



Powered by Group Wealth Management

AmFunds Management Berhad  
198601005272 (154432-A)

# Amlslamic Cash Management ("Fund")

## RESPONSIBILITY STATEMENT

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

## STATEMENT OF DISCLAIMER

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

The authorisation of the Fund, and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the Fund 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 AmFunds Management Berhad, the management company responsible for the 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.

**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.**

## PERSONAL DATA

As part of our day-to-day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

- a. assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. to notify you of more and up-to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
- c. manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
- e. comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
- f. enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. in the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- h. to administer and develop the Manager's and/or the Manager's associated companies within the AmBank Group business relationship with you;
- i. outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- j. any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Investors are advised to read our latest or updated privacy notice provided as required under the Personal Data Protection Act 2010 ("Privacy Notice") which is available on our website at [www.aminvest.com](http://www.aminvest.com). Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However, any revision(s) will be in compliance with the Personal Data Protection Act 2010.

**This Product Highlights Sheet only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the prospectus which includes any supplementary or replacement prospectus of the Fund (“Prospectus”) before deciding to invest.**

**The Fund has been certified as being Shariah-compliant by the Shariah adviser appointed for the Fund.**

## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

- **It is a summary of the salient information about the Fund.**
- **You MUST NOT invest in the Fund based on this Product Highlights Sheet alone.** Please read the Prospectus before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

### What is the Fund about?

AmIslamic Cash Management is an Islamic money market fund issued by AmFunds Management Berhad (the “Manager”) that aims to provide regular stream of monthly income\* and liquidity\*\* by investing primarily in Islamic deposits and Islamic money market instruments.

### Who is the Fund suitable for?

The Fund is suitable for investors seeking:

- to invest excess cash over the short term;
- a Shariah-compliant investment that provides regular stream of income\*; and
- access to liquidity\*\* by the next day.

Notes:

\* Income distribution (if any) could be in the form of units or cash.

\*\* Liquidity means that investors may receive their redemption proceeds on the next day after redemption application is received by the Manager on or before the cut-off time.

### What am I investing in?

Fund Category	Money Market (Islamic).
Fund Type	Income.
Investment Objective	<p>The Fund aims to provide regular stream of monthly income* and liquidity** by investing primarily in Islamic deposits and Islamic money market instruments.</p> <p><i>Notes: Any material change to the investment objective of the Fund would require unit holders' approval.</i></p> <p>* Income distribution (if any) could be in the form of units or cash.</p> <p>** Liquidity means that investors may receive their redemption proceeds on the next day after redemption application is received by the Manager on or before the cut-off time.</p>
Investment Strategy	<p>The Fund seeks to achieve its objective by investing 100% of its Net Asset Value (“NAV”) in ringgit-denominated Shariah-compliant investments, i.e. Islamic deposits and/or Islamic money market instruments. The Islamic money market instruments, issuers of the Islamic money market instruments and the financial institutions issuing the Islamic deposits must have a minimum credit rating of:</p> <ol style="list-style-type: none"> <li>i. Short-term credit rating of P1 by RAM or its equivalent as rated by a local or global rating agency; or</li> <li>ii. Long-term credit rating of A3 by RAM or its equivalent as rated by a local or global rating agency.</li> </ol> <p>The Fund's investments will be structured as follows:</p> <ul style="list-style-type: none"> <li>• The Fund will invest a minimum of 90% of the Fund's NAV in Islamic deposits and/or Islamic money market instruments which have a remaining maturity period of not more than 397 calendar days.</li> <li>• The Fund will invest not more than 10% of the Fund's NAV in Islamic deposits and/or Islamic money market instruments which have a remaining maturity period of more than 397 days but fewer than 732 days.</li> </ul> <p>If the credit rating of the Islamic money market instruments, the financial institutions or the issuers of the Islamic money market instruments falls below the minimum credit rating, the Manager may dispose of the particular Shariah-compliant investment affected. However, the Manager reserves the right to maintain the investment should the Manager is of the opinion that the credit event is a temporary event. The sales proceeds may be reinvested in other Islamic deposits and/or Islamic money market instruments.</p>
Asset Allocation	<ul style="list-style-type: none"> <li>• A minimum of 90% of the Fund's NAV in Islamic deposits and/or Islamic money market instruments which have a remaining maturity period of not more than 397 calendar days; and</li> <li>• Up to 10% of the Fund's NAV in Islamic deposits and/or Islamic money market instruments which have a remaining maturity period of more than 397 days but fewer than 732 days.</li> </ul>
Base Currency	Ringgit Malaysia (RM).
Performance Benchmark	<p>Maybank General Investment Account-i (GIA-i) 1-month Rate. (obtainable via <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a>)</p> <p><i>Note: The benchmark does not imply that the risk profile of the Fund is the same as the risk profile of the benchmark. Investors of the Fund will assume a higher risk compared to the benchmark. Hence, the returns of the Fund may be potentially higher due to the higher risk faced by the investors.</i></p>
Launch Date	<p><b>Class A, Class B and Class C (for non-individual investors):</b> 27 November 2017 <b>Class D (for individual investors):</b> 20 December 2021</p>

Income Distribution	All income from the investments will be accrued and allocated to Unit Holders on a daily basis. Income is paid monthly within 14 days after the last day of each month or on full redemption.  Note: Income distribution (if any) could be in the form of units or cash.
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### **Shariah Investment Guidelines**

The following are the Shariah investment guidelines for the Fund, which AmIslamic Funds Management Sdn Bhd (the "Investment Manager"), is to strictly adhere to on a continuous basis. At all times, the Fund shall invest in investment instruments that are allowed under the Shariah Principles and shall not invest in investment instruments that are prohibited by the Shariah Principles based on the Shariah Advisory Council of the Securities Commission Malaysia ("the SAC of the SC") or Amanie Advisors Sdn Bhd's ("the Shariah Adviser") established parameters, where applicable. The following matters are adopted by the Shariah Adviser in determining the Shariah status of the Fund's investments.

#### **I. Investment**

##### **1. Islamic money market instruments**

For investment in Islamic money market, the Fund may acquire any Islamic money market instruments based on the data available at:

- Bond Info Hub ([www.bondinfo.bnm.gov.my](http://www.bondinfo.bnm.gov.my))
- Fully Automated System for issuing/tendering (<https://fast.bnm.gov.my>)

The Fund may also invest into any other Islamic money market instruments deemed Shariah-compliant by the Shariah Advisory Council of the Bank Negara Malaysia ("the SAC of the BNM") or the Shariah Adviser.

##### **2. Investments in Islamic Deposits**

The Fund is prohibited from investing in interest-bearing deposits and recognizing any interest income.

##### **3. Any Other Shariah-compliant Investments**

For avoidance of doubt, the documents relating to the Shariah-compliant liquidity management instrument should be submitted for prior approval by the Shariah Adviser. Where the Shariah Adviser request a change to the Shariah Investment Guidelines, it shall give the Manager a reasonable period of time to effect such change in this Prospectus in accordance with the requirements of any applicable law and regulation.

#### **II. Cleansing/Purification Process for the Fund**

##### **Shariah Non-compliant Investment**

The Manager will immediately dispose of any Shariah non-compliant investment inadvertently made in the Fund. If the disposal of the Shariah non-compliant investment results in losses to the Fund, the losses are to be borne by the Manager by ensuring the loss portion is restored and returned to the Fund. The said investment will be disposed/withdrawn with immediate effect or within a period of not more than one month after becoming aware of the status of the investment. In the event that there are any capital gains or dividend or profit received before or after the disposal of the investment, such gains will be channelled to Baitulmal and/or charitable bodies as advised by the Shariah Adviser. The Fund have the right to retain only the investment cost.

#### **III. Zakat for the Fund**

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

**The investment portfolio of the Fund will comprise instruments that have been classified as Shariah-compliant by the SAC of the SC and, where applicable the SAC of BNM. For instruments that are not classified as Shariah-compliant by the SAC of the SC and, where applicable the SAC of BNM, the status of the instruments has been determined in accordance with the ruling issued by the Shariah Adviser.**

### **Who am I investing with?**

Manager	:	AmFunds Management Berhad ("AFM")
Investment Manager	:	AmIslamic Funds Management Sdn Bhd
Trustee	:	Deutsche Trustees Malaysia Berhad
Trustee's Delegate (Custodian)	:	Deutsche Bank (Malaysia) Berhad
Shariah Adviser	:	Amanie Advisors Sdn Bhd
Taxation Advisor	:	Deloitte Malaysia Tax Services Sdn. Bhd. (formerly known as Deloitte Tax Services Sdn Bhd)
Auditor	:	Ernst & Young PLT

All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd ("AIFM"), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

The Investment Manager may conduct cross trades between funds and private mandates which it is currently managing provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's propriety trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the person(s) or members of a committee undertaking the oversight function of the Fund and disclosed in the Fund's report accordingly.

### **What are the possible outcomes of my investment?**

Best Case	Income distribution.
Mid Case	No significant change in investment i.e. no income distribution.

Worst Case	Capital loss and with no income distribution.
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## What are the key risks associated with the Fund?

### General Risks Associated with Investing in a Unit Trust Fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors resulting in a decline in a fund's net asset value.
Inflation Risk	This is the risk that investors' investment in a fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund.
Non-Compliance Risk	This is the risk of the manager, the investment manager or the trustee not complying with their respective internal policies, the deed and its supplemental deeds, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of the fund.
Country Risk	Investments of a 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.
Loan/Financing Risk	This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed/financed money includes investors being unable to service the loan/financing payments.
Suspension Risk	Where the Manager suspends dealings of units in a fund (no redemption or subscription are allowed) under exceptional circumstances as set out in the Prospectus - Temporary suspension of determination of NAV and of the issue, switching and redemption of units. Suspension of a fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and continue to be subject to the risk factors inherent in the Fund.

### Specific Risks associated with the Fund

Rate of Return Risk	Rate of return risk refers to the impact following changes in the rate of returns of Islamic money market instruments and Islamic deposits. When a rate of return declines, the value of Islamic money market instruments may increase while future expected return from Islamic deposits may decrease, and vice versa.
Income Distribution Risk	The distribution of income is not guaranteed.
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 and consequently the value of the unit holders' investments in the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Credit and Default Risk	Credit risk relates to the creditworthiness and the expected ability to make timely payment of interest and/or principal by the issuers of the money market instruments, as well as the financial institutions where the Fund placed Islamic deposits. Default risk relates to the risk that an issuer of a money market instrument or a financial institution where the Fund placed Islamic deposits either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the money market instruments and/or the Islamic deposits.
Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfill a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah investment guidelines. Non-compliance may adversely affect the NAV of the Fund when the rectification of non-compliance results in losses.

**Note: The abovementioned risks which investors should consider before investing into the Fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Investors are advised to consult their professional adviser. Please refer to the Prospectus under "Risk Factors" for further details on risks.**

**Please note that if you invest in units through a distributor via a nominee system of ownership, you will not be deemed a unit holder under the deed of the Fund.**

## 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.

### What will I be charged by AFM?

Entry Charge	<b><u>Class A, Class B, Class C and Class D</u></b> There is no entry charge for this Class.
Exit Penalty	<b><u>Class A, Class B, Class C and Class D</u></b> There is no exit penalty for this Class.
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees are incurred only upon redemptions.
Switching Fee	<b>Switching fee</b>

	<p><b>Switching between funds managed by the Manager</b> Unit Holders are only allowed to switch to other funds where the currency denomination is the same as the fund switched out. For switches between any of the funds managed by the Manager, Unit Holders will be charged on the differences of the entry charge between funds switched, which is up to a maximum of 6% of NAV per unit of the fund switched into. No entry charge will be imposed if the fund to be switched into has a lower entry charge.</p> <p><b>Switching between Classes of the Fund</b> Unit Holders are not allowed to switch between Class(es) of the Fund. Switching between Class(es) will be carried out automatically by the Manager at no cost should the investor's unit holding in the Fund is above or below the minimum holding balance of a Class.</p>
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**What are the key ongoing fees charged to the Fund?**

Annual Management Fee	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 25%;">Class A</th> <th style="width: 25%;">Class B</th> <th style="width: 25%;">Class C</th> <th style="width: 25%;">Class D</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to 0.75% p.a.</td> <td style="text-align: center;">Up to 0.50% p.a.</td> <td style="text-align: center;">Up to 0.30% p.a.</td> <td style="text-align: center;">Up to 0.75% p.a.</td> </tr> </tbody> </table>	Class A	Class B	Class C	Class D	Up to 0.75% p.a.	Up to 0.50% p.a.	Up to 0.30% p.a.	Up to 0.75% p.a.
	Class A	Class B	Class C	Class D					
Up to 0.75% p.a.	Up to 0.50% p.a.	Up to 0.30% p.a.	Up to 0.75% p.a.						
of the Fund's NAV attributable to this Class.									
Annual Trustee Fee	Up to 0.08% per annum of the NAV of the Fund.								
Fund Expenses	<p>A list of the expenses directly related but not limited to:</p> <ul style="list-style-type: none"> <li>• audit fees;</li> <li>• tax agent's fees;</li> <li>• printing and postages of annual and semi-annual reports;</li> <li>• bank charges;</li> <li>• remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund;</li> <li>• lodgement fees for the Fund's reports;</li> <li>• Shariah Adviser's fees and expenses;</li> <li>• fees paid to brokers or dealers (if any); and</li> <li>• other expenses as permitted by the deed.</li> </ul>								

**Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in the Product Highlights Sheet are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the Unit Holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.**

**You are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions payable, if any, may go down as well as up.**

**How will I be notified of any increase in fees and charges?**

- A written communication will be sent to unit holders to notify of the higher rate and its effective date; and
- A supplementary or replacement prospectus will be registered and issued.

**How often are valuations available?**

We publish updated information on our website [www.aminvest.com](http://www.aminvest.com); and the NAV per unit of the Fund is sent to the Federation of Investment Managers Malaysia ("FIMM") in order for it to be published in major newspapers on a daily basis.

**How can I invest in or exit from this investment?**

**How can I invest in this investment?**

Investors may submit applications to the Manager on any Business Day with complete documentation subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Initial Investment	<p><b>Class A:</b> RM5,000 <b>Class B:</b> RM40,000,000 <b>Class C:</b> RM100,000,000 <b>Class D:</b> RM5,000</p> <p><i>Note: The Manager will decide the Class of the Fund for your investments based on your initial investment amount.</i></p>
Minimum Additional Investment	<p><b>Class A:</b> RM500 <b>Class B:</b> RM100,000 <b>Class C:</b> RM100,000 <b>Class D:</b> RM500</p>
Submission of application	Monday to Friday (except public holiday).
Cut-off time	<ul style="list-style-type: none"> <li>• If an application with complete documentation is accepted by us or our appointed distributors <b>before</b> 11.00 a.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</li> </ul>

	<ul style="list-style-type: none"> <li>If an application with complete documentation is accepted by us or our appointed distributors <b>after</b> 11.00 a.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</li> </ul> <p><i>Note:</i></p> <ul style="list-style-type: none"> <li><i>Business Day is a day on which the Bursa Malaysia and/or commercial banks in Kuala Lumpur are open for business. The Manager may declare certain Business Day to be non-Business Days although Bursa Malaysia and/or commercial banks in Kuala Lumpur are open, if the markets in which the Fund is invested in are closed for business. This is to ensure that investors are given a fair valuation of the Fund when making subscriptions or redemptions. This information will be communicated to you via our website at <a href="http://www.aminvest.com">www.aminvest.com</a>. Alternatively, you may contact our customer service at 03-2032 2888.</i></li> <li><i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</i></li> </ul>
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*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

**You should NOT make payment in cash to a unit trust consultant or issue a cheque in the name of a unit trust consultant.**

### **How can I exit from this investment?**

Investors may withdraw all or part of their units on any Business Day subject to the minimum withdrawal and to maintain a minimum holding for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption	<p><b>Class A:</b> 500 units  <b>Class B:</b> 100,000 units  <b>Class C:</b> 100,000 units  <b>Class D:</b> 500 units</p>
Minimum Holding Balance	<p><b>Class A:</b> 5,000 units  <b>Class B:</b> 40,000,000 units  <b>Class C:</b> 100,000,000 units  <b>Class D:</b> 5,000 units</p> <p>Switching between Class(es) A, B and C will be carried out automatically by the Manager should the investor's unit holding in a Class is above or below the minimum holding balance of Class A, B and C.</p>
Submission of redemption request	Monday to Friday (except public holiday).
Access to money	<p>Redemption request can be made on any Business Day by completing the transaction form or providing a letter of instruction (for non-individual or corporate investors only).</p> <ul style="list-style-type: none"> <li>If a redemption request with complete documentation is accepted by us or our appointed distributors <b>before</b> 10.00 a.m. on a Business Day, it will be processed at the end of day NAV per unit of the Fund of the same Business Day. The redemption proceeds will be paid to investors on the next Business Day.</li> <li>If a redemption request with complete documentation is accepted by us or our appointed distributors <b>after</b> 10.00 a.m. or on a non- Business Day, it will be processed at the end of day NAV per unit of the Fund of the next Business Day. The redemption proceeds will be paid to investors on the Business Day after the next Business Day.</li> </ul>
Cooling-off right	<p>Investors who are investing with the Manager for the first time may exercise their cooling-off right. The cooling-off right, however, shall not extend to a corporation/institution, staff of the Manager and persons registered with a body approved by the Securities Commission Malaysia to deal in unit trust funds.</p> <p>The refund for every unit held by you pursuant to your exercise of a cooling-off right shall be the sum of:</p> <ol style="list-style-type: none"> <li>the NAV per unit on the day the units were purchased or the prevailing NAV per unit at the point of exercise of the cooling-off right (whichever is lower); and</li> <li>the entry charge per unit originally imposed on the day the units were purchased.</li> </ol> <p>Investors shall be refunded within seven (7) Business Days from the receipt of the cooling-off application.</p>
Cooling-off period	The cooling-off period shall be for a total of six (6) Business Days commencing from the date the application for units is received by the Manager.

*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

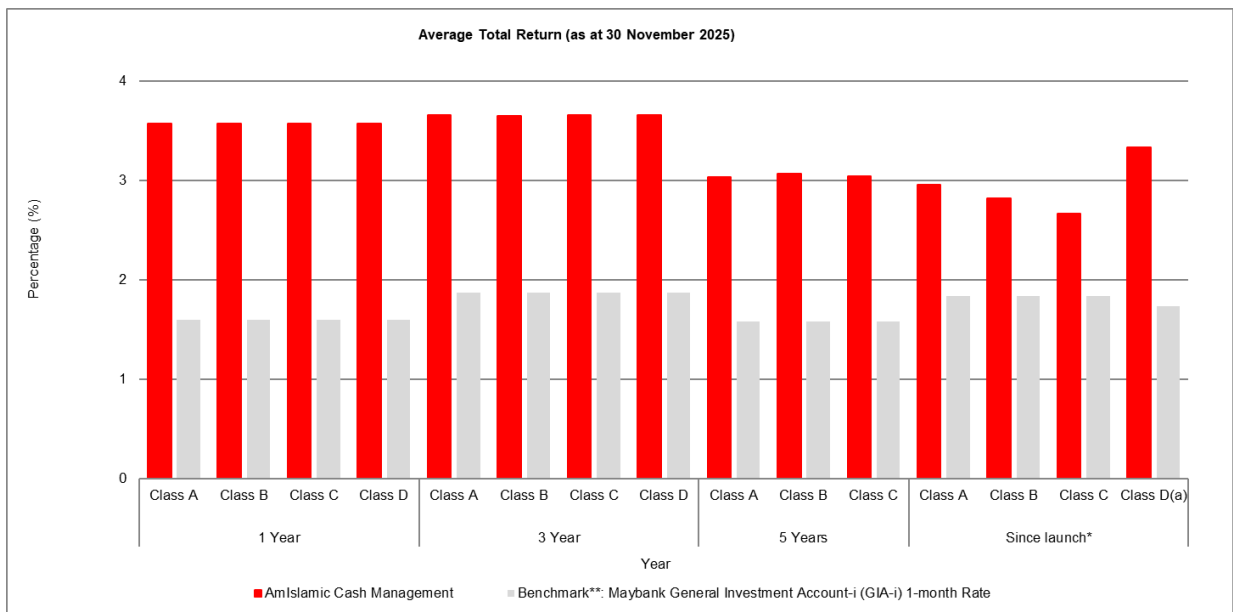
**No withdrawals will be paid in cash under any circumstances.**

## Fund Performance

### Average Total Return (as at 30 November 2025)

	1 Year				3 Years			
	%	%	%	%	%	%	%	%
	Class A	Class B	Class C	Class D	Class A	Class B	Class C	Class D
<b>AmIslamic Cash Management</b>	3.57	3.57	3.57	3.57	3.66	3.65	3.66	3.66
<b>Benchmark**:</b> Maybank General Investment Account-i (GIA-i) 1-Month Rate	1.60	1.60	1.60	1.60	1.87	1.87	1.87	1.87

	5 Years			Since Launch*			
	%	%	%	%	%	%	%
	Class A	Class B	Class C	Class A	Class B	Class C	Class D (a)
<b>AmIslamic Cash Management</b>	3.03	3.07	3.04	2.96	2.82	2.67	3.33
<b>Benchmark**:</b> Maybank General Investment Account-i (GIA-i) 1-Month Rate	1.58	1.58	1.58	1.84	1.84	1.84	1.74



**Since Launch of Fund\*:**

Class A (27 November 2017)  
Class B (27 November 2017)  
Class C (27 November 2017)  
Class D (20 December 2021)

**Benchmark\*\***

Maybank General Investment Account-i (GIA-i) 1-Month Rate  
(Available at [www.aminvest.com](http://www.aminvest.com) / [www.maybank2u.com.my](http://www.maybank2u.com.my))

(a) Total actual return for the financial period from 20 December 2021 (date of launch) to 30 November 2022

Source Benchmark Return: AmFunds Management Berhad

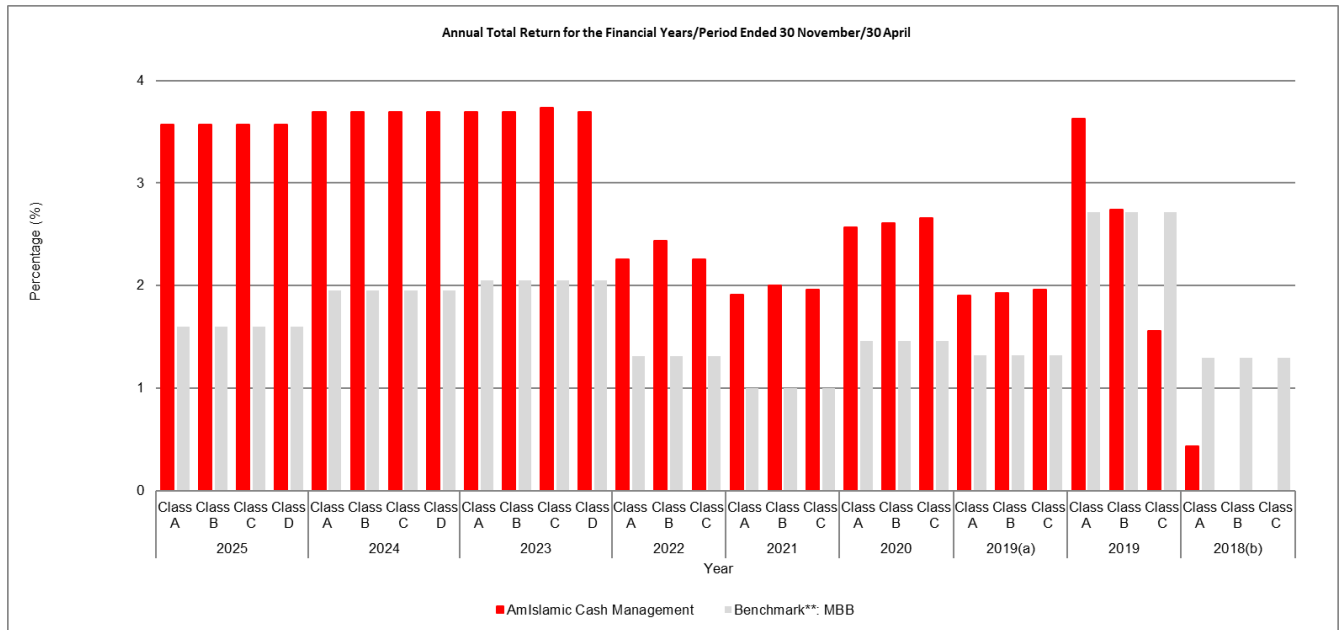
Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

### Annual Total Return for the Financial Years/Period Ended 30 November/30 April

	2025				2024				2023			
	Class A	Class B	Class C	Class D	Class A	Class B	Class C	Class D	Class A	Class B	Class C	Class D
<b>AmIslamic Cash Management</b>	3.57	3.57	3.57	3.57	3.69	3.69	3.69	3.69	3.69	3.69	3.73	3.69
<b>Benchmark**:</b> Maybank General Investment Account-i (GIA-i) 1-Month Rate	1.60	1.60	1.60	1.60	1.95	1.95	1.95	1.95	2.05	2.05	2.05	2.05

	2022			2021			2020		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
<b>AmIslamic Cash Management</b>	2.26	2.44	2.26	1.91	2.00	1.96	2.57	2.61	2.66
<b>Benchmark**: Maybank General Investment Account-i (GIA-i) 1-Month Rate</b>	1.31	1.31	1.31	1.00	1.00	1.00	1.46	1.46	1.46

	2019(a)			2019			2018(b)		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
<b>AmIslamic Cash Management</b>	1.90	1.93	1.96	3.63	2.74	1.56	0.43	-	-
<b>Benchmark**: Maybank General Investment Account-i (GIA-i) 1-Month Rate</b>	1.32	1.32	1.32	2.72	2.72	2.72	1.30	1.30	1.30



**Benchmark\*\***

**Maybank General Investment Account-i (GIA-i) 1-Month Rate**  
(Available at [www.aminvest.com](http://www.aminvest.com) / [www.maybank2u.com.my](http://www.maybank2u.com.my))

- (a) Total actual return for the financial period from 27 November 2017 (date of launch) to 30 April 2018
- (b) Total actual return for the financial period from 1 May 2019 to 30 November 2019 (change of FYE from April to November)

Source Benchmark Return: AmFunds Management Berhad  
Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

**1-Year Fund Performance Review**

**Class A**

For the financial year ended 30 November 2025, the Fund registered a return of 3.57% which is entirely income distributions in nature. Thus, the Fund's return of 3.57% has outperformed the benchmark's return of 1.60% by 1.97%.

**Class B**

For the financial year ended 30 November 2025, the Fund registered a return of 3.57% which is entirely income distributions in nature. Thus, the Fund's return of 3.57% has outperformed the benchmark's return of 1.60% by 1.97%.

**Class C**

For the financial year ended 30 November 2025, the Fund registered a return of 3.57% which is entirely income distributions in nature. Thus, the Fund's return of 3.57% has outperformed the benchmark's return of 1.60% by 1.97%.

**Class D**

For the financial year ended 30 November 2025, the Fund registered a return of 3.57% which is entirely income distributions in nature. Thus, the Fund's return of 3.57% has outperformed the benchmark's return of 1.60% by 1.97%.

**Basis of calculation and assumptions**

AmIslamic Cash Management's performance is calculated based on the net asset value per unit of the Fund. Average total return of the Fund and its benchmark for a period is computed based on the accumulated return for that period annualised over one year.

**Portfolio Turnover Ratio (PTR)**

	Financial Year Ended 30 November 2025	Financial Year Ended 30 November 2024	Financial Year Ended 30 November 2023
<b>PTR (times)</b>	4.35	13.90	22.29
<b>Remarks</b>	The decrease in the PTR for 2025 and 2024 were due mainly to investing activities.		

**Distribution**

	Financial Year Ended 30 November 2025				Financial Year Ended 30 November 2024			
	Class A	Class B	Class C	Class D	Class A	Class B	Class C	Class D
<b>Gross distributions (RM)</b>	1,493,658	2,572,226	6,605,998	2,480,249	4,010,971	1,248,040	8,078,353	3,374,612
<b>Net distributions (RM)</b>	1,493,658	2,572,226	6,605,998	2,480,249	4,010,971	1,248,040	8,078,353	3,374,612

	Financial Year Ended 30 November 2023			
	Class A	Class B	Class C	Class D
<b>Gross distributions (RM)</b>	5,217,787	54,241	5,968,274	2,154,678
<b>Net distributions (RM)</b>	5,217,787	54,241	5,968,274	2,154,678

Distribution is in the form of cash.

**Past performance of the Fund is not an indication of its future performance.  
Unit prices and investment returns may go down, as well as up.**

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

1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at [enquiries@aminvest.com](mailto:enquiries@aminvest.com). If you wish to write to us, please address your letter to:

**AmFunds Management Berhad**  
9<sup>th</sup> & 10<sup>th</sup> Floor, Bangunan AmBank Group  
No.55, Jalan Raja Chulan  
50200 Kuala Lumpur

2. If you are dissatisfied with the outcome of your complaint to us, you may then submit your dispute to Financial Markets Ombudsman Service (FMOS) within 6 months from the date of receiving our final decision on your complaint:
- (a) via the FMOS Complaint Handling Portal : [complaint.fmos.org.my/index.php](http://complaint.fmos.org.my/index.php)
  - (b) via phone to : 03-2272 2811
  - (c) in person or via letter to : The Chief Executive Officer  
Financial Markets Ombudsman Service (FMOS)  
Level 14, Main Block Menara Takaful Malaysia  
No 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur
3. Alternatively, you may also lodge your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To lodge a complaint, please contact the SC's Consumer & Investor Office:
- (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](mailto:aduan@seccom.com.my)
  - (d) via online complaint form available at : [www.sc.com.my](http://www.sc.com.my)
  - (e) via ordinary mail/courier to : Consumer & Investor Office  
Securities Commission Malaysia  
No. 3, Persiaran Bukit Kiara Bukit Kiara  
50490 Kuala Lumpur
4. You can also direct your complaint to Federation of Investment Managers Malaysia (FIMM):
- (a) via online complaint form available at : [www.fimm.com.my/investors/lodge-a-complaint/](http://www.fimm.com.my/investors/lodge-a-complaint/)
  - (b) via downloaded complaint form to : 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
  - (c) via phone to the Aduan Hotline at : 03-7890 4242
  - (d) via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - (e) via letter to : 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

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