

ANNOUNCEMENT

NOTICE

To all unit holders of AmlInstitutional Income Premium

RE: Issuance of the Second Supplementary Information Memorandum dated 30 September 2026 in respect of AmlInstitutional Income Premium ("Fund")

Dear Valued Distributor / Unit Holder,

Thank you for investing with us.

We wish to inform you that we have lodged the Second Supplementary Information Memorandum in respect of the Fund dated and effective 30 September 2026 ("Second Supplementary Information Memorandum") with Securities Commission Malaysia. The Second Supplementary Information Memorandum has to be read in conjunction with the Information Memorandum dated 18 March 2019 and the First Supplementary Information Memorandum dated 14 February 2024 for the Fund.

The Second Supplementary Information Memorandum is issued to include the following changes, but is not limited to:

- the updates made to the disclosure in "Definitions";
- the update on Corporate Directory of the Trustee;
- the updates made to the disclosure in "The Fund's Detailed Information";
- the updates made to the disclosure in "Fees, Charges and Expenses";
- the updates made to the disclosure in "Transaction Information";
- the updates made to the disclosure in "The Management Company";
- the updates made to the disclosure in "The Shariah Adviser";
- the updates made to the disclosure in "Related Party Transactions or Conflict of Interest"; and
- other editorial, general and administrative updates.

For full details, kindly refer to the Second Supplementary Information Memorandum and summary list of key amendments below. Should you require further information and clarification, please do not hesitate to contact us at:

Tel: +603-2032 2888

Fax: +603-2031 5210

Email: enquiries@aminvest.com

AmlIslamic Funds Management Sdn. Bhd.

30 September 2026

Summary List of Key Amendments for the Second Supplementary Information Memorandum. This Second Supplementary Information Memorandum has to be read in conjunction with the Information Memorandum dated 18 March 2019 and the First Supplementary Information Memorandum dated 14 February 2024 for the Fund.

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Second Supplementary Information Memorandum						
Update to the definition of “Sophisticated Investor(s)” and the removal of definition for “AmlInvest”	<table><tr><td>AmlInvest</td><td>The brand name for the funds management business of AMMB Holdings Berhad comprising AmFunds Management Berhad and AmlIslamic Funds Management Sdn. Bhd.</td></tr><tr><td>Sophisticated Investor(s)</td><td>Means any person who comes within any of the categories of investors set out in Part 1, Schedule 6 and 7 of the CMSA.</td></tr></table>	AmlInvest	The brand name for the funds management business of AMMB Holdings Berhad comprising AmFunds Management Berhad and AmlIslamic Funds Management Sdn. Bhd.	Sophisticated Investor(s)	Means any person who comes within any of the categories of investors set out in Part 1, Schedule 6 and 7 of the CMSA.	<table><tr><td>Sophisticated Investor(s)</td><td>Has the same meaning as prescribed in the SC Guidelines and Guidelines on Categories of Sophisticated Investors or such other relevant laws and guidelines as may be amended from time to time.</td></tr></table>	Sophisticated Investor(s)	Has the same meaning as prescribed in the SC Guidelines and Guidelines on Categories of Sophisticated Investors or such other relevant laws and guidelines as may be amended from time to time.
AmlInvest	The brand name for the funds management business of AMMB Holdings Berhad comprising AmFunds Management Berhad and AmlIslamic Funds Management Sdn. Bhd.							
Sophisticated Investor(s)	Means any person who comes within any of the categories of investors set out in Part 1, Schedule 6 and 7 of the CMSA.							
Sophisticated Investor(s)	Has the same meaning as prescribed in the SC Guidelines and Guidelines on Categories of Sophisticated Investors or such other relevant laws and guidelines as may be amended from time to time.							
The information in relation to “Corporate Directory” under “Trustee”	TRUSTEE AmanahRaya Trustees Berhad Registration Number: [200701008892 (766894-T)] Registered Office Tingkat 11, Wisma AmanahRaya No. 2, Jalan Ampang, 50508 Kuala Lumpur Tel: 03-2055 7388 Business Address Level 14, Wisma AmanahRaya No. 2, Jalan Ampang, 50508 Kuala Lumpur Tel: 03-2036 5129 Fax: 03-2072 0322 Website: www.artrustees.my	TRUSTEE AmanahRaya Trustees Berhad Registration number: 200701008892 (766894-T) <i>Registered office</i> Level 34, Vista Tower The Intermark 348 Jalan Tun Razak 50400 Kuala Lumpur <i>Business office</i> Level 31, Vista Tower The Intermark 348 Jalan Tun Razak 50400 Kuala Lumpur Tel: (03) 8680 5129 Fax: (03) 8680 5214 Website: www.artrustees.my Email: info@artrustees.com.my						

	Not Applicable		The following disclaimer is hereby inserted at the end of “Corporate Directory” section: <i>Note: The corporate information which may be updated from time to time is also available on our website at www.aminvest.com/connect/corporate-directory.</i>	
Investment strategy and asset allocation	Investment strategy	The Fund seeks to achieve its investment objective by investing up to 100% of the NAV in RM-denominated Islamic fixed income securities and Islamic money market instruments. The Fund may also invest in other Shariah-compliant permitted investments as provided in the Deed.	Investment strategy	The Fund seeks to achieve its investment objective by investing more than 50% of the NAV in RM-denominated Islamic fixed income securities and up to 50% of the NAV in Islamic money market instruments and Islamic deposits. The Fund may also invest in other Shariah-compliant permitted investment as provided in the Deed.
	Asset allocation	• Up to 100% of the Fund’s NAV in Islamic fixed income securities; and • Up to 100% of the Fund’s NAV in liquid assets such as cash, Islamic deposits and Islamic money market instruments.	Asset allocation	• More than 50% of the Fund’s NAV in Islamic fixed income securities; and • Up to 50% of the Fund’s NAV in Islamic money market instruments and Islamic deposits.
Shariah Investment Guidelines	Shariah Investment Guidelines	The following are the Shariah Investment Guidelines for the Fund, which 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 Shariah principles and shall not invest in investment instruments that are prohibited by Shariah principles based on the parameters of the applicable SAC and the Shariah Adviser of the Fund. 1. The Fund will invest in sukuk approved by the SAC of SC and/or the Shariah Adviser. 2. Islamic deposits shall be placed with financial institutions licensed under the Islamic Financial Services Act 2013 and/or	Shariah Investment Guidelines	The Fund is to acquire only the following Shariah-compliant fixed income instruments: <u>Sukuk</u> Sukuk are certificates that provide evidence of an investment into an underlying asset or a project which is typically an income generating asset or project. The types of Sukuk that are permissible for the Fund to invest in would include but not limited to: 1. Bai’ Bithaman Ajil 2. Murabahah 3. Ijarah 4. Musharakah 5. Mudarabah

		Financial Services Act 2013, whichever is appropriate. For the avoidance of doubt, only Islamic account is permitted for placement of deposit with institutions licensed under the Islamic Financial Services Act 2013 and/or Financial Services Act 2013. The Fund is also prohibited from investing in interest-bearing deposits and recognising any interest income. 3. Islamic money market instruments issued in Malaysia must be approved by SAC of BNM. Money market instruments that are endorsed by other Shariah adviser(s) or Shariah committee(s) must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals. 4. For avoidance of doubt, the documents relating to the Shariah 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 the Information Memorandum in accordance with the requirements of any applicable law and regulation. Purification Process for the Fund <u>Shariah non-compliant investment</u> The Manager will immediately dispose-off any Shariah noncompliant investment inadvertently made in the Fund. If the disposal	6. Istithmaar All these Sukuk must represent an undivided beneficial ownership of the Sukuk investors in the underlying income producing assets. The profits payable to Sukuk investors is to be generated from these assets. The above list is not meant to be exhaustive. As the Sukuk market is always evolving, the Manager would be allowed to invest in newly introduced Sukuk structures if they are deemed as Shariah-compliant by the Shariah Adviser. <u>Shariah fixed income deposit or investment</u> This will include all dealings and transactions using Murabahah based commodity trading and other Shariah-compliant liquidity instruments to obtain a fixed income return through a special arrangement. 1. Commodity Murabahah 2. Tawarruq 3. Mudarabah investment account 4. Wakalah investment 5. Shariah-compliant government Investment Issues <u>Islamic deposits</u> Islamic deposits shall be placed with financial institutions licensed under the Islamic Financial Services Act 2013 and/or Financial Services Act 2013, whichever is appropriate. For the avoidance of doubt, only Islamic account is permitted for placement of Islamic deposits with financial institutions licensed under the Financial Services Act 2013. The Fund is also prohibited from investing in interest-bearing
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		of the Shariah non-compliant investment results in losses to the Fund, the losses are to be borne by the Manager. The said investment will be disposed/withdrawn with immediate effect or within a month of knowing the status of the securities. Any capital gains or dividend received during or after disposal of the investment will be channelled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. The Fund have the right to retain the investment cost only. <u>Zakat for the Fund</u> The Fund does not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Fund. Thus, investors 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 SC and, where applicable the SAC of BNM. For instruments that are not classified as Shariah-compliant by the SAC of 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.	deposits and recognising any interest income. <u>Islamic money market instruments</u> Islamic money market instruments issued in Malaysia must be approved by the Shariah Advisory Council of BNM. Islamic money market instruments that are endorsed by other Shariah adviser or committee must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals. 2. Restrictions Any Shariah fixed income or liquidity instruments that are not mentioned in this guideline will have to be submitted to the Shariah Adviser for evaluation and endorsement prior to investment. Cleansing / Purification Process for the Fund <u>Active Breach / Wrong Investment</u> Refers to Shariah non-compliant investment made by the Manager. The said investment will be disposed of / withdrawn with immediate effect or within a month of knowing the status of the investment. In the event of the investment resulted in gain (through capital gain and/or dividend) received before or after the disposal of the investment, the gain is to be channeled to <i>baitulmal</i> and/or any other charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.
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			Zakat for the Fund The Fund does not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Fund. Thus, investors 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 Shariah Advisory Council of the SC ("SACSC") and, where applicable the Shariah Advisory Council of BNM. For instruments that are not classified as Shariah-compliant by the SACSC and, where applicable the Shariah Advisory Council of BNM, the status of the instruments has been determined in accordance with the ruling issued by the Shariah Adviser.
The information in relation to "Fund Expenses" under Section 5.2 – Ongoing Fees and Expenses	Fund Expenses The Manager and the Trustee may be reimbursed out of the Fund for any cost reasonably incurred in the administration of the Fund. The Fund's expenses currently include but are not limited to: audit fees, tax agent's fees, printing and postages of annual and quarterly reports, bank charges, investment committee fee for independent members, lodgement fees for Fund's reports, taxes, commission paid to brokers (if any), Shariah advisor fee and other indirect or similar duties imposed by the law or the government and/or other regulatory authorities, modification of the Deed, any meeting of the Unit Holders and other expenses as permitted by the Deed.	Fund Expenses The Manager and the Trustee may be reimbursed out of the Fund for any cost reasonably incurred in the administration of the Fund. The Fund's expenses currently include but are not limited to audit fees, tax agent's fees, printing and postages of annual and quarterly reports, bank charges, remuneration and out of pocket expenses of the person(s) or members of the committee undertaking an oversight function of the Fund, lodgement fees for Fund's reports, fees paid to brokers or dealers (if any), Shariah advisor fee and other expenses as permitted by the Deed.	

Rebates and Commission	It is our policy to channel all rebates, if any, received from brokers or dealers to the Fund. However, soft commissions received for goods and services which are of demonstrable benefit to Unit Holders and in the form of research and advisory services that assist in the decision making process relating to the Fund's investments such as fundamental databases, financial wire services, technical analysis software and securities quotation system incidental to investment management of the Fund and the dealing with the broker or dealer is executed on terms which are the most favourable for the Fund are retained by us.	The Manager will not retain any rebate from, or otherwise share in any commission with, any broker, dealer in consideration of directing dealings in the assets of the Fund. Any rebate or shared commission received in connection with transactions effected for the Fund will be credited to the account of the Fund and will form part of the Fund's assets, subject to applicable laws, regulations and the requirements of the SC. Notwithstanding the foregoing, the Manager may receive and retain soft commissions provided by any broker or dealer in connection with transactions effected for the Fund, provided that: (i) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory-related goods and services that assist the Manager and/or the investment manager in the investment-management and decision-making process; (ii) any dealing with the broker or dealer is executed on terms that are the most favourable and reasonably available for the Fund; (iii) the availability of soft commissions is not the sole or primary purpose for performing or arranging transactions with the broker or dealer; and (iv) the Manager will not enter into unnecessary trades or excessive transactions for the purpose of obtaining or qualifying for soft commissions. Details of the soft commissions received, where required, will be disclosed in the Fund's annual report.
Unclaimed Moneys	Any moneys payable to you which remains unclaimed (hereinafter referred to as unclaimed amount) for the last twelve (12) months or such period as may be prescribed under Unclaimed Moneys Act 1965 from the date of payment will be paid to Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act 1965. Thereafter, all claims need to be made to the Registrar of Unclaimed Moneys.	Any moneys payable to you which remains unclaimed (hereinafter referred to as "Unclaimed Amount") for a period of not less than two (2) years from the date of payment or such other period as may be prescribed by the Unclaimed Moneys Act 1965 will be paid to Registrar of Unclaimed Moneys in accordance with the requirements of the said Act. Thereafter, all claims need to be made to the Registrar of Unclaimed Moneys.

		Unit Holders may claim the Unclaimed Amount from the Registrar of Unclaimed Moneys.
Cross Trade and Customer Identification Program" <i>Note: Information in relation to cross trade is now disclosed under Section 11 – Related Party Transactions or Conflict of Interest</i>	Cross Trade The Manager may conduct cross trades between funds and private mandates it currently manages provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between personal account of an employee of the Manager and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Fund's report accordingly. Customer Identification Program Pursuant to the relevant laws of Malaysia on money laundering, we have an obligation to prevent the use of the Fund for money laundering purposes. As such, we and/or our appointed distributors have put in place a "Know Your Customer" ("KYC") policy where procedures are in place to identify and verify the investor's identification through documents such as identity card, passport, constituent documents or any other official documents. We and/or our appointed distributors reserve the right to request such information, either at the time an application is made or thereafter, as is necessary to verify the identity of an investor (or each of the investors in the case of joint investors) and/or to periodically update our records. We and/or our appointed distributors require you to provide us with your information and information of beneficial owner such as name, date of birth, national registration card number, residential and business address, (and mailing address if different), name of beneficial owner, address of beneficial owner, national registration card number of beneficial owner, date of birth of beneficial owner or other information and official identification. For corporate clients, we and/or our appointed distributors require	Customer Identification Program / Anti-Money Laundering We and/or our appointed distributors are required to comply with all applicable laws and regulation in relation to anti-money laundering, counter terrorism financing, anti-restricted activity financing and counter proliferation financing. As part of these obligations, we may, at the time an application is made or at any time thereafter, request such information and documentation as may be necessary to verify the identity of an investor, beneficial ownership, source of funds and source of wealth, or to comply with ongoing due diligence and regulatory requirements. Failure to provide the required information or documentation may result in the rejection of an application, restrictions being placed on transactions or redemptions, or the termination of the investment. In circumstances where required information is not provided or where verification cannot be satisfactorily completed, we and/or our appointed distributors reserve the right to refuse to accept a subscription application or to delay or decline the processing of redemption requests. In the case of a subscription application, any monies received will be returned to the account from which the monies were originally debited, without interest or profit. In the case of a redemption request, the relevant units will not be redeemed until the necessary requirements have been satisfied. Where required under applicable laws and regulations, we shall report suspicious transactions or other matters to the relevant authorities. We and/or our appointed distributors have established and maintain know-your-customer ("KYC") policies and procedures, which include measures to identify and verify the investors through appropriate documentation, such as identity cards, passports,

	you to provide us the name of the company, principal place of business, source of income/asset, identification documents of the directors/shareholders/partners, board resolution pertaining to the investment and the person authorised to operate the account, all of which as per requirements under regulation when you open or re-open an account. We and/or our appointed distributors also reserve the right to request additional information including the source of the funds and identity of any beneficial owners as may be required to support the verification information and to allow us to complete adequate due diligence. In the event of delay or failure by the investor to produce any information required for verification purpose, we and/or our appointed distributors may refuse to accept an application request. In relation to a subscription application, any monies received will be returned without interest to the account from which the monies were originally debited, and in relation to redemption application, no units will be redeemed to the investor. We and/or our appointed distributors also reserve the right to place restriction on transactions or redemptions on your account until your identity is verified. In the event of any breaches to the applicable laws on money laundering, we have a duty to notify the relevant authority of the said breaches.	constituent documents or any other official documents, as applicable. For corporate investors, the required information may include, without limitation, details of the company's incorporation, principal place of business, nature of business, source of funds and/or assets, information on the ownership and control structure of the company, including the identity of its ultimate beneficial owner(s), as well as identification documents of directors, shareholders, partners or authorised signatories, relevant board resolutions, and details of authorised account operators, in accordance with applicable regulatory requirements. If you invest in the Fund through a distributor, the distributor may be required to provide additional information to us, including details of ultimate beneficial owners or beneficiaries investing in the Fund. Failure to provide such information may result in the rejection or delay of subscription or redemption requests until the required information is received. These measures are implemented to safeguard the integrity of the financial system and to prevent the misuse of the Fund for unlawful activities.
Designated Fund Manager	Kevin Wong Weng Tuck Kevin Wong Weng Tuck is the Principal Officer of AIFM. His responsibilities include business development and marketing of Islamic funds as well as managing the Shariah compliance and governance of AIFM and its investment portfolios. Kevin is also the Chief Investment Officer (CIO) of AIFM, overseeing the company's investments across asset classes, overall investment strategies and portfolio positioning of funds under management. He is the designated fund manager for all Islamic funds under AIFM's management. He has over twenty-three (23) years of experience in the financial services, capital markets and funds management	Haslinda binti Ibrahim The profile of Haslinda binti Ibrahim is available on our website at: www.aminvest.com/about-us/corporate-profile/amislamic-funds-management-sdn-bhd.

	industries. In year 2000, he joined AFM as an investment analyst. His last position held before CIO was Senior Vice President, Head of Research, which oversaw a team of fifteen (15) research personnel that conducted fundamental and relative value analysis on economic, monetary and financial developments, industry sectors, listed and unlisted companies in eighteen (18) countries around the globe. Kevin graduated with a degree in Bachelor of Commerce (Accounting) from Monash University, Australia. He holds a Capital Markets Services Representative's License for the regulated activity of funds management.	
The Shariah Adviser	Amanie Advisors Sdn Bhd Amanie Advisors Sdn Bhd ("Amanie") is a Shariah advisory, consultancy, training and research and development boutique for institutional and corporate clientele focusing on Islamic financial services. Amanie is a registered Shariah Adviser with the SC. It has been established with the aim of addressing the global needs for experts' and Shariah scholars' pro-active input. This will ultimately allow the players in the industry to manage and achieve their business and financial goals in accordance with the Shariah principles. Amanie also focuses on organizational aspect of the development of human capital in Islamic finance worldwide through providing updated quality learning embracing both local and global issues on Islamic financial products and services. The company is led by Tan Sri Dr. Mohd Daud Bakar and teamed by an active and established panel of consultants covering every aspect related to the Islamic banking and finance industry both in Malaysia and the global market. Currently, the team comprises of eight (8) full-time consultants who represent dynamic and experienced professionals with a mixture of corporate finance, accounting, product development, Shariah law and education. Amanie meets every quarter to address Shariah advisory matters pertaining to our Islamic funds. Since 2005, Amanie has acquired nineteen (19) years of experience in the advisory role of unit trusts with more than 200 funds locally and globally. As at LPD, Amanie acts as Shariah adviser to 120 Islamic funds.	The information relating to Amanie Advisors Sdn Bhd ("Amanie Advisors") and its experience is available on our website at: www.aminvest.com/values-based-investing/shariah-adviser. Amanie Advisors' representatives meet with the Manager every quarter to address Shariah advisory matters pertaining to our Islamic funds. The roles of the Shariah Adviser are: 1. To provide Shariah expertise and advice on Shariah matters in relation to the Islamic capital market products or the Islamic capital market service, including matters relating to documentation, structure, feature, investment instruments and ensure that all aspects of the products or activities are in accordance with Shariah requirements as set out in the relevant securities laws and guidelines issued by the SC. Documentation includes where applicable, the Deed, Information Memorandum, offering documents and circular to Unit Holders relating to acquisition or disposal of assets. 2. To ensure that the applicable Shariah rulings, principles and concepts endorsed by the Shariah Advisory Council are complied with. 3. To give consideration on aligning with the principles set out in the <i>Maqasid al-Shariah Guidance Islamic Capital Market Malaysia</i> issued by the SC in relation to the Islamic capital market product and Islamic capital market service and disclose the same in the Shariah pronouncement.

	The roles of Shariah Adviser are: 1. To advise on all aspects of the Fund and fund management business in accordance with Shariah principles. 2. To ensure that the Fund is managed and administered in accordance with Shariah principles. 3. To provide expertise and guidance in all matters relating to Shariah principles, including on the Deed and Prospectus, its structure and investment process, and other operational and administrative matters. 4. To consult with SC where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process. 5. To act with due care, skill and diligence in carrying out its duties and responsibilities. 6. Responsible for scrutinizing the Fund's compliance report as provided by the compliance officer and investment transaction reports to ensure that the Fund's investments are in line with Shariah principles. 7. To prepare a report to be included in the Fund's interim and annual reports certifying whether the Fund have been managed and administered in accordance with Shariah principles for the period concerned. Designated Person Responsible for Shariah Matters of the Fund Tan Sri Dr. Mohd Daud Bakar, Shariah Adviser Tan Sri Dr. Mohd Daud Bakar is the Founder and Executive Chairman of Amanie Group. One of its flagship companies namely Amanie Advisors, is operating in a few cities globally. He serves as the Chairman of Shariah Advisory Council (SAC) of the Astana International Financial Centre (AIFC), Kazakhstan, the First Abu Dhabi Bank (UAE), and Permodalan Nasional Berhad (PNB). He was the former Chairman of the Shariah Advisory Council (SAC) at the Central Bank of Malaysia, and former Chairman of the SAC at the Securities Commission of Malaysia.	4. To apply <i>ijtihad</i> (intellectual reasoning) to ensure all aspects relating to the Islamic capital market product and the Islamic capital market service are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the Shariah Advisory Council. 5. To act with due care, skill and diligence. 6. To consult the SC where there is ambiguity or uncertainty to any Shariah matters. 7. To review reports of the compliance officer or any investment transaction report to ensure that the Islamic fund management business and investment activities are Shariah-compliant. 8. To prepare a report stating its opinion whether the Islamic fund management business has been managed or administered in accordance with Shariah. The designated person responsible for Shariah advisory matters of the Islamic funds is Puan Suhaida Mahpot as the Chief Executive Officer of Amanie Advisors and Dr. Shamsiah Binti Mohamad as the Resident Shariah Scholar supported by Encik Ahmad Anas Fadzil and Encik Ahmad Faizul Rizal Amran as the Shariah officers, and their profiles are available on our website at http://www.aminvest.com/values-based-investing/shariah-adviser.
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	Tan Sri Dr Daud is also a Shariah board member of various global financial institutions, including the National Bank of Oman (Oman), Amundi Asset Management (France), Bank of London and Middle East (London), BNP Paribas Najma (Bahrain), Natixis Bank (Dubai), Morgan Stanley (Dubai), Sedco Capital (Saudi and Luxembourg) and Dow Jones Islamic Market Index (New York) amongst many others. Tan Sri serves as the Chairman of Federal Territory Islamic Religious Department [Majlis Agama Islam Persekutuan (MAIWP)]. In the corporate world, he is currently a member of the PNB Investment Committee. Previously, he served as a Board Director at Sime Darby Property Berhad and Chairman to Malaysia Islamic Economic Development Foundation (YaPEIM). In addition, he is the co-founder of Experts Analytics Centre Sdn Bhd and MyFinB Sdn. Bhd. He also serves as the Chairman of Berry Pay Sdn. Bhd., Data Sukan Consulting Sdn. Bhd., Bio Fluid Sdn. Bhd., KAB Gold Dynamics Sdn. Bhd., Bio- Angle Vacs Sdn. Bhd., Tulus Digital Sdn. Bhd., and Amanie Afra Halal Capital Co (Bangkok). He was the former 8th President of the International Islamic University of Malaysia (IIUM). The most recent recognition is Tan Sri Dr Mohd Daud has being conferred the esteemed Tokoh Maal Hijrah award by the State Government of Kedah in conjunction with the state-level Maal Hijrah celebration on July 2023. Tan Sri also has received the “Royal Award for Islamic Finance 2022” by His Majesty, the King of Malaysia. While in 2014, he received the “Most Outstanding Individual” award by His Majesty, the King of Malaysia, in conjunction with the national-level Prophet Muhammad’s birthday. Under his leadership, Amanie Advisors received the “Islamic Economy Knowledge Infrastructure Award” at the Global Islamic Economy Summit, Dubai 2015, by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, Oct 2015. On 13 November 2021, he was conferred the Darjah Kebesaran Panglima Setia Mahkota (P.S.M.) by the King of Malaysia which carries the title of “Tan Sri”. He received his first degree in Shariah from University of Kuwait in 1988 and obtained his PhD from University of St. Andrews, United	
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	Kingdom in 1993. In 2002, he completed his external Bachelor of Jurisprudence at University of Malaya. Tan Sri's first book entitled "Shariah Minds in Islamic Finance: An Inside Story of A Shariah Scholar" has won the "Islamic Finance Book of the Year 2016" by the Global Islamic Finance Award (GIFA) 2016. Then, his book on sukuk entitled "An Insightful Journey to Emirates Airline Sukuk: Pushing The Boundaries of Islamic Finance" has also won the "Best Islamic Finance Case 2017" by the GIFA 2017 in Kazakhstan. To date, Tan Sri has been authoring 28 books with different genre. Suhaida Mahpot, Chief Executive Officer Suhaida Mahpot is the Chief Executive Officer for Amanie Advisors in Kuala Lumpur office. She holds a Bachelor of Economics (Islamic Economic & Finance) from International Islamic University Malaysia and a professional certificate of Certified Shariah Advisor and Auditor (CSAA) of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). She joined Amanie in 2008 and was amongst the pioneers in the company. She is a specialist in sukuk advisory and has been advising numerous sukuk locally and internationally. One of the sukuk advised by her together with Tan Sri Dr. Mohd Daud Bakar has been awarded as Best Securitisation Sukuk at The Asset Triple A Islamic Finance Award (2020). Apart from sukuk advisory, her primarily focus is on Shariah governance, structuring, enhancement and conversion exercises, establishment of Islamic financial entities as well as development of Islamic products. Her career in banking & financial industry started as a trainee under Capital Market Graduated Trainee Scheme organized by the SC. Prior to joining Amanie, she worked with Affin Investment Bank Bhd since 2006 as an executive for debt & capital markets department. She completed various project financing deals using private debt securities instruments ranging from infrastructure & utilities, real estate, plantation and many others.	
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Related Party Transactions or Conflict of Interest	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 AmlIslamic Funds Management Sdn Bhd ("AIFM"), AmlInvestment Bank Berhad, AmlInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad. Trading in securities by an employee is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, investment committee members and employees are required to disclose their portfolio holdings and dealing transactions as required under the Personal Account Dealing Policy and the Management of Conflict of Interest Policy. Further, the abovementioned shall make disclosure of their holding of directorship and interest in any company. To the best of Trustee's knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustee and the Manager or any potential occurrence of it.	The Manager has established and maintained policies and procedures to identify, manage and mitigate actual, potential or perceived conflicts of interest that may arise in the course of managing the Fund. Where a conflict of interest arises or may arise between the interests of the Fund and those of any director, shareholder, committee member, or employee of the Manager who performs an oversight or decision making function in relation to the Fund, such person shall declare the conflict and recuse himself or herself from any deliberation, decision making process or exercise of discretion relating to the matter, in accordance with the Manager's internal governance policies, to preserve the integrity and impartiality of the Fund's operations. The Fund may enter into transactions with related parties of the Manager. For the purposes of this Information Memorandum, the related parties of the Manager include AmFunds Management Berhad, AmlInvestment Bank Berhad, AmlInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad. Such related party transactions may include, but are not limited to: • dealings in the sale and purchase of investment securities and instruments by the Fund; • placement of monies in money market deposits or investments; and • the holding of units in the Fund by related parties in their capacity as investors. All related party transactions shall be carried out on terms which are fair and reasonable, consistent with prevailing market practices and which are not less favourable to the Fund than those available in comparable arm's length transactions between independent parties. Such transactions shall be undertaken in accordance with the provisions of the Deed, the Manager's internal policies and applicable regulatory requirements, and shall be subject to appropriate review and oversight.
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		The Manager may undertake cross trades involving the fund and another fund or private mandate under the Manager's management, where permitted under the respective deeds, respective investment mandates, and applicable regulatory requirements. Any such cross trade shall be undertaken only where the Manager determines that the transaction is in the best interests of the fund and other participating portfolio, and that the terms, including the transaction price, are fair, reasonable and determined on an objective and independently supportable basis. All cross trades involving the fund shall be subject to the Manager's internal policies and controls, appropriate segregation of duties, documentation and independent review or oversight. Cross trades between the fund and the personal account of any director, committee member or employee of the Manager are strictly prohibited. Trading in securities by directors, committee members performing an oversight function and employees of the Manager are permitted, subject to strict compliance with the Manager's policies and guidelines on conflict of interest management and personal account dealing. In addition, such individuals are required to disclose any directorships and interests held in any company, to ensure transparency and to facilitate the effective identification, monitoring and management of potential conflicts of interest. Details of related party transactions and cross trades (if any) will be disclosed in the Funds' reports to Unit Holders in accordance with applicable requirements. To the best of the Trustees' knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustees and the Manager or any potential occurrence of it.
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