

MAYBANK GLOBAL STRATEGIC EQUITY-I FUND ("the Fund")

Date of Issuance: 16 June 2025

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Maybank Islamic 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, that 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

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The lodgement of the relevant information and document in relation to the Maybank Global Strategic Equity-I Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Maybank Global Strategic Equity-I Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

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PRODUCT HIGHLIGHTS SHEET

Asset Management

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

1. What is Maybank Global Strategic Equity-I Fund?

The Fund is Maybank Islamic Asset Management Sdn Bhd's wholesale Shariah-compliant equity fund. The Fund seeks to achieve capital growth over the long term* by investing primarily in a portfolio of global Shariah-compliant equities.

* long term means a period of more than five (5) years.

2. Fund Suitability

The Fund is suitable for Sophisticated Investors* who:

- seek potential long term capital appreciation;
- have a long term investment horizon; and
- seek exposure to a portfolio of global Shariah-compliant equities and would like to channel their resources to companies that demonstrate socially responsible practices relating to the environment and community.

* Please refer to the definition of "Sophisticated Investor(s)" in the information memorandum for more details.

3. Investment Objective

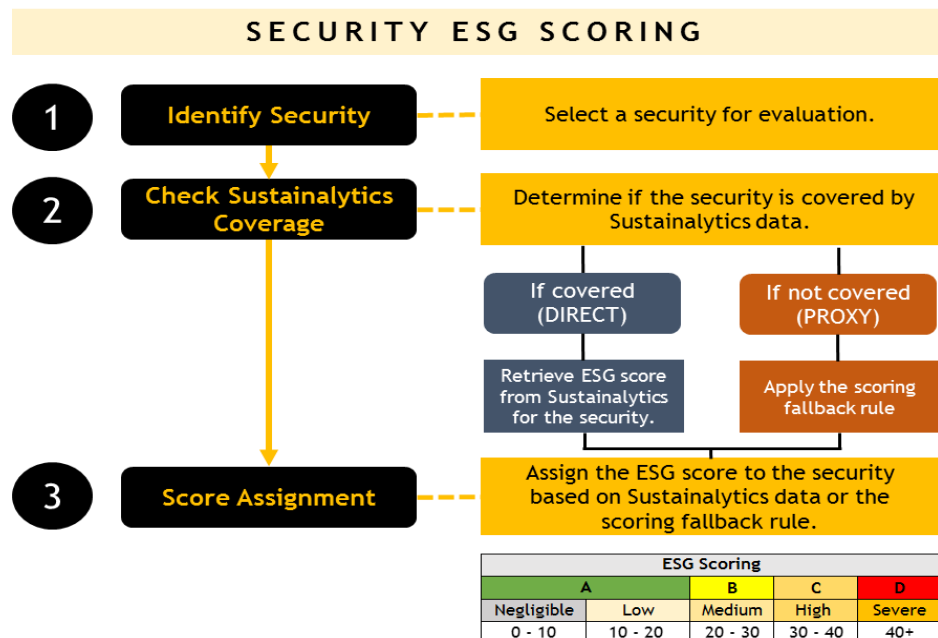
The Fund seeks to achieve capital growth over the long term by investing primarily in a portfolio of global Shariah-compliant equities.

4. Key Product Features

Class	MYR (A) Class	MYR (X) Class
Fund Type	Growth.	
Fund Category	Shariah-compliant equity (Wholesale).	
Performance Benchmark	Dow Jones Islamic Market World Index. <i>Information on Dow Jones Islamic Market World Index can be obtained from www.spglobal.com.</i> <i>Note: The risk profile of the Fund is different from the risk profile of the performance benchmark.</i>	
Investment Strategy	<p>The Fund seeks to achieve its investment objective by investing a minimum of 75% of its net asset value ("NAV") in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities (including Shariah-compliant American Depositary Receipts ("ADRs"), Shariah-compliant Global Depositary Receipts ("GDRs") and Shariah-compliant warrants) which are globally issued by companies (i) with good growth potential and (ii) which are aligned with the Manager's sustainable principles. The Fund may also invest up to 25% of the Fund's NAV in Islamic liquid assets comprise of Islamic deposits with financial institutions and Islamic money market instruments.</p> <p>The Fund may invest in these investments directly or via Islamic collective investment schemes ("CIS") provided that it is consistent with the investment objective of the Fund.</p> <p>The Fund is actively managed to meet the investment objective of the Fund. The Manager's investment approach combines a top-down approach that focuses on macroeconomic factors to decide on strategic asset allocation with</p>	

a rigorous bottom-up approach to stock selection supported by fundamental analysis comprising quantitative and qualitative analysis on a particular company. Quantitative approach would cover, amongst others, the company's profitability, valuation, gearing and liquidity. Qualitative approach takes into consideration, amongst others, the company's corporate governance, competency of its management as well as competitive advantages.

In selecting the investments for the Fund, the Manager will exclude Shariah non-compliant stocks. Thereafter, the Manager will integrate the principles of sustainable investing in its decision-making process which adheres to an exclusion framework, systematically removing certain companies from its investment universe. This includes screening out companies listed on the United Nations Global Compact exclusion list obtained from Morningstar Sustainalytics. Additionally, the Fund actively avoids companies with severe Environmental, Social and Governance ("ESG") scoring as assessed through Morningstar Sustainalytics' ESG scoring. The diagram below displays the ESG scoring methodology in Morningstar Sustainalytics used by the Manager to screen the Fund's investment portfolio.



Note:

Each security is given an ESG scoring in Morningstar Sustainalytics which can be extracted directly based on each security's ISIN (International Securities Identification Number is a 12-digit alphanumeric code that uniquely identifies a specific security). However, if a security does not possess an ISIN, name or ticker, the scoring fallback rule in the diagram above would apply to ensure a comprehensive coverage of all securities in the ESG scoring process. In such circumstances, the security's ESG scoring will be ascertained via proxy based on Morningstar Sustainalytics' ESG scoring of: (i) its issuer (for bonds), if unavailable or (ii) its ultimate parent company. If they are unavailable, its country's sector score, and if its country's sector score is unavailable, its country's average score.

When any of the stocks contained within the Fund's portfolio has deviated from the Manager's sustainable investing principles, the Manager will undertake several measures once the infringement is publicly known and is incontestable.

In such an event, a deviation report will be issued accompanied with proof of the deviation. A meeting between the Manager and the person(s) or members

	<p>of a committee undertaking the oversight function of the Fund will be held to assess the nature of the infringement, the frequency of such infringements, and the extent of damage created by the infringement in terms of contingent liabilities. Once the Manager and the person(s) or members of a committee undertaking the oversight function of the Fund reach a consensus, the Manager will perform any of the following actions:</p> <ul style="list-style-type: none">i. communicate with the company to voice the Manager’s concerns;ii. reduce the Fund’s portfolio holdings in the company; and/oriii. remove the company from the Fund’s investment portfolio with a classification of the stock as not investable over a period of five (5) years. <p>The duration of the above actions will be a maximum of two (2) years from the date of infringement.</p> <p>If the infringement is serious, the Fund will proceed to directly remove the company’s stocks from its portfolio. The maximum timeframe for the company’s stocks to be removed is six (6) months from the date of the Manager’s decision to remove the company’s stocks from the Fund’s portfolio.</p> <p>The Fund may use Islamic derivatives such as Islamic currency forwards, Islamic futures and Islamic options to fully or partially hedge the foreign currency exposure of the investments of the Fund and/or Classes (if any) not denominated in the base currency of the Fund. The Fund’s exposure to Islamic derivatives, if any, will be calculated based on commitment approach.</p>					
Launch Date	16 June 2025.					
Manager	Maybank Islamic Asset Management Sdn Bhd.					
Annual Management Fee	<table><tr><th>MYR (A) Class</th><th>MYR (X) Class</th></tr><tr><td>Up to 0.70% per annum of the NAV of the Class.</td><td>Up to 0.50% per annum of the NAV of the Class.</td></tr></table> <p>The annual management fee is calculated and accrued daily, and payable monthly to the Manager.</p> <p><i>Note: In the event of a leap year, the computation will be based on 366 days.</i></p>		MYR (A) Class	MYR (X) Class	Up to 0.70% per annum of the NAV of the Class.	Up to 0.50% per annum of the NAV of the Class.
MYR (A) Class	MYR (X) Class					
Up to 0.70% per annum of the NAV of the Class.	Up to 0.50% per annum of the NAV of the Class.					
Sales Charge	<table><tr><th>MYR (A) Class</th><th>MYR (X) Class</th></tr><tr><td colspan="2">Up to 5.00% of the NAV per unit.</td></tr></table>		MYR (A) Class	MYR (X) Class	Up to 5.00% of the NAV per unit.	
MYR (A) Class	MYR (X) Class					
Up to 5.00% of the NAV per unit.						
Redemption Charge	Nil.					
Switching Fee	<table><tr><th>MYR (A) Class</th><th>MYR (X) Class</th></tr><tr><td>RM10.00 per switch.</td><td>RM10.00 per switch.</td></tr></table> <p>Notes:</p> <p>(1) The Manager reserves the right to waive the switching fee at its absolute discretion.</p> <p>(2) In addition to the switching fee, the unit holder will have to pay the difference in sales charge when switching from a fund with lower sales charge to a fund with higher sales charge.</p>		MYR (A) Class	MYR (X) Class	RM10.00 per switch.	RM10.00 per switch.
MYR (A) Class	MYR (X) Class					
RM10.00 per switch.	RM10.00 per switch.					

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Transfer Fee	MYR (A) Class	MYR (X) Class
	RM10.00 per transfer.	RM10.00 per transfer.
	Notes: (1) The Manager reserves the right to waive the transfer fee at its absolute discretion. (2) The Manager reserves the right to decline any transfer request if such transfer will expose the Manager to any liability and/or will contravene any law or regulatory requirements, whether or not having the force of law.	
Trustee	TMF Trustees Malaysia Berhad.	
Annual Trustee Fee	0.06% per annum of the NAV of the Fund (excluding foreign custodian fees and charges), calculated and accrued daily and payable monthly to the Trustee. <i>Note: In the event of a leap year, the computation will be based on 366 days.</i>	
Shariah Adviser	Amanie Advisors Sdn Bhd.	
Minimum Initial Investment [^]	MYR (A) Class	MYR (X) Class
	RM1,000	RM250,000
Minimum Additional Investment [^]	MYR (A) Class	MYR (X) Class
	RM500	RM10,000
Minimum Unit Holdings [^]	MYR (A) Class	MYR (X) Class
	1,000 units	100,000 units
[^] or such other lower amount or number of units (as the case may be) as may be decided by the Manager from time to time. Notes: (1) The Manager reserves the right to determine the category of investors who may be permitted to invest in MYR (X) Class and such category of investors may be updated by the Manager from time to time. Hence, the Manager may reject any subscription request/application to invest in MYR (X) Class from investor who does not meet their requirements. (2) The Manager's distributors may set a lower minimum initial and/or additional investment than the above for investments made via the Manager's distributors subject to their terms and conditions for investment.		
Minimum Redemption of Units	None, provided the minimum unit holdings requirement is met. If a unit holder's unit holdings, after a redemption request, are below the minimum unit holdings for the Fund, full redemption will be initiated.	
Distribution Policy	Incidental.	

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

5. Asset Allocation

Asset Type	% of the Fund's NAV
Shariah-compliant equities and Shariah-compliant equity-related securities ⁽¹⁾	Minimum 75%
Islamic CIS ⁽²⁾	Up to 20%
Islamic liquid assets ⁽³⁾	Up to 25%

Notes:

- ⁽¹⁾ *Shariah-compliant equity-related securities include Shariah-compliant ADRs, Shariah-compliant GDRs and Shariah-compliant warrants.*
- ⁽²⁾ *Islamic CIS include but are not limited to Islamic exchange-traded funds ("ETF") that is consistent with the investment objective of the Fund.*
- ⁽³⁾ *Islamic liquid assets comprise of Islamic deposits with financial institutions and Islamic money market instruments.*

6. Key Risks

Specific Risks of the Fund

Stock Specific Risk

Prices of a particular Shariah-compliant stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.

Shariah-compliant Equity-related Securities Risk

The Fund may invest in Shariah-compliant equity-related securities equivalent to shares such as Shariah-compliant warrants. The price of Shariah-compliant warrants is typically linked to the underlying stocks. However, the price and performance of such Shariah-compliant warrants will generally fluctuate more than the underlying stocks because of the greater volatility of the warrants market. Generally, as the Shariah-compliant warrants have a limited life, they will depreciate in value as they approach their maturity date, assuming that all other factors remain unchanged. Shariah-compliant warrants that are not exercised at maturity will become worthless and will negatively affect the NAV of the Fund.

The Fund's investment in Shariah-compliant ADRs and Shariah-compliant GDRs are also subject to the same risks as the equity shares of companies they are issued for and will fluctuate in value due to market, economic, political and other factors. Shariah-compliant ADRs and Shariah-compliant GDRs are exposed to counterparty risks in the handling of the depositary receipts, may have differing accounting regimes from underlying assets, additional regulatory scrutiny, and may face unequal voting rights or economic interests relative to their underlying shares. The prices of Shariah-compliant ADRs and Shariah-compliant GDRs may diverge from the price of their underlying shares. Any adverse price movements of such Shariah-compliant ADRs and Shariah-compliant GDRs will adversely affect the Fund's NAV.

Currency Risk

As the investments of the Fund may be denominated in currencies other than the base currency (i.e MYR), any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the Fund in the base currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

Country Risk

Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, if the Fund invests a significant portion of its assets in issuers located in a single country, a limited number of countries, or a particular geographic region, it assumes the risk that economic, political and social conditions in those countries or that region may have a significant impact on the Fund's investment performance. This in turn may cause the NAV of the Fund or prices of units to fall.

Credit and Default Risk

Credit risk relates to the creditworthiness of the issuers of the 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 the Islamic money market instruments. In the case of rated Islamic money market instruments, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of an Islamic money market instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the Islamic money market instruments. This could adversely affect the value of the Fund.

Islamic deposits that the Fund has placed with financial institutions are also exposed to default risk. If the financial institutions become insolvent, the Fund may suffer capital losses with regards to the capital invested and profit foregone, causing the performance of the Fund to be adversely affected. Placements of Islamic deposits with financial institution will also be made based on prudent selection.

Profit Rate Risk

Profit rate risk refers to the impact of profit rate changes on the valuation of Islamic money market instruments and Islamic deposits. When profit rates rise, Islamic money market instruments' prices generally decline and this may lower the market value of the Fund's investment in Islamic money market instruments. The reverse may apply when profit rates fall.

Profit rate fluctuations also affect the Islamic deposits' returns of the Fund. Profit rates offered by the financial institutions will fluctuate according to the overnight rate policy determined by Bank Negara Malaysia and this has direct correlation with the Fund's investment in Islamic deposits. The Fund's future reinvestment in Islamic deposits will benefit from the higher profit rate and in the event of falling profit rates, the Fund's future investment in Islamic deposits will be reinvested at lower profit rates which in turn will reduce the Fund's potential returns.

Over-the-Counter ("OTC") Counterparty Risk

OTC counterparty risk is the risk associated with the other party to an OTC Islamic derivative transaction not meeting its obligations. If the counterparty to the OTC Islamic derivative transaction is unable to meet or otherwise defaults on its obligations (for example, due to bankruptcy or other financial difficulties), the Fund may be exposed to significant losses greater than the cost of the Islamic derivatives. The risk of default of a counterparty is directly linked to the creditworthiness of that counterparty. Should there be a downgrade in the credit rating of the OTC Islamic derivatives' counterparty, we will take the necessary steps, which may include but not limited to evaluating the situation, reassessing the creditworthiness of the counterparty or disposing the Islamic derivative with that counterparty, to rectify the non-compliance within six (6) months or sooner and taking into consideration the best interest of the Fund.

Risk Associated with Investment in Islamic CIS

Investing in Islamic CIS may be more costly to the Fund than if the Fund had invested in the underlying investments directly as the Fund will indirectly be paying the fees and expenses of the Islamic CIS in addition to the Fund's direct fees and expenses. Investing in other Islamic CIS may subject the Fund to the risk that (i) the valuations of the Fund may not reflect the true value of the underlying Islamic CIS at a specific time which could result in significant losses or inaccurate

pricing for the Fund and/or (ii) the valuation of the underlying Islamic CIS may not be available as at the relevant valuation point for the Fund. The Fund's investments in Islamic CIS may also subject the Fund to additional risks (such as risk associated with the investment manager of the Islamic CIS) than if the Fund would have invested directly in the underlying investments of the Islamic CIS. The risk associated with the investment manager of the Islamic CIS includes but are not limited to the risk of non-adherence to the investment objective, strategy and policies of the Islamic CIS, the risk of direct or indirect losses resulting from inadequate or failed operational and administrative processes and systems of the investment manager of the Islamic CIS, and the risk that the Islamic CIS may underperform due to poor investment decisions by the investment manager of the Islamic CIS.

Islamic ETFs are Islamic CIS designed to track a particular commodity, index or portfolio of Shariah-compliant securities, and are listed on a stock exchange. The following are the key risks of investing in Islamic ETFs:

- **Tracking Error**
Islamic ETFs are in general, designed to track or replicate the performance of a particular index. However, exact replication may not be possible owing to factors such as:
 - i) fees and expenses of the Islamic ETF;
 - ii) foreign exchange movements;
 - iii) the Islamic ETF may not have been construed to be exactly the same as the index, thus resulting in differences between the weighting of Shariah-compliant securities in the index and the Islamic ETF. This is due to the fact that certain Shariah-compliant securities in the index may have been omitted from the Islamic ETF's holdings or Shariah-compliant securities not in the index may be included in the Islamic ETF. Consequently, there is some divergence between the return of the Islamic ETF and the index; and
 - iv) corporate actions such as right issues.
- **Islamic ETFs Trading at a Premium or Discount**
While the net asset value of the Islamic ETF is a key factor influencing the price of the Islamic ETF, it is also determined by the investors' supply and demand on the secondary market. Thus, an Islamic ETF may be traded on the secondary market at a price that is at a discount or a premium to the net asset value of the Islamic ETF portfolio. This discrepancy may be accentuated in uncertain or volatile financial/economic conditions.

Any adverse price movement of such Islamic CIS will adversely affect the Fund's NAV.

Islamic Derivatives Risk

Islamic derivatives, if any, will only be used for the purpose of hedging the Fund's portfolio from certain anticipated losses such as those resulting from unfavourable exchange rate movements. However, every hedge comes with a cost. In a move to mitigate the risk of uncertainty, the Fund is now exposed to the risk of opportunity loss. Once hedged, the Fund cannot take full advantage of favourable exchange rate movements. If the exposure which the Fund is hedging against makes money, the act of hedging would have typically reduced the potential returns of the Fund. On the other hand, if the exposure which the Fund is hedging against losses money, the act of hedging would have reduced the loss, if successfully hedged.

Reclassification of Shariah Status Risk

This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the Shariah Advisory Council of the Securities Commission Malaysia, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose such equities. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the 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. Please refer to "Shariah Investment Guidelines"

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in the information memorandum of the Fund for details on the treatment of gains and losses as a result of the reclassification of Shariah non-compliant equities.

Shariah Non-Compliance Risk

This is the risk of the Fund not conforming to Shariah Investment Guidelines. The Manager would be responsible for ensuring that the Fund is managed and administered in accordance with the Shariah Investment Guidelines. As the Fund can only invest in Shariah-compliant investments, non-compliance may adversely affect the NAV of the Fund when the rectification of such non-compliance results in losses.

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

For more details, please refer to section 6.1 and section 6.2 in the information memorandum for the general and specific risks of investing in the Fund.

Note: If your investments are made through an institutional unit trust scheme adviser ("Distributor") which adopts the nominee system of ownership, you would not be deemed to be a unit holder under the deed and as a result, your rights as an investor may be limited. Accordingly, the Manager will only recognize the Distributor as a unit holder of the Fund and the Distributor shall be entitled to all the rights conferred to it under the deed.

7. Valuation of Investment

The Fund is valued once every business day after the close of the market in which the portfolio of the Fund is invested for the relevant day but not later than the end of the next business day.

As such, the daily price of the Fund for a particular business day will be published two (2) business days later (i.e., the price will be two (2) days old).

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

8. Exiting from Investment

Submission of Redemption Request	The cut-off time for redemption of units shall be at 4.00 p.m. on a business day. <i>Note: The Manager's distributors may set an earlier cut-off time for receiving requests/applications in respect of redemption of units. Please check with the respective distributors for their respective cut-off time.</i>
Payment of Redemption Proceeds	Unit holders shall be paid within seven (7) business days from the date the redemption request is received by the Manager and provided that all documentations are complete and verifiable.
Remittance of Redemption Proceeds	The Manager shall remit the redemption proceeds to the account held in the name of the unit holder(s).

9. Contact Information

1. For internal dispute resolution, you may contact:

Clients Servicing Personnel

Tel : 03-2297 7888

Fax : 03-2297 7898

Email : mamcs@maybank.com.my

Website : <https://www.maybank-am.com/web/islamic/>

- II. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):
- a. via phone to : 03 - 2272 2811
 - b. via the FMOS Dispute Form available at <https://www.fmos.org.my/en/>
 - c. via letter to : Financial Markets Ombudsman Service
Level 14, Main Block Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur.
- III. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:
- a. via phone to : 03-6204 8999 (Aduan hotline)
 - b. via fax to : 03-6204 8991
 - c. via email to : aduan@seccom.com.my
 - d. via the online complaint form available at www.sc.com.my
 - e. via letter to : Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur
- IV. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
- a. via phone to : 03-7890 4242
 - b. via email to : complaints@fimm.com.my
 - c. via the online complaint form available at www.fimm.com.my
 - d. via letter to : 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