

PROSPECTUS

PUBLIC *e*-ISLAMIC CASH DEPOSIT FUND

THIS IS A REPLACEMENT PROSPECTUS. THIS PROSPECTUS IS ISSUED TO REPLACE AND/OR SUPERSEDE THE PROSPECTUS OF PUBLIC *e*-ISLAMIC CASH DEPOSIT FUND DATED 9 MARCH 2017 AND THE 1ST SUPPLEMENTAL PROSPECTUS OF PUBLIC *e*-ISLAMIC CASH DEPOSIT FUND DATED 16 DECEMBER 2021.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 8.

This Prospectus is dated 28 August 2023

Date of Constitution of the Fund: 25 August 2014



The Manager:
Public Mutual Berhad
(197501001842 (23419-A))

Trustee:
AmanahRaya Trustees Berhad
(200701008892 (766894-T))



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

This is a replacement Prospectus. This Prospectus is issued to replace and/or supersede the Prospectus of Public e-Islamic Cash Deposit Fund dated 9 March 2017 and the 1st Supplemental Prospectus of Public e-Islamic Cash Deposit Fund dated 16 December 2021.

Responsibility Statement

This Prospectus has been reviewed and approved by the directors of Public Mutual Berhad and they collectively and individually accept 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 Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the fund and a copy of this Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the fund, and registration of this Prospectus, should not be taken to indicate that Securities Commission Malaysia recommends the said fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the management company responsible for the said fund and takes no responsibility for the contents in this Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Prospectus, 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.

Additional Statement

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in the Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Prospectus or the conduct of any other person in relation to the fund.

Public e-Islamic Cash Deposit Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the fund.

IF A FUND DECLARES DISTRIBUTION OUT OF CAPITAL, THE CAPITAL OF THE FUND WILL BE ERODED IF THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.



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GLOSSARY OF TERMS/ABBREVIATIONS

ART or the Trustee	AmanahRaya Trustees Berhad (200701008892 (766894-T))
Bursa Securities	Bursa Malaysia Securities Berhad
Business Day(s)	Each weekday in which Bursa Securities is open for dealing.
Class(es)	Any class or classes of units representing similar interests in the assets of the fund differentiated by individual or non-individual investors.
Class A	Class of units of PeICDF designated for individual investors.
Class B	Class of units of PeICDF designated for non-individual investors.
CMSA 2007	Capital Markets and Services Act 2007 as originally enacted and amended from time to time.
CMSRL	Capital Markets Services Representative's Licence
cooling-off right	<p>The right of an individual investor who is investing with Public Mutual for the first time, to change his mind and cancel an investment within 6 Business Days from the date of receipt by Public Mutual, of the investment application form and payment and obtain a refund within 7 Business Days from the date of receipt of cooling-off notice by Public Mutual.</p> <p>The cooling-off right, however, does not extend to the staff of Public Mutual and persons registered with a body approved by the SC to deal in unit trust funds.</p>
corporate representatives	Staff of IUTA(s) who have been appointed and trained to deal in unit trust funds, and are registered with FIMM.
FIMM	Federation of Investment Managers Malaysia
forward pricing	The purchase or redemption of units is based on the NAV per unit of the Class next determined or calculated after the application to purchase or redemption request from unitholder(s) is received by the Manager in proper form.
Islamic deposits	Sum of money placed with licensed financial institutions in accordance with Shariah principles and the Islamic Financial Services Act 2013.
IUTA	<p>Institutional Unit Trust Scheme Adviser</p> <p>IUTA is a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.</p>



GLOSSARY OF TERMS/ABBREVIATIONS (CONT'D)

MCR	Multiclass ratio ("MCR") is the apportionment of the NAV of each class over the fund's NAV based on the size of each class. The MCR is calculated by dividing the NAV of the respective classes by the NAV of the fund before income and expenses for the day. The apportionment is expressed as a ratio and calculated as a percentage.
NAV	<p>Net Asset Value ("NAV") of the fund is determined by deducting the value of all the fund's liabilities (include all amounts payable by the fund, accrued expenses and taxes, and any appropriate provisions for contingencies) from the value of the fund's assets, at the valuation point.</p> <p>For the purpose of computing the annual management fee and the annual trustee fee, the NAV of the fund should be inclusive of the management fee and trustee fee for the relevant day.</p> <p>The NAV of a class is the NAV of the fund attributable to a class at the same valuation point.</p>
NAV per unit	The NAV per unit of a class is the NAV of the class divided by the number of units in circulation for that class at the same valuation point.
PeICDF or the Fund	Public e-Islamic Cash Deposit Fund
PHS	Product Highlights Sheet
PMO	<p>Public Mutual Online ("PMO") is an online facility which allows you to perform fund transactions (such as purchase, redemption and switching of units) and gives you quick and easy access to information on your investments.</p> <p>You may register online for PMO via our website or through our Smart kiosks located at our branches or Customer Service Centre at the 1 Utama Shopping Centre.</p>
Prospectus	Prospectus of PeICDF
Public Bank	Public Bank Berhad (196501000672 (6463-H))
Public Mutual or the Manager	Public Mutual Berhad (197501001842 (23419-A))
RM	Ringgit Malaysia
SAC BNM	Shariah Advisory Council of Bank Negara Malaysia
SACSC	Shariah Advisory Council of the Securities Commission Malaysia
SC	Securities Commission Malaysia
SC Guidelines	Guidelines on Unit Trust Funds issued by SC and as may be amended or replaced from time to time.
Shariah	Islamic Law originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijihad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).



GLOSSARY OF TERMS/ABBREVIATIONS (CONT'D)

Shariah requirement	Is a phrase or expression which generally means making sure that any human conduct must not involve any elements which are prohibited by the Shariah and that in performing that conduct all the essential elements that make up the conduct must be present and each essential element must meet all the necessary conditions required by the Shariah for that element.
Special Resolution	A resolution passed by a majority of not less than three-fourth of unitholders voting at a meeting of unitholders. For the purpose of terminating a fund, a special resolution is passed by a majority in number representing at least three-fourth of the value of the units held by unitholders voting at the meeting.
Tax Agent of the Fund	KPMG Tax Services Sdn Bhd
the Deed	The Deed means the master deed dated 28 January 1999 and all supplemental deeds entered into between the trustee and the Manager for the registered holders of PeICDF.
UIC	Units in circulation ("UIC") refers to the total number of units in issue at a point in time.
Unrestricted investment accounts	Investment accounts are instruments offered by Islamic banks licensed by Bank Negara Malaysia for the purpose of investments and sharing of profit from Shariah-compliant investment activities, including for the provision of finance, in accordance with Shariah principles such as mudharabah, musyarakah and wakalah. Unrestricted investment accounts allow Islamic banks licensed by Bank Negara Malaysia to determine the investment mandate and the structure of the investment account.
UTC	Unit trust scheme consultant
valuation point	Valuation point refers to such a time(s) on a Business Day as may be decided by the Manager wherein the NAV of the Fund/Class is calculated. Under normal circumstances, only one valuation is conducted on each Business Day. For PeICDF, the valuation of the Fund/Class is conducted on each Business Day at the close of Bursa Securities.
ZICO Shariah or the Shariah Adviser	ZICO Shariah Advisory Services Sdn. Bhd. (200701011429 (769433-D))

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CORPORATE DIRECTORY

MANAGER

Public Mutual Berhad (197501001842 (23419-A))

Registered and business address:

8th Floor, Menara Public Bank 2

No. 78, Jalan Raja Chulan

50200 Kuala Lumpur

Tel: 03-2022 6800 *Fax:* 03-2022 6900

Hotline: 03-2022 5000

e-mail: customer@publicmutual.com.my

Web: www.publicmutual.com.my

TRUSTEE

AmanahRaya Trustees Berhad (200701008892 (766894-T))

Registered address:

Tingkat 11, Wisma AmanahRaya

No. 2, Jalan Ampang

50508 Kuala Lumpur

Business address:

Tingkat 14, Wisma AmanahRaya

No. 2, Jalan Ampang

50508 Kuala Lumpur

Tel: 03-2036 5129 *Fax:* 03-2072 0322

Web: <https://www.artrustees.my>

SHARIAH ADVISER

ZICO Shariah Advisory Services Sdn. Bhd. (200701011429 (769433-D))

Level 13A, Menara Milenium

Jalan Damanlela

Pusat Bandar Damansara

50490 Kuala Lumpur

Tel: 03-9212 0976 *Fax:* 03- 9212 0974

e-mail: zh-shariah@zishariah.com

Web: <http://www.zico.group>

The Trustee, Tax Agent and Shariah Adviser have given and have not withdrawn their written consent to the inclusion in this Prospectus of their names and statements in the manner and context in which such names and statements appear.

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1 INFORMATION ON THE FUND

1.1 FUND PROFILE

Name of Fund	Public e-Islamic Cash Deposit Fund (PeICDF)
Category of Fund	Islamic money market
Launch Date	25 August 2014
Financial Year End	31 March
Distribution Policy	Monthly
Fund Objective	<p>To provide liquidity and income* while maintaining capital stability.</p> <p><i>Notes:</i> Any material changes to the investment objective of the Fund would require unitholders' approval. This is neither a capital guaranteed nor a capital protected fund. * Distribution (if any) will be reinvested unless unitholders opt for distribution to be paid out. Please refer to page 21 for more information on distribution.</p>

Notes :

Free takaful coverage is provided for unitholders of the Fund, subject to terms and conditions. Please refer to the brochure on free takaful coverage for more information.

Units of Public e-Islamic Cash Deposit Fund are segregated into Class A (for individual investors) and Class B (for non-individual investors).

The assets of the Fund are invested as a single fund and are not segregated by each class.

Class B units may be subject to applicable taxes, if any.

The Manager has the right to issue other classes of units without the need to seek unitholders' prior approval.

Investment Policy and Strategy

Typical Asset Classes	The Fund may invest in:- <ul style="list-style-type: none"> Islamic deposits with licensed domestic financial institutions; and Islamic money market instruments which include Islamic accepted bills, negotiable Islamic debt certificate (NIDC) and unrestricted investment accounts. 	
Asset Allocation	Islamic deposits	Minimum 70% of the Fund's NAV
	Islamic money market instruments	Up to 30% of the Fund's NAV
	Shariah-compliant foreign assets	None
Location of Assets	Malaysia.	
Investment Approach	<p>At least 90% of the NAV of the Fund will be invested in Islamic deposits and Islamic money market instruments that mature within 397 days.</p> <p>The Fund may invest up to 10% of its NAV in Islamic deposits and Islamic money market instruments with maturity exceeding 397 days but not longer than 732 days.</p> <p>The asset allocation of the Fund will depend on economic growth, interest rate trends and market liquidity conditions.</p>	

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INFORMATION ON THE FUND (CONT'D)

Selected Performance Benchmark for PeICDF

The benchmark of the Fund is a composite benchmark index comprising:

Percentage	Index
90%	Public Islamic Bank 1-Month Term Deposit-i
10%	Public Islamic Bank Savings Account-i

This composite benchmark represents an appropriate performance benchmark for PeICDF as it is reflective of the Fund's investments in short duration instruments.

The performance of the Fund and its benchmark is available on Public Mutual's website at www.publicmutual.com.my.

Any change of the Fund's benchmark will be updated on our website and/or the Fund's PHS.

Investment in the Fund is not the same as placement in Islamic deposit with a financial institution. There are risks involved, and investors should rely on their own evaluation to assess the merits and risks when investing in the Fund.

1.2 RISK FACTORS

General Risks

1. **Manager risk:** This risk refers to the day-to-day management of the Fund by the fund manager which will impact the performance of the Fund. For example, investment decisions undertaken by the fund manager pertaining to asset allocation which may not be in line with market movements, or non-conformance with regulations and internal policies and procedures, may adversely affect the performance of the Fund.
2. **Loan/margin financing risk:** This risk occurs when investors take a loan/margin financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments. In the event units are used as collateral, an investor may be required to top-up the investors' existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower NAV per unit at the point of purchase towards settling the loan/financing.

The Manager does not encourage the practice of loan financing in the purchase of unit trust funds.

Specific Risks

1. **Interest rate risk:** The returns of the Fund move in tandem with interest rates movements. For example, when interest rates fall, Islamic deposits would be placed at lower rates and subsequently yield lower returns to the Fund.
2. **Credit risk:** Credit risk relates to the creditworthiness of the issuer of the instrument which is dependent on the issuer's ability to make timely payments of profit or principal. In the event that the issuer of the instrument defaults in the payment of profit and/or principal, the value of the Fund may be adversely affected.

Risk Management Strategies

Essentially, the Fund has been structured such that it is confined to Islamic banking instruments of short-tenure to maturity in order to minimise the impact of fluctuations in interest rates on the performance of the Fund. Islamic money market instruments invested by the Fund are issued by licensed financial institutions with investment grade rating. The risk the Fund may face is essentially credit risk of the financial institutions. In the event that the credit rating of the financial institution is downgraded, the Fund will take measures to reduce its exposure to the said institution accordingly.

In terms of liquidity risk management, prudent liquidity management such as cash flow and redemption monitoring (for example, single customer exposure, risk appetite limit on redemption rate* and liquidity stress test) is in place to ensure that the Fund maintains reasonable levels of liquidity to meet any redemption request.



INFORMATION ON THE FUND (CONT'D)

Under exceptional circumstances where a significant portion of the Fund's NAV cannot be determined (which include but not limited to an emergency or other state of affairs whereby the Fund cannot realise the scheduled redemptions from the Islamic deposit placements and/or Islamic money market instruments which impact a significant portion of the Fund's NAV), as the last recourse, the Manager may consult trustee to suspend dealing in units. This measure is taken when there is good and sufficient reason to do so, considering the interest of unitholders.

If suspension of redemption is imposed, unitholders of the Fund would be unable to redeem the units they had invested in the Fund temporarily. The unitholders will have to remain invested in the Fund, as well as continue to be subjected to the risks inherent to the Fund during the suspension period. Regulatory authorities and unitholders will be informed in the event a redemption suspension period is imposed and that the suspension will cease as soon as practicable and in any event, within 21 days (or any other period as may be determined by the SC) of the commencement of suspension. The period of suspension may be extended only if it is in the best interest of the unitholders and will be reviewed on a weekly basis by the Fund's trustee.

** Risk appetite limit on redemption rate is a risk indicator to monitor the average redemption rate against the internal risk threshold/limit set.*

1.3 PERMITTED INVESTMENTS

The Manager has absolute discretion, subject to the Deed, the investment policy of the Fund and the requirements of the SC and other regulatory body, as to how the assets of the Fund are invested. The Fund's Shariah-compliant investments are further subject to the list of Shariah-compliant instruments determined by the SACSC or SAC BNM, Shariah requirements as approved by the Shariah Adviser and the Fund's objective.

The Fund will invest in the following:

- i. Islamic money market instruments; and
- ii. Islamic deposits with licensed domestic financial institutions.

1.4 INVESTMENT RESTRICTIONS

The Fund is subject to the following investment restrictions in the course of execution of its investment policies and strategies:

(i) Investment Spread Limits

Investment	Limits (% of Fund's NAV)
Value of investments in Islamic money market instruments issued by any single issuer	≤ 20%
Value of placement in Islamic deposits with any single financial institution	<p>≤ 20%</p> <p><i>Note: This limit does not apply to placements of Islamic deposits arising from-</i></p> <p>(i) Liquidation of investments prior to the termination or maturity of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of unitholders; or</p> <p>(ii) Monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interest of unitholders.</p>
Value of investments in Islamic money market instruments issued by any group of companies	≤ 30%
Aggregate value of investments in, or exposure to, a single issuer through–	≤ 25%
<ol style="list-style-type: none"> a) Islamic money market instruments; and b) Islamic deposits 	

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INFORMATION ON THE FUND (CONT'D)

(ii) Investment Concentration Limits

Investment	Limits
Value of investments in Islamic money market instruments	≤ 20% of the instruments issued by any single issuer

(iii) Exposure Limits

Investment	Limits (% of Fund's NAV)
Value of investments in permitted investments which have a remaining maturity period of not more than 397 days	≥ 90%
Value of investments in permitted investments which have a remaining maturity period of more than 397 days but fewer than 732 days	≤ 10%

Note: Permitted investments of the Fund refer to Islamic money market instruments and placement of Islamic deposits with licensed financial institutions.

The above limits and restrictions shall be complied with at all times based on the most up-to-date value of the Fund, and the value of its investments and instruments.

Any breach as a result of any –

- a) appreciation or depreciation in value of the Fund's investments;*
- b) redemption of units or payment made out of the Fund;*
- c) change in capital of a corporation in which the Fund has invested in; or*
- d) downgrade in or cessation of a credit rating,*

must be rectified as soon as practicable within three months from the date of the breach unless otherwise specified in the SC Guidelines. The three-month period may be extended if it is in the best interest of unitholders and trustee's consent is obtained. Such extension must be subject to at least a monthly review by the trustee.

Note: The investment restrictions and limits of the Fund may be subject to changes as may be determined by the SC from time to time, the effective date of which shall be determined by the Manager.

1.5 VALUATION OF PERMITTED INVESTMENTS

The permitted investments of the Fund are fairly valued based on the following valuation methods:

Islamic money market instruments (excluding unrestricted investment accounts) – Islamic money market instruments which include negotiable instrument of Islamic deposits/negotiable Islamic debt certificate are valued at market yields based on the remaining days to maturity.

Unrestricted investment accounts and Islamic deposits with financial institutions – the value of such investments shall be determined on a daily basis by reference to their principal value and the accrued profit thereon for the relevant period.

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INFORMATION ON THE FUND (CONT'D)

1.6 SHARIAH SCREENING PROCESS FOR THE FUND

Placement will be made in Islamic deposits and investment accounts with financial institutions licensed by Bank Negara Malaysia as well as investment in Islamic money market instruments issued by financial institutions licensed by Bank Negara Malaysia.

1.7 ZAKAT FOR THE FUND

PeICDF does not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Fund since doing so would not satisfy completely their zakat obligations. Such investors are thus required to pay by themselves.

1.8 CROSS TRADE POLICY

Cross trade transactions between funds managed by Public Mutual as part of the portfolio rebalancing process, may be undertaken if such transactions are deemed to be in the best interest of the funds and are transacted through a dealer or a financial institution on an arm's length and fair value basis.

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2 FEES, CHARGES AND EXPENSES

2.1 CHARGES IMPOSED ON PURCHASE AND REDEMPTION OF UNITS

Sales charge and redemption charge (if any) that are to be levied on the purchase and redemption of units are computed based on the NAV per unit of the Class that has not been rounded up.

Bank charges, courier charges and any other indirect charges as a result of purchase or redemption transactions will be borne by you.



Below are the charges that you may directly incur when purchasing or redeeming units of the Class:

Sales charge per unit	Purchase of units through UTCs, IUTA and the Manager. Please refer to <i>page 16</i> for illustration on computation of sales charge.	Nil
Redemption charge per unit	Please refer to <i>page 17</i> for illustration on computation of redemption charge.	Nil
Switching charges	Switching charge is the differential between the sales charge of PeICDF and the sales charge of the switch into fund(s).	
Transfer charges	Administration fee is charged for each transfer transaction.	Up to RM50

2.2 FEES AND EXPENSES OF THE FUND

Operating a fund involves a variety of expenses for portfolio management, the manager's fee, trustee's fee, auditor's fee, tax agent's fee and other administrative charges incurred in the administration of the Fund. These costs are paid out of the Fund's assets.

Below are the fees that you may indirectly incur when you invest in the Fund (applicable for all classes):

 Management fee	0.375% per annum of the NAV.
 Trustee fee	0.02% per annum of NAV, subject to a minimum fee of RM18,000 and a maximum fee of RM300,000 per annum.

The annual management fee and trustee fee are calculated and accrued daily, and payable monthly to the Manager and trustee respectively.

Note: The above fees and charges may be subject to any applicable taxes and/or duties (if any) which are payable by you.

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FEES, CHARGES AND EXPENSES (CONT'D)

2.3 POLICY ON STOCKBROKING REBATES AND SOFT COMMISSIONS

The Manager does not receive any form of rebates from any broker/dealer. The Manager may receive goods and services which bring a direct benefit or advantage to the management of the Fund and may be in the form of research and advisory services that assist in the decision-making process relating to the Fund's investments.



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

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3 TRANSACTION INFORMATION

3.1 DETERMINATION OF PRICES

Valuation Point

Valuation of PeICDF is conducted on each Business Day at the close of Bursa Securities.

NAV per Unit

The NAV per unit of a class is obtained by dividing the NAV of the class by the number of units in issue for that class.

Multiclass Ratio (MCR)

MCR is the apportionment of the NAV of each class over the Fund's NAV based on the size of each class. The MCR is calculated by dividing the NAV of the respective classes by the NAV of the Fund before income and expenses for the day. The apportionment is expressed as a ratio and calculated as a percentage.

Illustration:

	Fund	Class A	Class B
NAV of the Fund before income and expenses	47,600,000.00	15,000,000.00	32,600,000.00
% MCR	100%	⁽¹⁾ 31.51%	⁽¹⁾ 68.49%
Add: Gain/Income	30,000.00	⁽²⁾ 9,453.00	⁽²⁾ 20,547.00
Less: Expenses	(10,000.00)	⁽²⁾ (3,151.00)	⁽²⁾ (6,849.00)
NAV of the Fund before trustee fee and management fee	47,620,000.00	15,006,302.00	32,613,698.00
Less: Trustee fee	(26.09)	(8.22)	(17.87)
Less: Management fee	(489.24)	(154.17)	(335.07)
NAV of the Fund	47,619,484.67	15,006,139.61	32,613,345.06
Units in circulation		15,000,000.00	32,600,000.00
NAV per unit		RM1.0004	RM1.0004

	Fund	Class A	Class B
Creation of units for the day		125,000.00	125,000.00
NAV of the Fund before creation for the day	47,619,484.67	15,006,139.61	32,613,345.06
Value of creation for the day	250,100.00	125,050.00	125,050.00
Closing NAV of the Fund	47,869,584.67	15,131,189.61	32,738,395.06
Units in circulation (after creation of units for the day)		15,125,000.00	32,725,000.00
NAV per unit		RM1.0004	RM1.0004

The illustration above is generally to explain the calculation of the NAV per unit for each class. The NAV per unit for each class may differ subject to factors, which may include but not limited to fees, expenses, taxes or distribution specifically attributable to that class.

This is a replacement Prospectus. This Prospectus is issued to replace and/or supersede the Prospectus of Public e-Islamic Cash Deposit Fund dated 9 March 2017 and the 1st Supplemental Prospectus of Public e-Islamic Cash Deposit Fund dated 16 December 2021.



TRANSACTION INFORMATION (CONT'D)

Notes:

(1) MCR computation

	Class A	Class B
NAV of the Class	15,000,000.00	32,600,000.00
NAV of the Fund before income and expenses for the day	47,600,000.00	47,600,000.00
	= 31.51%	= 68.49%

(2) Apportionment based on MCR is as follows:

RM	Class A	Class B
Income 30,000	MCR x Income = Income for Class A = 31.51% x RM30,000 = RM9,453	MCR x Income = Income for Class B = 68.49% x RM30,000 = RM20,547
Expenses 10,000	MCR x Expenses = Expenses For Class A = 31.51% x RM10,000 = RM3,151	MCR x Expenses = Expenses For Class B = 68.49% x RM10,000 = RM6,849

Single Pricing

Purchase and redemption of units are quoted and transacted at a single price, i.e. at the NAV per unit of the Class. Sales charge and redemption charge (if any) are computed and charged separately, and are not incorporated in the quoted prices of the Class.

Forward Pricing

Both the purchase and redemption transactions are traded at prices *next determined*. A request issued by you to purchase or redeem units of the Fund will be carried out at a price as at *the next valuation point after the application is received and accepted by the Manager*.



Investments banked in over the counter through Public Bank branches on any Business Day will be processed based on the price determined for the same Business Day.

Payment received before or at 4:00 p.m.

Processed based on the price determined for the same Business Day.



Payment received after 4:00 p.m.

Processed based on the price determined for the next Business Day.

Any investment and transaction requests made on a non-Business Day will be treated as investments or transaction requests made on the following Business Day.

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TRANSACTION INFORMATION (CONT'D)

Incorrect Pricing

In the event of any incorrect pricing of units of the Class, the Manager shall take immediate remedial action where that incorrect pricing–

- (i) is equal or more than 0.5% of the NAV per unit; and
- (ii) results in a sum total of RM10.00 or more to be reimbursed to the affected unitholder for each purchase or redemption transaction.

Subject to any regulatory requirements, the Manager shall have the right to amend, vary or revise the abovesaid limits or threshold from time to time.

3.2 COMPUTATION OF PRICES

Purchasing Units of the Fund

Illustration:

Investment amount : RM10,000
 NAV per unit of Class A : RM1.00000000
 Sales charge : 0% of NAV per unit

Sales Charge Incurred	$= \frac{\text{Investment Amount}}{1 + \text{Sales Charge (\%)}} \times \text{Sales Charge (\%)}$	Nil
	$= \frac{\text{RM10,000}}{1 + 0\%} \times 0\%$	

Net Investment Amount	Investment Amount	RM10,000	RM10,000
	Less: Sales Charge Incurred	(RM0.00)	

Units Credited to Your Account	$= \frac{\text{Net Investment Amount}}{\text{NAV per unit}}$	10,000 units
	$= \frac{\text{RM10,000}}{\text{RM1.00000000}}$	

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TRANSACTION INFORMATION (CONT'D)

DO NOT PAY CASH FOR YOUR INVESTMENT



UTCs AND STAFF OF PUBLIC MUTUAL ARE NOT AUTHORISED TO COLLECT INVESTMENT AMOUNT IN CASH UNDER ANY CIRCUMSTANCES WHATSOEVER.

Public Mutual will not be liable for any loss incurred should you give cash to our UTCs or staff.



DO NOT PAY CASH TO A UTC OR STAFF OF PUBLIC MUTUAL.

DO NOT MAKE DEPOSIT OR TRANSFER INTO THE BANK ACCOUNT OF A UTC OR STAFF OF PUBLIC MUTUAL.



DO NOT ISSUE A CHEQUE IN THE NAME OF A UTC OR STAFF OF PUBLIC MUTUAL.

Redeeming Units of the Fund

Illustration:

Units redeemed : 20,000 units
NAV per unit of Class A : RM1.00000000

Amount Redeemed	$= \text{Units redeemed} \times \text{NAV per unit}$ $= 20,000 \text{ units} \times \text{RM1.00000000}$	RM20,000
Redemption Charge Incurred	$= \text{Redemption charge (\%)} \times \text{NAV per unit} \times \text{Units redeemed}$ $= 0\% \times \text{RM1.00000000} \times 20,000 \text{ units}$	Nil
Total Redemption Proceeds Received by You	$= \text{Amount redeemed} - \text{Redemption charge incurred}$ $= \text{RM20,000} - \text{RM0}$	RM20,000

Note: The above fees and charges may be subject to any applicable taxes and/or duties (if any) which are payable by you.

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TRANSACTION INFORMATION (CONT'D)

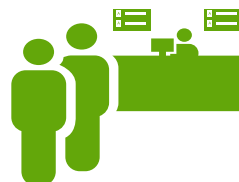
3.3 WHERE TO PURCHASE OR REDEEM UNITS OF THE FUND



Public Mutual Online
(PMO)



UTCs and corporate
representatives who are
registered with FIMM



Public Mutual
Customer Service Centres

Priority clients may access the *exclusive Mutual Gold Service* for value-added, time saving services.

Please refer to *pages 35 to 39* for the Directory of Public Mutual Branch Offices and Customer Services Centres, Agency Offices and appointed IUTA(s).

3.4 HOW TO PURCHASE UNITS OF THE FUND



Before investing, it is important that you read the Prospectus and PHS of the Fund carefully, and seek further clarification on any matter that may concern you.

Opening an Account

- Minimum initial investment*: RM10

Individual Investors

- You must be a subscriber of PMO.
- If you are not an existing PMO subscriber:
 - For first time investor of Public Mutual, you are required to complete the new investor form.
 - You may register online for PMO via our website or through our Smart kiosks located at our branches or Customer Service Centre at the 1 Utama Shopping Centre.

Non- Individual/ Corporate Investors

- Submit application form with requisite statutory documents to any Public Mutual or Public Bank branch offices or Public Mutual Head Office (please refer to the new investor form for documents required).
- Please contact the corporate sales desk at 03-2022 6829 for further assistance.

Notes:

* The Manager may vary the minimum initial investment amount from time to time.

Should you cease to be a PMO subscriber, the Manager may redeem your entire account with the Fund.

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TRANSACTION INFORMATION (CONT'D)

Adding Regularly to Your Account

- Minimum additional investment*: RM10
- Additional investments can be executed via:
 - (a) PMO
 - (b) Direct debit authorisation with banks.
 - (c) Depositing your cheque into the collection accounts maintained at Public Bank.

Note: * The Manager may vary the minimum additional investment amount from time to time. Any permanent changes in the minimum additional investment amount will be updated in the annual or semi-annual report of the Fund and may also be reflected in the PHS and supplemental prospectus of the Fund.



How You Should Write Your Cheque

Your cheques for initial and additional investment are to be issued in the following manner:

	Cheque must be made payable to:
Individual Investors	"Public Mutual Berhad - New NRIC No. of First Holder".
Corporate Investors	"Public Mutual Berhad - Your Company Registration Number".



Please write down your name, new NRIC/passport number/company registration number and telephone number at the back of the cheque.

Under the Deed, the Manager is given the exclusive right to effect the issue of units for the account of the Fund and has absolute discretion to accept or reject in whole or in part any application for units.

DO NOT PAY CASH FOR YOUR INVESTMENT



UTCs AND STAFF OF PUBLIC MUTUAL ARE NOT AUTHORISED TO COLLECT INVESTMENT AMOUNT IN CASH UNDER ANY CIRCUMSTANCES WHATSOEVER.

Public Mutual will not be liable for any loss incurred should you give cash to our UTCs or staff.



DO NOT PAY CASH TO A UTC OR STAFF OF PUBLIC MUTUAL.

DO NOT MAKE DEPOSIT OR TRANSFER INTO THE BANK ACCOUNT OF A UTC OR STAFF OF PUBLIC MUTUAL.



DO NOT ISSUE A CHEQUE IN THE NAME OF A UTC OR STAFF OF PUBLIC MUTUAL.



TRANSACTION INFORMATION (CONT'D)

3.5 HOW TO REDEEM UNITS OF THE FUND

- Minimum units for redemption: 10 units.
- There is no restriction on the frequency of redemption.
- If you execute your redemption request using PMO and provide us with your bank account details, your redemption proceeds will be paid the next Business Day (subject to bank clearance).
- If you complete and submit the redemption form on any Business Day to your nearest Public Mutual or Public Bank branch office or Public Mutual Head Office, your redemption proceeds will be paid within 4 Business Days from our receipt of your request.
- You may request for regular/periodic withdrawals subject to terms and conditions.

3.6 HOW TO SWITCH UNITS BETWEEN FUNDS

- Minimum units for switching: 1,000 units.
- You may switch your investments out from PeICDF into other funds via PMO subject to terms and conditions.
- Switching into PeICDF is not allowed.
- The Manager reserves the right to reject any switching requests of unitholders of PeICDF if it is deemed to be disruptive to the efficient portfolio management or contrary to the best interest of the targeted funds. Switching requests that are rejected by the Manager would be treated as a redemption of units.
- Switching from an Islamic fund to a conventional fund is discouraged especially for Muslim unitholders.

3.7 HOW TO TRANSFER UNITS OF THE FUND

- Minimum units for transfer: 1,000 units.
- Complete and submit the transfer form to your nearest Public Mutual or Public Bank branch office or Public Mutual Head Office (subject to terms and conditions).

3.8 MINIMUM ACCOUNT BALANCE

- Minimum balance of 10 units must be maintained at all times to stay invested with the Fund.
- If partial redemption, switching or transfer of units result in less than 10 units being held in your account with the Fund, the Manager may redeem, switch or transfer the entire account.

3.9 COOLING-OFF RIGHT

- Applicable for first time individual investors of Public Mutual.
- Submit request to Public Mutual or Public Bank branch office or Public Mutual Head Office within 6 Business Days from the date of receipt of the investment application form and payment by Public Mutual.
- The refund will be paid within 7 Business Days from the date of exercise of this right.
- The refund for every unit held will be the sum of the price of a unit (i.e. original price on the day the units were purchased or market price at the point of exercise of the cooling-off right, whichever is lower) and the sales charge imposed (and any applicable taxes and/or duties, if any) on the day the units were purchased.
- Staff of the Manager and persons registered with a body approved by the SC to deal in unit trust funds are not entitled to the cooling-off right.



TRANSACTION INFORMATION (CONT'D)

3.10 DISTRIBUTION

Declaration

- Distribution, if any, is declared at the end of each month.
- Distribution(s) may be declared out of the Fund's net realised capital gains and net realised investment income in the current financial year, and/or out of capital (derived from net realised capital gains and net realised investment income brought forward) if the Fund does not have sufficient net realised capital gains or net realised investment income from the current financial year.
- Should the Fund distribute out of capital, the capital of the Fund may be eroded and the value of future returns may be diminished.
- The Fund may distribute out of capital to ensure that the Fund meets its investment objective of providing regular income to the unitholders.

Reinvestment

- Distribution (if any) will be reinvested unless you opt for distribution to be paid out to you by indicating in the application form or PMO.
- Distribution will be reinvested at NAV per unit, computed at the close of the first Business Day following the distribution declaration date.
- No sales charge will be imposed on distribution reinvestments.
- Distribution less than RM100 per account will automatically be reinvested at NAV per unit.

Pay Out Option

- Please provide your bank account details by completing the Bank Account Registration Form or via PMO for distribution to be credited into your bank account.
- In the absence of a registered bank account, the distribution (if any) will be reinvested.
- Distribution payment that cannot be credited into the registered bank account will be reinvested following the unsuccessful crediting of the distribution payment.

Notify the Manager of any changes to your distribution instructions within 14 Business Days prior to each date fixed for the distribution.



Unit prices and distributions payable, if any, may go down as well as up.

Where unit splits or distribution is declared, following the issue of unit splits and/or distribution, the NAV per unit will be reduced accordingly to reflect/account for the unit splits and/or distribution.

Where unit splits is declared, the value of investment in RM terms will remain unchanged after the distribution of additional units.

3.11 UNCLAIMED MONIES

Any monies payable to you which remain unclaimed after such period (currently being 1 year) will be paid to Registrar of Unclaimed Monies by the Manager in accordance with the provisions of the Unclaimed Monies Act 1965.

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TRANSACTION INFORMATION (CONT'D)

3.12 KEEPING TRACK OF YOUR INVESTMENTS

Daily Prices of Units

Visit our website at www.publicmutual.com.my for daily NAV/price of the Fund.

Statement of Transaction

Statements of Transaction will be made available within 21 days from the date of each transaction to confirm the details of your transactions.

Annual/Interim Statement of Investment & Annual/Semi-annual Reports

Annual/Interim Statements and Annual/Semi-annual Reports which include a Summary of Distribution (if any) are made available within 2 months from the close of each financial year or interim period.

All reports and statements will be made available to you via PMO. No hard copies of reports and statements will be sent to you.

The Fund's annual report is available upon request.

Please contact Public Mutual Hotline at 03-222 5000 for assistance.



This is neither a capital guaranteed nor a capital protected fund.

Unit prices may go down as well as up.

Past performance of the Fund is not an indication of its future performance.

3.13 AVENUE FOR ADVICE

For general enquiries or specific assistance regarding your investments with us, you may contact:-



Public Mutual Hotline at 03-222 5000;

Public Bank Hotline at 03-2170 8000; or



Visit any Public Mutual Customer Service Centre located at its branch offices.

4 THE MANAGER

4.1 CORPORATE PROFILE OF PUBLIC MUTUAL

PeICDF is managed by Public Mutual, a wholly owned subsidiary of Public Bank. Public Mutual is a licensed fund manager and Private Retirement Scheme (PRS) Provider and is the largest private unit trust manager in terms of NAV. Incorporated on 21 July 1975 under its former name Kuala Lumpur Mutual Fund Berhad, Public Mutual began its operations on 2 July 1980 and was among the early pioneers of the industry.

Please refer to <https://www.publicmutual.com.my/Menu/Corporate/Our-Profile> for more information pertaining to the profile of the Manager and <https://www.publicmutual.com.my/Menu/Corporate/Our-People> for information on Board of Directors.

4.2 ROLES, DUTIES AND RESPONSIBILITIES OF THE MANAGER

The roles, duties and responsibilities of the Manager include, but is not limited to, the following:-

- to ensure that the Fund is managed within the ambit of the Deed, securities laws and relevant guidelines at all times;
- to provide customer support to best serve the unitholders' needs;
- to keep unitholders informed of the management and performance of the Fund through semi-annual and annual reports;
- to ensure that the interest of the unitholders is best served and protected at all times.

4.3 THE INVESTMENT TEAM

The investment team of Public Mutual comprises more than 20 portfolio managers and a research team of more than 30 research analysts.

Please refer to <https://www.publicmutual.com.my/Menu/Corporate/Our-People> for profiles of the key members of the investment team responsible for the fund management function of the Fund.

4.4 RELATED PARTY TRANSACTIONS/CONFLICT OF INTEREST

The Fund's transactions with related parties are executed on terms that are best available to the Fund and which are no less favourable than arm's length transactions between independent parties.

Such transactions may include:

- dealings on sale and purchase of investment securities and instruments by the Fund.
- money market deposits and placements by the Fund.
- holding of units in the Fund by related parties.

Where a conflict of interest arises due to the director holding substantial shareholding or directorships of a company, and the Fund invests in securities or derivatives issued by that particular company, the said director shall abstain from any decision making relating to such securities or derivatives.

Employees of the Manager who are involved in fund management activities (including, but not limited to, employees who hold senior management position, are involved in the management of the Fund, are involved in the operation or transactions of the Fund management activities, or has information pertaining to the management of the Fund) are required to obtain prior written approval and declare their dealings in securities and derivatives, but excluding units in unit trust scheme, investments in equity crowdfunding and peer-to-peer financing.



THE MANAGER (CONT'D)

4.5 DOCUMENTS AVAILABLE FOR INSPECTION

A copy of the following documents (where applicable) may be inspected at the registered office of the Manager or such other place as the SC may determine:

- (a) The Deed;
- (b) The current prospectus and supplementary or replacement prospectus, if any;
- (c) The latest annual and semi-annual reports of the Fund;
- (d) Each material contract disclosed in this Prospectus and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contracts;
- (e) Where applicable, the audited financial statements of the Manager and the Fund for the current financial year and for the last 3 financial years or if less than 3 years, from the date of incorporation or commencement;
- (f) Any report, letter or other document, valuation and statement by an expert, any part of which is extracted or referred to in this Prospectus. Where a summary expert's report is included in this Prospectus, the corresponding full expert's report is available for inspection;
- (g) Writ and relevant cause papers for all material litigation and arbitration disclosed in this Prospectus (if any); and
- (h) Consents given by experts disclosed in this Prospectus.

4.6 POLICIES AND PROCEDURES ON MONEY LAUNDERING ACTIVITIES

The Manager has established a set of policies and procedures to counter the risk involving money laundering and financing of terrorism, in compliance with the provisions of Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001. The policies and procedures encompass the following key initiatives:

- Provision of training and education on the subject matter to all employees, with emphasis on front-line personnel and members of the agency force;
- Setting up specific measures and controls with regard to customer identification and acceptance which include verification of the identity of customer via relevant identification documents;
- Ensuring prompt reporting of suspicious transactions to the Financial Intelligence and Enforcement Department of Bank Negara Malaysia.

5 THE TRUSTEE

5.1 CORPORATE PROFILE OF AMANAHRAYA TRUSTEES BERHAD (“ART”)

ART was incorporated under the laws of Malaysia and registered as a trust company under the Trust Companies Act 1949. ART is a subsidiary of Amanah Raya Berhad (“ARB”) which is wholly owned by the Government of Malaysia. ART took over the corporate trusteeship functions of ARB and acquired ARB’s experience of more than 50 years in trustee business.

5.2 ROLES, DUTIES AND RESPONSIBILITIES OF THE TRUSTEE

The Trustee of the Fund will perform among others, the following roles, duties and responsibilities:

- To act as the custodian of the Fund and safeguard the interest of the unitholders;
- To exercise due diligence and vigilance in carrying out its functions and duties in accordance with the Deed, securities laws and relevant guidelines;
- To ensure that the Manager manages and administers the Fund in accordance with the Deed, securities laws and relevant guidelines;
- To ensure proper records are kept of all transactions in respect of the Fund; and
- To ensure that the Manager keeps the Trustee fully informed of the details of the Manager’s policies in investments and any changes thereof.

The Trustee is not engaged in any material litigation and arbitration, either as plaintiff or defendant, and the Trustee is not aware of any proceedings, pending or threatened or of any facts likely to give rise to any proceedings which might materially and adversely affect its financial position or business.

6 THE SHARIAH ADVISER

6.1 GENERAL INFORMATION ON ZICO SHARIAH

ZICO Shariah Advisory Services Sdn Bhd (ZICO Shariah) is the Shariah Adviser to PeICDF. ZICO Shariah is a member of ZICO Holdings and is registered by the SC to advise on sukuk issuances, Islamic funds as well as other Islamic capital market products and instruments. It is also approved by the Central Bank of Malaysia to provide Shariah advice, Shariah review and Shariah audit services to Islamic financial institutions. ZICO Shariah has more than 13 years of Shariah advisory experience.

6.2 ROLES AND RESPONSIBILITIES OF THE SHARIAH ADVISER

The roles and responsibilities of the Shariah Adviser include:

1. Ensuring that the operations and investments of the Fund are in compliance with Shariah principles/requirements;
2. Providing expertise and guidance for the Fund in all matters from the perspective of Shariah principles, including on the Fund's deed and prospectus, its structure and investment process, and other operational and administrative matters;
3. Consulting the SC who may consult the SACSC where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process;
4. Scrutinising the Fund's compliance reports as provided by the manager's compliance officer, transaction reports provided by or duly approved by the trustee and any other report deemed necessary for the purpose of ensuring that the Fund's investments are in line with Shariah principles;
5. Preparing reports to be included in the Fund's semi-annual and annual reports certifying whether the Fund has been managed and administered in accordance with the Shariah principles;
6. Ensuring that the Fund complies, with any guideline, ruling or decision issued by the SC, with regard to Shariah matters;
7. Vetting and advising on the promotional materials of the Fund;
8. Assisting and attending to any ad-hoc meeting called by the SC and/or any other relevant authority.
9. Applying ijtihad (intellectual reasoning) to ensure all aspects relating to the operations and investments of the Fund are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SACSC.

The Shariah Adviser reviews the Fund's investments on a monthly basis to ensure compliance with Shariah requirements at all times and meets with the Manager on a quarterly basis to review and advise on the Fund's compliance with Shariah requirements.

Please refer to <https://www.publicmutual.com.my/Menu/Corporate/Shariah-Adviser> for the profiles of designated persons responsible for Shariah matters relating to the Fund.

7 SALIENT TERMS OF THE DEED

The Fund is governed by a master deed dated 28 January 1999, fifth supplemental master deed dated 23 October 2000, ninth supplemental master deed dated 22 April 2003, twenty sixth supplemental master deed dated 27 June 2007, thirty seventh supplemental master deed dated 11 April 2008, sixty eighth supplemental master deed dated 27 March 2014, seventy eighth supplemental master deed dated 4 December 2015, eighty third supplemental master deed dated 22 November 2016, eighty eighth supplemental master deed dated 23 November 2017, one hundredth fourth supplemental master deed dated 29 May 2020 and one hundredth thirteenth supplemental master deed dated 2 September 2022.

7.1 UNITHOLDERS' RIGHTS AND LIABILITIES

A unitholder is a person registered in the register as a holder of units or fractions of units in a fund/class which automatically accord him rights and interests in the fund/class.

Unitholders shall have the right in respect of the Fund/Class in which they hold units, to the following:

- (a) to receive distributions of the Fund/Class (if any) and participate in any increase in the capital value of the units.
- (b) to call for a unitholders' meeting, and to vote for the removal of the trustee or the Manager through a Special Resolution.
- (c) to exercise the cooling-off right, if applicable.
- (d) to receive annual and semi-annual reports of the Fund.
- (e) to exercise such other rights and privileges as are provided for in the Deed.

No unitholder shall be entitled to require the transfer to him of any of the assets comprised in the Fund or be entitled to interfere with or question the exercise by the trustee or the Manager on his behalf of the rights of the trustee as owner of such assets.

No unitholders shall by reason of the provisions of the Deed and the relationship created thereby between the unitholders, the trustee and the Manager be liable for any amount in excess of the purchase price paid for the unit, and shall not be under any obligation to indemnify the trustee and/or the Manager in the event that the liabilities incurred by the trustee and the Manager in the name of or on behalf of the Fund pursuant to and/or in the performance of the provisions of the Deed exceed the assets of the Fund, and any right of indemnity of the trustee and/or Manager will be limited to recourse to the Fund. The unitholders of one Class will not be liable for any liabilities of the other Classes.

7.2 MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED

Management fee

1.0% per annum of the NAV.

Trustee fee

Not exceeding 0.02% per annum, calculated daily on the NAV, but subject to any minimum fee (inclusive of the custodian fee) per annum and/or maximum fee (inclusive of the custodian fee) per annum as shall be agreed upon by the Manager and the trustee.

Sales charge

1% of the NAV per unit.

Redemption charge

1% of the NAV per unit.

A lower fee and/or charges than what is stated in the Deed may be charged. All current fees and charges are disclosed in the Prospectus.



SALIENT TERMS OF THE DEED (CONT'D)

Any increase of the fees and/or charges above that stated in the current Prospectus may be made provided that a supplemental prospectus is issued and the maximum stated in the Deed shall not be breached.

Any increase of the fees and/or charges above the maximum stated in the Deed shall require unitholders' approval.

All the above fees and charges are subject to applicable taxes and/or duties (if any). The Manager shall charge and the unitholder shall pay the amount of any applicable tax and/or duties imposed on any transaction requested by the unitholder.

7.3 PERMITTED EXPENSES PAYABLE OUT OF THE FUND

Only expenses directly related and necessary in operating and administering a fund may be paid out of the fund. The major expenses that are recoverable directly from the Fund include:

- (i) commission or fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes or difference accounts;
- (ii) (where the foreign custodial function is delegated to sub-custodian), the remuneration paid to the sub-custodian;
- (iii) tax and other duties charged on the Fund by the government and other authorities;
- (iv) the fee and other expenses properly incurred by the auditor and all professional and accounting fees and disbursements approved by the trustee;
- (v) fees for the valuation of any investment of the Fund;
- (vi) costs incurred for the modification of the Deed other than those for the benefit of the Manager or the trustee;
- (vii) costs incurred for any meeting of unitholders other than those convened by the Manager or trustee for its own benefit;
- (viii) the costs of printing and dispatching to unitholders the accounts of the Fund, tax certificates, distribution warrants, notices of meeting of unitholders, newspaper advertisement and such other similar costs as may be approved by the trustee; and
- (ix) any other expenses properly incurred by the trustee in the performance of its duties and responsibilities.

7.4 RETIREMENT, REMOVAL AND REPLACEMENT OF THE MANAGER

The Manager may retire upon giving 12 months notice to the trustee of its desire to do so, or such shorter period as the Manager and the trustee shall agree upon, in favour of some other corporation.

The Manager may be removed and another corporation appointed as manager by Special Resolution of the unitholders at a unitholders' meeting convened in accordance with the Deed either by the trustee or the unitholders.

The trustee shall take reasonable steps to remove and replace the Manager as soon as practicable after becoming aware of any such circumstances:

- (a) A Special Resolution to that effect has been duly passed by the unitholders at a meeting called for that purpose;
- (b) The Manager is in breach of its obligations under the Deed;
- (c) The Manager has failed or neglected to carry out its duties to the satisfaction of the trustee and the trustee considers that it would be in the interests of unitholders for it to do so, after the trustee has given notice and reasons and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the unitholders; or
- (d) The Manager has gone into liquidation (except a voluntary liquidation for the purpose of amalgamation or reconstruction or some similar purpose) or has had a receiver appointed or has ceased to carry on business,

and the Manager shall not accept any extra payment or benefit in relation to such removal or replacement or retirement.



SALIENT TERMS OF THE DEED (CONT'D)

In any of the cases aforesaid the Manager for the time being shall upon receipt of such notice by the trustee cease to be the Manager and the trustee shall by writing under its seal appoint some other corporation to be the Manager of the Fund subject to such corporation entering into a deed or deeds with the trustee and thereafter act as Manager during the remainder period of the Fund.

7.5 RETIREMENT, REMOVAL AND REPLACEMENT OF THE TRUSTEE

The trustee may retire upon giving 12 months notice to the Manager of its desire to do so, or such shorter period as the Manager and the trustee shall agree upon, and may appoint a new trustee in his stead or as additional trustee.

The Manager shall take reasonable steps to remove and replace a trustee as soon as practicable after becoming aware of any such circumstances:

- (a) The trustee has ceased to exist;
- (b) The trustee has not been validly appointed;
- (c) The trustee is not eligible to be appointed or to act as trustee under section 290 of the CMSA 2007;
- (d) The trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the Deed or the provision of the CMSA 2007;
- (e) A receiver is appointed over the whole or a substantial part of the assets or undertaking of the existing trustee and has not ceased to act under the appointment, or a petition is presented for the winding up of the existing trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the existing trustee becomes or is declared to be insolvent); or
- (f) The trustee is under investigation for conduct that contravenes Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any securities law.

In addition to the above, the trustee may be removed and another trustee appointed by Special Resolution of the unitholders at a unitholders' meeting convened in accordance with the Deed either by the Manager or the unitholders.

7.6 TERMINATION OF THE FUND

A fund and/or class may be terminated or wound-up upon the occurrence of any of the following events:-

- (a) the SC's approval is revoked under Section 256E of the CMSA 2007;
- (b) a Special Resolution is passed at a unitholders' meeting to terminate or wind-up that fund or the relevant class, following the occurrence of events stipulated under Section 301(1) of the CMSA 2007 and the court has confirmed the resolution, as required under Section 301(3) of the CMSA 2007;
- (c) a Special Resolution is passed at a unitholders' meeting to terminate or wind-up the fund or class; or
- (d) the effective date of an approved transfer scheme, as defined under the SC Guidelines, has resulted in the fund or class, which is the subject of the transfer scheme, being left with no asset/property.

A class of a fund may be terminated if a Special Resolution is passed at a meeting of unitholders of that class to terminate the class provided always that such termination does not materially prejudice the interests of unitholders of any other class of that fund.

Notwithstanding the above, a fund and/or any of a class may be terminated or wound-up, without the need to seek unitholders' prior approval, as proposed by the Manager with the consent of the trustee (which consent shall not be unreasonably withheld) upon the occurrence of any of the following events, by giving not less than three (3) months' notice in writing to the unitholders as hereinafter provided:-

- (i) if any law shall be passed which renders it illegal or in the opinion of the Manager impracticable or inadvisable to continue the trust; or
- (ii) such circumstance of termination of the Fund and/or the Class is in the best interest of the unitholders; or
- (iii) if in the reasonable opinion of that Manager it is impracticable or inadvisable to continue the Fund and/or the Class.



SALIENT TERMS OF THE DEED (CONT'D)

7.7 UNITHOLDERS' MEETING

A unitholders' meeting may be called by the Manager, trustee and/or unitholders. Any such meeting must be convened in accordance with the Deed and/or the SC Guidelines.

Every question arising at any meeting shall be decided in the first instance by a show of hands unless a poll is demanded or if it be a question which under the Deed requires a Special Resolution, in which case a poll shall be taken. On a show of hands every unitholder who is present in person or by proxy shall have one vote.

The quorum for a meeting of unitholders of a fund or class, as the case may be, is 5 unitholders of that fund or class, as the case may be, whether present in person or by proxy, provided always that for a meeting which requires a Special Resolution the quorum for that meeting shall be 5 unitholders, whether present in person or by proxy, holding in aggregate at least 25% of the units in issue for that fund or class, as the case may be, at the time of the meeting. If the fund or class, as the case may be, has 5 or less unitholders, the quorum required shall be 2 unitholders, whether present in person or by proxy and if the meeting requires a Special Resolution the quorum for that meeting shall be 2 unitholders, whether present in person or by proxy, holding in aggregate at least 25% of the units in issue for that fund or class, as the case may be, at the time of the meeting. In the case of a fund or class of units with 1 remaining unitholder, such unitholder, whether present in person or by proxy, at the meeting shall constitute a quorum.

7.8 CLASSES OF UNITS

The Manager shall have the sole and absolute right to issue new classes of units of PeICDF with different and/or similar features including but not limited to fees, charges, currency and/or distribution policy with that of the existing units without the need to seek unitholders' prior approval provided the issuance of other classes and the imposition of the terms shall not in the opinion of the Manager and trustee prejudice the rights of the unitholder of the current classes of units to PeICDF. Where a new class is established or issued, units in any existing class and any other units may be re-designated so long as there is no prejudice to the existing unitholders of such class of units as a whole.

This is a replacement Prospectus. This Prospectus is issued to replace and/or supersede the Prospectus of Public e-Islamic Cash Deposit Fund dated 9 March 2017 and the 1st Supplemental Prospectus of Public e-Islamic Cash Deposit Fund dated 16 December 2021.



TAXATION OF THE FUND AND UNITHOLDERS

Public Mutual Berhad
8th Floor, Menara Public Bank 2
No. 78, Jalan Raja Chulan
50200 Kuala Lumpur

21 March 2023

Dear Sirs

Re: Taxation of the Fund and Unit Holders

This letter has been prepared for inclusion in this Replacement Prospectus of Public e-Islamic Cash Deposit Fund in connection with the offer of units in the Public e-Islamic Cash Deposit Fund ("the Fund").

Taxation of the Fund

Income Tax

The Fund is a unit trust for Malaysian tax purposes. The taxation of the Fund is therefore governed principally by Sections 61 and 63B of the Income Tax Act, 1967 ("the Act").

Subject to certain exemptions, the income of the Fund in respect of investment income derived from or accruing in Malaysia is liable to income tax at the rate of 24% effective Year of Assessment ("YA") 2016.

The Fund may receive dividends, interest and other income from investments outside Malaysia. Income derived from sources outside Malaysia and received in Malaysia was previously exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

Based on the Finance Act 2021, income derived by a resident unit trust from foreign sources and received in Malaysia from 1 January 2022 onwards will be subject to Malaysian income tax. A transitional tax rate of 3% is accorded on the gross amount of the foreign income received in Malaysia from 1 January 2022 to 30 June 2022. From 1 July 2022, the prevailing tax rate of 24% will apply to the chargeable income computed in respect of the foreign source income remitted into Malaysia by the Fund.

Where the same foreign income has been taxed in both Malaysia and the foreign country, a tax credit in the form of bilateral relief under a Double Tax Agreement ("DTA") or unilateral relief under the domestic law (if there is no available DTA or a limited DTA which does not provide such relief) may be given in respect of such income, subject to conditions.

Gains from the realisation of investments by the Fund will not be subject to income tax in Malaysia. However, such gains may be subject to tax in the country from which it is derived.

Under Section 2(7) of the Act, any reference to interest in the Act shall apply, *mutatis mutandis*, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah.



TAXATION OF THE FUND AND UNITHOLDERS (CONT'D)

Gains or profits earned by the Fund from the following are exempt from tax: -

- any savings certificates issued by the Government; or
- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia; or
- a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013^{N1}; or
- any development financial institution regulated under the Development Financial Institutions Act 2002^{N1}; or
- sukuk originating from Malaysia, other than convertible loan stocks, issued in any currency other than Ringgit and approved or authorized by, or lodged with, the Securities Commission, or approved by the Labuan Financial Services Authority^{N2}.

Discounts earned by the Fund from the following are also exempt from tax: -

- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

Tax deductions in respect of the Fund's expenses such as manager's remuneration, expenses on maintenance of register of unit holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage ("permitted expenses") are allowed based on a prescribed formula subject to a minimum of 10% and a maximum of 25% of the total permitted expenses.

Single tier Malaysian dividends received by the Fund are exempt from tax and expenses in relation to such dividend income are disregarded.

Real Property Gains Tax ("RPGT")

Gains on disposal of investments by the Fund will not be subject to income tax in Malaysia. However, such gains may be subject to RPGT in Malaysia, if the gains are derived from sale of Malaysian real properties and shares in Malaysian real property companies (as defined). Such gains would be subject to RPGT at the applicable rate depending on the holding period of the chargeable assets.

Sales Tax and Service Tax

The Goods and Services Tax ("GST") has been replaced by Sales Tax and Service Tax effective from 1 September 2018.

Under the Sales Tax Act 2018, Service Tax Act 2018 and subsidiary legislation, the sales tax rate for taxable goods is 5% or 10% while the service tax rate for taxable services is generally 6%. There are certain goods which are exempted from sales tax.

The issue, holding or redemption of any unit under a trust fund does not fall within the list of taxable services under the First Schedule of the Service Tax Regulations 2018 and hence, is not subject to service tax. The investment activities of the Fund such as buying and selling of securities and deposits in financial institutions are also not subject to service tax. As such, if the Fund is only deriving income from such activities, the Fund is not liable to be registered for service tax.

^{N1} Effective from 1 January 2019, the exemption shall not apply to the interest paid or credited to a unit trust that is a wholesale fund which is a money market fund.

^{N2} Effective from YA 2017, income tax exemption shall not apply to interest paid or credited to a company in the same group, licensed banks and prescribed development financial institutions. Based on the Finance Act 2021, income tax exemption shall also not apply to interest paid or credited by a special purpose vehicle to a company pursuant to the issuance of asset-backed securities lodged with the Securities Commission or approved by the Labuan Financial Services Authority from 1 January 2022 where the company and the person who established the special purpose vehicle solely for the issuance of the asset-backed securities are in the same group.



TAXATION OF THE FUND AND UNITHOLDERS (CONT'D)

However, certain expenses incurred by the Fund such as legal fees, consultancy fees and management fees may be subject to service tax at 6%. For management fees, this specifically excludes fees charged by any person who is licensed or registered with the Securities Commission for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007. The service tax incurred by the Fund is a cost to the Fund and is not recoverable, unlike the GST input tax which is claimable under the GST regime.

Based on the Finance Act 2018, the imposition and scope of service tax has been widened to include any imported taxable service. This is effective from 1 January 2019.

Taxation of Unit Holders

Income Tax

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Fund, to the extent that this is distributed to them. The income distribution from the Fund may carry with it applicable tax credits proportionate to each unit holder's share of the total taxable income in respect of the tax paid by the Fund. Unit holders will be entitled to utilise the tax credit as a set off against the tax payable by them. Any excess over their tax liability will be refunded to the unit holders.

Corporate unit holders, resident or non-resident in Malaysia, would be taxed at the corporate tax rate of 24% (effective from YA 2016), on distributions of income from the Fund to the extent of an amount equivalent to their share of the total taxable income of the Fund. Corporate unit holders in Malaysia with paid-up capital in the form of ordinary shares of RM2.5 million and below will be subject to a tax rate of 17% on chargeable income of up to RM600,000, effective from YA 2020. This concessionary income tax rate is given only to corporate unit holders having gross business income for the relevant year of assessment of not more than RM50 million, in addition to the share capital requirement. For chargeable income in excess of RM600,000, the tax rate of 24% is still applicable.

However, the said tax rate of 17% on chargeable income of up to RM600,000 would not apply if more than 50% of the paid up capital in respect of ordinary shares of that corporate unit holder is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa, or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

Based on the Finance Bill 2023, it is proposed that the tax rate of 17% will be reduced to 15% for the chargeable income of up to RM150,000, while the tax rate for the chargeable income from RM150,001 up to RM600,000 will remain unchanged at 17%. For chargeable income in excess of RM600,000, the tax rate of 24% will apply. The proposed changes will come into effect from YA 2023.

In addition to the current conditions as mentioned above, it is proposed that the new preferential tax rate would not apply if more than 20% of the paid-up capital in respect of ordinary shares of the company at the beginning of the basis period for a YA is directly or indirectly owned by a company or companies incorporated outside Malaysia or an individual or individuals who are not Malaysian citizens. The proposed condition is effective from YA 2024.

Based on the Finance Act 2021, a corporate tax rate of 33% ("Cukai Makmur") will be levied on corporate unit holders with chargeable income exceeding RM100 million. Corporate unit holders with chargeable income below RM100 million will still be taxed at tax rate of 24%. However, the chargeable income in respect of the income received in Malaysia from outside Malaysia from 1 July 2022 is exempted from the application of Cukai Makmur, computed based on a prescribed formula. This is effective for YA 2022 only.

The tax rate of 33% on chargeable income exceeding RM100 million would not apply to corporate unit holders in Malaysia that qualify for the preferential tax rate of 17% on chargeable income of up to RM600,000.

Individuals and other non-corporate unit holders who are resident in Malaysia will be subject to income tax at scale rates. The scale tax rates range from 0% to 30% with effect from YA 2020.

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TAXATION OF THE FUND AND UNITHOLDERS (CONT'D)

Individuals and other non-corporate unit holders who are not resident in Malaysia, for tax purposes, are subject to Malaysian income tax at the rate of 30% with effect from YA 2020. Non-resident unit holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdiction.

The distribution of single-tier Malaysian dividends and tax exempt income by the Fund will not be subject to tax in the hands of the unit holders in Malaysia. Units split by the Fund will also be exempt from tax in Malaysia in the hands of the unit holders.

However, based on the Finance Act 2021, the income distributed to a unit holder other than an individual, out of the interest income exempt from tax of a unit trust that is a retail money market fund which is paid or credited by a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013, or any development financial institution regulated under the Development Financial Institutions Act 2002 will be subjected to tax. This is effective from 1 January 2022.

Further, a new withholding tax mechanism is applicable on the above distribution. The income distributed to the unit holder other than an individual will be subject to withholding tax at the rate of 24% and the tax deducted can be utilised to set off against the tax payable by a tax resident unit holder. Withholding tax deducted on the income distributed to a non-individual unit holder who is not a tax resident in Malaysia will be regarded as a final tax. This is effective from 1 January 2022.

Any gains realised by the unit holders (other than financial institutions, insurance companies and those dealing in securities) from the transfer or redemption of the units are generally treated as capital gains which are not subject to income tax in Malaysia. However, certain unit holders may be subject to income tax in Malaysia on such gains, due to specific circumstances of the unit holders.

Service Tax

Only taxable services listed in the First Schedule of the Service Tax Regulations 2018 are subject to service tax, which exclude investment income or gains.

However, certain expenses such as legal fees, consultancy fees and management fees may be subject to service tax at 6%. For management fees, this specifically excludes fees charged by any person who is licensed or registered with the Securities Commission for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007.

Based on the Finance Act 2018, the imposition and scope of service tax has been widened to include any imported taxable service. This is effective from 1 January 2019.

The tax position is based on our understanding and interpretation of the Malaysian tax legislations and proposals as they stand at present. All prospective investors should not treat the contents of this letter as advice relating to taxation matters and are advised to consult their own professional advisers concerning their respective investments.

Yours faithfully

Ong Guan Heng
Executive Director

KPMG Tax Services Sdn Bhd

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DIRECTORY OF PUBLIC MUTUAL BRANCH OFFICES AND CUSTOMER SERVICE CENTRES

Head Office

Menara Public Bank 2,
No. 78, Jalan Raja Chulan,
50200 Kuala Lumpur.
☎: 03-20226800 📠: 03-20226900
📞: 03-20225000
🌐: www.publicmutual.com.my

Mutual Gold Centre

Menara Public Bank 2,
No. 78, Jalan Raja Chulan,
50200 Kuala Lumpur.
📞: 03-20225000

Branches and Customer Service Centres

West Malaysia

Northern Region

Alor Setar

8G, Samila Business Centre,
Lebuhraya Darulaman,
05100 Alor Setar, Kedah.
☎: 04-7366500 📠: 04-7364655

Ipoh

37 & 39, Persiaran Greentown 4,
Greentown Business Centre,
30450 Ipoh, Perak.
☎: 05-2462500 📠: 05-2559859

Sungai Petani

9D & 9E, Jalan Kampung Baru,
08000 Sungai Petani, Kedah.
☎: 04-4558500 📠: 04-4230663

Seberang Perai

1797-G-04, Kompleks Auto World,
Jalan Perusahaan, Juru Interchange,
13600 Prai, Penang.
☎: 04-5407500 📠: 04-5050005

Penang

16, Lintang Burma,
10250 Pulau Tikus, Penang.
☎: 04-2196500 📠: 04-2295171

Central Region

1 Utama Shopping Centre

Lot LG-313-E,
1, Lebuhraya Bandar Utama,
Bandar Utama City Centre,
Bandar Utama,
47800 Petaling Jaya, Selangor.
☎: 03-20225000 📠: 03-77263811

Bangsar

11, 15 & 17, Jalan Bangsar Utama 3,
Bangsar Utama, 59000 Kuala Lumpur.
☎: 03-20225000 📠: 03-22835739

Cheras

44-2 & 44-3,
Cheras Commercial Centre,
Jalan 5/101C, Off Jalan Kaskas,
56100 Cheras, Kuala Lumpur.
☎: 03-20225000 📠: 03-91321022

Klang

28, 30 & 32, Lorong Batu Nilam 3B,
Bandar Bukit Tinggi,
41200 Klang, Selangor
☎: 03-20225000 📠: 03-33235632

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DIRECTORY OF PUBLIC MUTUAL BRANCH OFFICES AND CUSTOMER SERVICE CENTRES (CONT'D)

Central Region (cont'd)

Damansara Perdana

1 & 3, Jalan PJU 8/5 I,
Perdana Business Centre,
Bandar Damansara Perdana,
47820 Petaling Jaya, Selangor
☎: 03-20225000 📠: 03-77222475

Shah Alam

54 & 56, Jalan Pahat G15/G,
Kompleks Otomobil,
Persiaran Selangor,
Seksyen 15,
40200 Shah Alam, Selangor.
☎: 03-20225000 📠: 03-55139288

Puchong

39 & 41, Jalan Puteri 1/4,
Bandar Puteri Puchong,
47100 Puchong, Selangor.
☎: 03-20225000 📠: 03-80653010

Southern Region

Batu Pahat

119, Jalan Chengal,
Taman Makmur,
83000 Batu Pahat, Johor.
☎: 07-4363500 📠: 07-4326588

Kluang

3, Jalan Dato Teoh Siew Khor,
86000 Kluang, Johor.
☎: 07-7391500 📠: 07-7736195

Muar

46, Jalan Sayang,
84000 Muar, Johor.
☎: 06-9562500 📠: 06-9536830

Johor Bahru

B-19, Jalan Molek 1/5A,
Taman Molek,
81100 Johor Bahru, Johor.
☎: 07-3607500 📠: 07-3548600

Melaka

929 & 930, Jalan Merdeka,
Taman Melaka Raya,
75000 Melaka.
☎: 06-2855500 📠: 06-2837354

Seremban

1A & 1B, Jalan Tuanku Munawir,
70000 Seremban, Negeri Sembilan.
☎: 06-6372500 📠: 06-7644237

East Coast Region

Kota Bharu

PT304 & 305, Jalan Kebun Sultan,
15300 Kota Bharu, Kelantan.
☎: 09-7263500 📠: 09-7476026

Kuantan

71 & 73, Jalan Haji Abdul Aziz,
25000 Kuantan, Pahang.
☎: 09-5118500 📠: 09-5161223

Kuala Terengganu

1-C, Jalan Air Jernih,
20300 Kuala Terengganu, Terengganu.
☎: 09-6321500 📠: 09-6317030

Temerloh

10, 11 & 12, 2nd Floor,
Jalan Ahmad Shah,
Bandar Sri Semantan,
28000 Temerloh, Pahang.
☎: 09-2955500 📠: 09-2968060

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DIRECTORY OF PUBLIC MUTUAL BRANCH OFFICES AND CUSTOMER SERVICE CENTRES (CONT'D)

East Malaysia

Sabah

Kota Kinabalu

Lot 1-0-10,
Lorong Api-Api 1,
Api-Api Centre,
88000 Kota Kinabalu, Sabah.
☎: 088-327500 ☎: 088-238389

Sandakan

Lot 16, Block B,
Bandar Maju Commercial Centre,
Mile 1.5, North Road,
90000 Sandakan, Sabah.
☎: 089-231500 ☎: 089-222889

Tawau

TB 4437, Lot 28, Block D,
Sabindo Square,
Jalan Dunlop,
91000 Tawau, Sabah.
☎: 089-982500 ☎: 089-765326

Sarawak

Bintulu

4, Lot 2646,
Jalan Tun Ahmad Zaidi,
97000 Bintulu, Sarawak.
☎: 086-859500 ☎: 086-330221

Kuching

Lot 205 & 206, Section 49,
Jalan Tunku Abdul Rahman,
93100 Kuching, Sarawak.
☎: 082-226500 ☎: 082-239825

Miri

D-G-16, Miri Times Square,
Marina Parkcity,
98000 Miri, Sarawak.
☎: 085-323500 ☎: 085-416195

Sibu

10, Lorong 2,
Jalan Tuanku Osman,
96000 Sibu, Sarawak.
☎: 084-363500 ☎: 084-330269

Public Mutual offices are open on Mondays to Fridays, except public holidays; Mondays to Thursdays from 8:30 a.m. to 5:30 p.m. and Fridays from 8:30 a.m. to 4:30 p.m. The service centre at 1 Utama Shopping Centre is open daily from 10:00 a.m. to 10:00 p.m.

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DIRECTORY OF PUBLIC MUTUAL AGENCY OFFICES

Penang (Bayan Baru)

Liang Wing Sim Agency Office
104, 1st Floor, Jalan Mayang Pasir,
Taman Sri Tunas,
Bayan Baru,
11950 Bayan Lepas, Penang.
☎: 04-6422170/1 📠: 04-6411268

Sarawak (Sarikei)

Ling Chai Kua Agency Office
1st Floor, No 28, Jalan Nenas Lrg 2,
96100 Sarikei, Sarawak.
☎: 084-652094

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IUTA OF THE FUND

Units of the Fund can be bought or sold at the branches of the following distributor:

Public Bank Berhad (196501000672 (6463-H))

Menara Public Bank,
146, Jalan Ampang,
50450 Kuala Lumpur.

☎ : 03-2176 6000 / 2176 6666

🕒 : 03-2170 8000

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MANAGER OF THE FUND

Public Mutual Berhad (197501001842 (23419-A))
(Incorporated in Malaysia under the Companies Act 1965)

HEAD OFFICE

Menara Public Bank 2,
No. 78, Jalan Raja Chulan,
50200 Kuala Lumpur.

CUSTOMER SERVICE HOTLINE

03-2022 5000

TELEPHONE

03-2022 6800

FACSIMILE

03-2022 6900

WEBSITE

www.publicmutual.com.my

FOLLOW US

