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