MAYBANK ENHANCED CASH FUND (THE "FUND")

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of the Maybank Enhanced Cash Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Maybank Enhanced Cash Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the [Fund Name] or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Maybank Asset Management Sdn Bhd responsible for the Maybank Enhanced Cash Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

This Product Highlights Sheet only highlights the key features and risks of the Maybank Enhanced Cash Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

MAYBANK ENHANCED CASH FUND (THE "FUND")

BRIEF INFORMATION ON THE FUND

1. What is this fund about?

The Fund is a money market fund that aims to provide income by way of reinvestment into the Fund.

FUND SUITABILITY

2. Who is this fund suitable for?

This Fund is suitable for Qualified Investors:*

- *who favor low risk-return profile;*
- *who have either a Short Term to Medium Term investment horizon;*
- *who seek flexibility to funds; and*
- *who wish to obtain a yield exceeds Maybank Overnight Deposit Rates.*

** Please refer to the definition of "Qualified Investors" in the information memorandum for more details.*

KEY PRODUCT FEATURES

3. What am I investing in?

Investment objective	*The objectives of Maybank Enhanced Cash Fund are as follows:* • *To preserve the initial capital;* • *To provide investors with "ease of withdrawal" (liquidity of T+0); and* • *To achieve returns better than the prescribed benchmark return.* *Note: The Manager shall aim to preserve the capital to Investors, nonetheless, the Fund is not a capital guaranteed fund or a capital protected fund. T is the day where a request/application to redeem is received by the Manager before the cut-off time.*
Category of fund	Money market
Type of fund	Income
Investment style and strategy	The Fund will be actively managed. The investment strategy is to invest primarily in a diversified portfolio of liquid, low-risk money market instruments and commercial papers to meet the Fund objectives. The Manager will determine the strategic mix of investments in the different classes of money market instruments depending on the outlook of the economy and the direction of interest rates. Liquidity requirement will be consistently assessed. In the unlikely event of a rating downgrade, the Manager reserves the right to deal with the security in the best interest of the Unit Holders.

<table>
<tr><td>Asset allocation (% of the Fund's net asset value)</td><td>
<table>
<tr><th>Limits</th><th>Investment Instrument</th></tr>
<tr><td>50% to 100% of the Fund's NAV</td><td>• Fixed Deposits; and
• Money market instruments and CP's maturing within (1) month.</td></tr>
<tr><td>0 to 50% of the Fund's NAV</td><td>• Fixed income securities issued by the Malaysian Government and/or Bank Negara Malaysia not exceeding three (3) years.</td></tr>
</table>
</td></tr>
<tr><td>Performance benchmark</td><td>The benchmark of the Fund is the Maybank Overnight Deposit Rates which is available at www.maybank2u.com.my.</td></tr>
<tr><td>Distribution policy</td><td>There will be no income distribution for the Fund. Any income earned will be automatically reinvested.</td></tr>
<tr><td>Launch date</td><td>22 January 2007</td></tr>
</table>

4. Who am I investing with?

Manager	Maybank Asset Management Sdn Bhd
Trustee	Malaysian Trustees Berhad

5. What are the possible outcomes of my investment?

There are many possible outcomes associated with an investment in the Fund and involve some degree of risk. Investors are to take note that the value of an investment in the Fund and its distributions payable (if any) may go down as well as up and are not guaranteed. The value of your investment is at risk depending on the underlying investments of the Fund. Factors which may affect the value of your investment include but are not limited to a change in interest rates, difficulty in getting back the deposits placed with financial institutions which has becomes insolvent, inability of the issuer of investments to pay/repay the interest and principal respectively. For more information on risks associated with an investment in the Fund, please refer to the following section and the information memorandum of the Fund.

However, the Fund's investments in money market instruments and deposits generally are considered low risk investments as compared to other asset classes.

KEY RISKS

5. What are the key risks associated with this fund?

Specific Risks

a) Interest Rate Risk

Fixed income securities are particularly sensitive to movements in interest rates. When interest rates rise, the value of fixed income securities falls and vice versa, thus affecting the NAV of the Fund.

The magnitude of the drop in price is normally greater for longer-tenure securities rather than shorter-tenure securities as they are more sensitive to interest rate changes.

Additionally, interest rate fluctuations do affect the Fixed Deposit returns of the Fund. Interest rates offered by the financial institutions will fluctuate according to the overnight policy rate determined by Bank Negara Malaysia and this has direct correlation with the Fund's investment in Fixed Deposit. The Fund will benefit from higher interest rate and in the event that the interest rate is low the Fund's returns will also be low.

b) Credit / Default Risk

This risk occurs when the issuer of the investments of the Fund, for example, when a financial institution defaults on its agreement, i.e. unable to service any deposit interest or pay the principal amount upon maturity. In such cases, Investors may suffer significant capital losses with regards to their capital invested and interest foregone.

c) Deposit Account Risk

When the Fund invests into Fixed Deposits, the interest rates/profits are safeguarded by the financial institutions. However, the investments are not without risk. In the event that the financial institutions become insolvent, the Fund might have difficulty in getting back the money.

Investors are advised to read the information memorandum of the Fund and understand the risks involved and, if necessary, consult your professional adviser for a better understanding of the risks.

FEES & CHARGES

6. What are the fees and charges involved?

There are fees and charges involved and you are advised to consider them before investing in the Fund.

a) The following table describes the fees and charges that you may incur **directly** when you invest in the Fund:

Sales charge	There is no sales charge for the Fund.
Redemption charge	Nil
Switching fee	Not Applicable.
Transfer fee	Not Applicable.

b) The following table describes the fees that you may incur **indirectly** when you invest in the Fund:

Annual management fee	Up to 0.25% of the NAV of the Fund per annum.
Annual trustee fee	Up to 0.0425% of the NAV of the Fund per annum, subject to a minimum fee of RM13,000 per annum. Nonetheless, part of the trustee fee of 0.01% of the NAV of the Fund shall be borne by the Manager.

VALUATIONS AND EXITING FROM INVESTMENT

7. How often are valuations available?

VALUATIONS AND EXITING FROM INVESTMENT

The daily NAV per unit of the Fund is valued at the next valuation point after the request for purchase and redemption is received by the Manager on every Business Day.

Unit Holders will be able to obtain the unit price of the Fund from www.maybank2u.com.my. Alternatively, investors may contact the client servicing personnel at 03-2297 7888 (ext. 7806/ 7923) or visit the Manager's website at www.maybank-im.com.my.

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

Redemption request/application can be made on any Business Day.

If the Manager receives a valid withdrawal request before the cut-off time specified in the table below, the Manager will process such withdrawal application using the NAV per Unit for that Business Day. If the Manager receives the withdrawal request after the cut-off time, it will be processed using the NAV per Unit for the next Business Day:-

Fund	**Cut-off Time**
MEC	10.00 am on the Business Day

The Manager will pay the repurchase proceeds to Unit Holders within number of Business Days specified below upon receipt of the request to repurchase:-

Fund	**Redemption Proceeds**
MEC	T+0

Any request/application received or deemed to have been received after this cut-off time, such redemption would be considered as being transacted on the next Business Day.

However, if the total redemption of the Fund exceeds 50% of the total NAV of the Fund the Manager reserves the right to pay the repurchase proceeds to Unit Holders within thirty (30) Business Days from the day the request to repurchase is received.

The Manager shall remit funds to an account held in the name of the Unit Holder(s).

Note: T is referred to as the day where a request/application to redeem is received by the Manager before the cut off time.

For both creation and redemption of Units, the Manager shall not be held responsible for any delay/loss incurred in the event of:

- Real Time Electronic Transfer of Funds and Securities (RENTAS) experiencing problems;
- Any remittance of fund that does not correspond with the request promptly;
- Inaccurate details (i.e NRIC number, account number etc) provided by the Unit Holder/s; or
- Circumstances beyond the control of the Manager or the Trustee.

Frequency and Minimum Units Redeemed

There is no restriction on the number of times and Units a Unit Holder can redeem.

For partial redemption, the minimum balance of Units remaining in the account specified as follows:- In the case where a Unit Holder holds less than as specified below, the Manager has the right to repurchase the entire account without prior notice.

Fund	Minimum Balance of Investment
MEC	50,000 Units

The Manager may elect to close the entire account if the effect thereof would be that the Unit Holder holds less than the specified Units mentioned above.

CONTACT INFORMATION

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

1. *For internal dispute resolution, you may contact:*

   Client Servicing Personnel
   Tel : 03-2297 7888 (ext. 7806/ 7923)
   Fax : 03-2297 7880
   Email : enquiries@maybank-am.com

2. *If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Corporation (SIDREC):*

   (a) via phone to : 03-2282 2280
   (b) via fax to : 03-2282-3855
   (c) via email to : info@sidrec.com.my

   (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)
   Unit A-9-1, Level 9, Tower A
   Menara UOA Bangsar
   No. 5, Jalan Bangsar Utama 1
   59000 Kuala Lumpur

3. *You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:*
   (a) via phone to the Aduan Hotline at : 03-6204 8999
   (b) via fax to : 03-6204 8991
   (c) via e-mail to : aduan@seccom.com.my

   (d) via online complaint form available at www.sc.com.my

   (e) via letter to : Investor Affairs & Complaints Department
   Securities Commission Malaysia
   No 3 Persiaran Bukit Kiara
   Bukit Kiara
   50490 Kuala Lumpur