

THIS IS A REPLACEMENT INFORMATION MEMORANDUM. THIS INFORMATION MEMORANDUM IS ISSUED TO REPLACE AND/OR SUPERSEDE THE INFORMATION MEMORANDUM OF PUBLIC WHOLESALE INCOME FUND AND PUBLIC ISLAMIC WHOLESALE INCOME FUND DATED 26 MAY 2022.

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

INFORMATION MEMORANDUM

PUBLIC WHOLESALE INCOME FUND

PUBLIC ISLAMIC WHOLESALE INCOME FUND

This Information Memorandum is dated 15 February 2024.

Public Wholesale Income Fund and Public Islamic Wholesale Income Fund is constituted on 2 February 2016.

Units of Public Wholesale Income Fund and Public Islamic Wholesale Income Fund can only be sold to sophisticated investors.

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

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

Responsibility Statement

This Information Memorandum has been seen and approved by the directors of Public Mutual Berhad and they collectively and individually accept full responsibility for the accuracy of all information contained herein and confirm, having made all enquiries which are reasonable in the circumstances, that to the best of their knowledge and belief, there are no other facts omitted which would make any statement herein misleading.

Statements of Disclaimer

The Securities Commission Malaysia has not authorised or recognised the funds and a copy of this Information Memorandum has not been registered with the Securities Commission Malaysia.

The lodgement of this Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the said funds or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Information Memorandum.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the management company responsible for the said funds and takes no responsibility for the contents in this Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Information Memorandum, 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. IN CONSIDERING THE INVESTMENT, INVESTORS WHO ARE IN DOUBT ON THE ACTION TO BE TAKEN SHOULD CONSULT THEIR PROFESSIONAL ADVISERS IMMEDIATELY.

Public Islamic Wholesale Income Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the said wholesale 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.
CMSA 2007	Capital Markets and Services Act 2007 as originally enacted and amended from time to time.
CMSRL	Capital Markets Services Representative's Licence
corporate representatives	Staff of IUTA(s) who have been appointed and trained to deal in unit trust funds, and are registered with FIMM.
debt securities	Debt securities refer to bonds or other forms of securitised debt and sukuk.
deposits	Sum of money placed with licensed financial institutions in accordance with Financial Services Act 2013 and Islamic Financial Services Act 2013.
Eligible Market	An exchange, government securities market or an over-the-counter (OTC) market– (a) that is regulated by a regulatory authority of that jurisdiction; (b) that is open to the public or to a substantial number of market participants; and (c) on which financial instruments are regularly traded.
FDR	Fixed deposit rate
FIMM	Federation of Investment Managers Malaysia
forward pricing	The purchase or redemption of units is based on the NAV per unit of the fund next determined or calculated after the application to purchase or redemption request from unitholder(s) is received by the Manager in proper form.
Information Memorandum	Information memorandum of Public Wholesale Income Fund and Public Islamic Wholesale Income Fund.
Islamic deposits	Sum of money placed with licensed financial institutions in accordance with Shariah principles and the Islamic Financial Services Act 2013.
IUTA	Institutional Unit Trust Scheme Adviser IUTA is a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
NAV	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. 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.

NAV per unit	The NAV per unit is the NAV of a fund divided by the number of units in circulation at the valuation point. It forms the basis upon which the prices of units of a fund are calculated.
PHS	Product Highlights Sheet
PMO	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. 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.
Public Bank	Public Bank Berhad (196501000672 (6463-H))
Public Mutual or the Manager	Public Mutual Berhad (197501001842 (23419-A))
PWSIF	Public Wholesale Income Fund
PIWSIF	Public Islamic Wholesale Income Fund
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 Unlisted Capital Market Products under the Lodge and Launch Framework 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 ijtiḥad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Shariah requirements	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.
short term	Short term refers to a period of less than 3 years.
Sophisticated investors	Refers to any person who is determined to be a sophisticated investor under the Guidelines on Categories of Sophisticated Investors, as amended from time to time, or acquires unlisted capital market products where the consideration is not less than two hundred and fifty thousand ringgit or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise, and/or any other category(ies) of investors as may be permitted by the SC from time to time.

Special Resolution	A resolution passed at a meeting of unitholders duly convened and held in accordance with the provisions of the Deed and carried by a majority consisting of not less than three quarters of the unitholders voting thereat upon a show of hands or if a poll is duly demanded and taken by a majority consisting of not less than three-quarters in number of the votes given on such poll. For the purposes of termination or winding-up of 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 at the meeting duly convened and held in accordance with the provisions of the Deed.
sukuk	Sukuk is a financing instrument for the purpose of fund raising exercise whereby the underlying transaction may be structured based on various Shariah principles/contracts endorsed by the SACSC or the Shariah Adviser.
the Deed	The Deed means the Master Deed dated 21 January 2016 and all supplemental deeds entered into between the trustee and the Manager for the registered holders of PWSIF and PIWSIF.
“the fund” / “the funds”	Public Wholesale Income Fund and Public Islamic Wholesale Income Fund are collectively called “the funds” and individually called “the fund”.
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 is calculated. Under normal circumstances, only one valuation is conducted on each Business Day. For PWSIF and PIWSIF, the valuation of the funds will be conducted after the close of business of Bursa Securities for the relevant day.
ZICO Shariah or the Shariah Adviser	ZICO Shariah Advisory Services Sdn. Bhd. (200701011429 (769433-D))

CORPORATE DIRECTORY

MANAGER

Public Mutual Berhad (197501001842 (23419-A))

Registered and business address:

8th Floor, Menara Public Bank 2

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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:

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No. 2, Jalan Ampang

50508 Kuala Lumpur

Business address:

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

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Jalan Damanlela

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1. INFORMATION ON THE FUNDS

1.1 FUND PROFILES

PUBLIC WHOLESALE INCOME FUND (PWSIF)

Category of Fund	Wholesale
Financial Year End	31 December
Distribution Policy	Monthly
Launch Date	2 February 2016
Fund Objective	To provide liquidity and income*. <i>Notes:</i> <i>* Distribution (if any) will be automatically reinvested. Please refer to page 18 for more information on distribution.</i> <i>Any material changes to the investment objective of the fund would require unitholders' approval.</i>

Investment Policy and Strategy

Typical Asset Classes	<ul style="list-style-type: none">• Bonds or other forms of securitised debt.• Short-term money market instruments which include bankers' acceptances and negotiable instruments of deposits.• Deposits with licensed domestic financial institutions.
Asset Allocation and Investment Approach	The fund seeks to meet its objective by investing in bonds or other forms of securitised debt, deposits and short-term money market instruments. Subject to market conditions, the fund may increase its investments in deposits and short-term money market instruments. The money market instruments that the fund invests in include bankers' acceptances and negotiable instruments of deposits (NIDs). Although the fund is actively managed, the frequency of its trading strategy will very much depend on market opportunities.

Selected Performance Benchmark for PWSIF

The benchmark of the fund is an accumulation index based on the 12-Month FDR quoted by Public Bank.

As the fund is actively managed and its holdings may differ from its benchmark, the risk profile of the fund is not the same as the risk profile of the benchmark.

The performance of the fund and its benchmark is available on our 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.

PUBLIC ISLAMIC WHOLESALE INCOME FUND (PIWSIF)

Category of Fund	Wholesale (Shariah-compliant)
Financial Year End	31 December
Distribution Policy	Monthly
Launch Date	2 February 2016
Fund Objective	<p>To provide liquidity and income*.</p> <p><i>Notes:</i></p> <p><i>* Distribution (if any) will be automatically reinvested. Please refer to page 18 for more information on distribution.</i></p> <p><i>Any material changes to the investment objective of the fund would require unitholders' approval.</i></p>

Investment Policy and Strategy

Typical Asset Classes	<ul style="list-style-type: none">• Sukuk.• Short-term Islamic money market instruments which include Islamic accepted bills and negotiable Islamic debt certificate.• Islamic deposits with licensed domestic financial institutions.
Asset Allocation and Investment Approach	<p>The fund seeks to meet its objective by investing in sukuk, Islamic deposits and short-term Islamic money market instruments. Subject to market conditions, the fund may increase its investments in Islamic deposits and short-term Islamic money market instruments. The Islamic money market instruments that the fund invests in include Islamic Accepted Bills and Islamic Negotiable Instruments (INIs). Although the fund is actively managed, the frequency of its trading strategy will very much depend on market opportunities.</p> <p>The fund's investments in domestic sukuk will be selected from the list of sukuk readily available at the SC website.</p>

Selected Performance Benchmark for PIWSIF

The benchmark of the fund is an accumulation index based on the 12-Month Islamic deposit rate quoted by Public Islamic Bank Berhad.

As the fund is actively managed and its holdings may differ from its benchmark, the risk profile of the fund is not the same as the risk profile of the benchmark.

The performance of the fund and its benchmark is available on our 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.

1.2 RISK FACTORS

General Risks

1. **Market risk:** Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.
2. **Liquidity risk:** Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the fund holds assets that are illiquid, or are difficult to dispose of, the value of the fund will be negatively affected when it has to sell such assets at unfavourable prices.
3. **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 and security selection 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.
4. **Loan/financing risk:** This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed/financed money includes investors being unable to service the loan repayments/financing payments. 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 as compared to the 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:** Interest rate risk refers to the impact of interest rate changes on the valuation of bonds or other forms of securitised debt/sukuk, money market instruments and deposits. When interest rates rise, prices of bonds or other forms of securitised debt/sukuk generally decline and this may lower the market value of the fund's investment in bonds or other forms of securitised debt/sukuk. The reverse applies when interest rates fall. The returns of the fund's investments in money market instruments and deposits move in tandem with interest rates. A decline in interest rates will lower the returns of the fund's investments in money market instruments and deposits. For example, when interest rates fall, deposit placements would be reinvested at lower interest rates and subsequently yield lower returns to the fund.
2. **Credit risk:** Credit risk relates to the creditworthiness of the issuer of the securities/sukuk or money market instruments and deposits which is dependent on the issuer's ability to make timely payments of interest/ profit or principal. In the event that the issuer of a security/sukuk or money market instruments and deposits defaults in the payment of interest/profit and/or principal, the value of the fund may be adversely affected.

You are advised to read the Information Memorandum and obtain professional advice before subscribing to the wholesale fund.

Risk Management Strategies

The risk management process focuses on managing the impact of changes in the interest rate trend and credit risk profile of the issuer of bonds or other forms of securitised debt/sukuk.

The fund manager will adopt various investment strategies which include portfolio diversification and varying the asset allocation between the long-tenured and short-tenured bonds or other forms of securitised debt/sukuk and money market instruments to adjust the risk and return characteristics of the fund. To manage credit risk, credit analysis is conducted and credit rating of financial institutions or bonds or other forms of securitised debt/ sukuk issuers is monitored on an ongoing basis. The fund will focus on securities issued by companies with sound financial position whereby gearing ratio and interest cover ratio are within acceptable levels of the industry in which the issuer company operates.

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.

Under exceptional circumstances where the market value or fair value of a material portion of the funds' assets cannot be determined (which include but not limited to the disruptions in the financial markets and an emergency or other state of affairs which impact the fair valuation of the fund's investments), 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

PWSIF

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 will invest in the following investments:

- i. Debt securities;
- ii. Deposits with licensed domestic and foreign financial institutions;
- iii. Money market instruments; and
- vi. Any other form of investments which is in line with the objective of the fund as may be agreed upon by the Manager and the trustee from time to time.

PIWSIF

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 will invest in instruments that have been classified as Shariah-compliant by the SACSC and SAC BNM. For instruments that are not classified as Shariah-compliant by the SACSC and SAC BNM, the Shariah Adviser will determine whether the instruments are Shariah-compliant for investment by the fund.

The fund will invest in the following investments:

- i. Sukuk;
- ii. Islamic deposits with licensed domestic and foreign financial institutions;
- iii. Islamic money market instruments; and
- vi. Any other form of Shariah-compliant investments which is in line with the objective of the fund as may be agreed upon by the Manager and the trustee from time to time.

1.4 INVESTMENT RESTRICTIONS

The funds are subject to the following investment restrictions in the course of execution of their investment policies and strategies:

(i) Investment Spread Limits

Investment	Limits (% of the respective fund's NAV)
Value of investments in debt securities/sukuk and money market instruments/Islamic money market instruments issued by any single issuer	<p>≤ 20%</p> <p>Notes:</p> <p>(i) In determining the single issuer limit, the value of the fund's investments in debt securities/sukuk that are not traded or dealt in or under the rules of an Eligible Market issued by the same issuer must be included in the calculation.</p> <p>(ii) This limit may be increased to 30% if the debt security/sukuk is rated by any Malaysian or global rating agency to have the highest long-term credit rating.</p> <p>(iii) This limit may be increased to 35% if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency.</p>
Value of placement in deposits/Islamic deposits with any single financial institution	<p>≤ 20%</p> <p>Note: This limit does not apply to placements of deposits/Islamic deposits arising from:</p> <p>(i) Liquidation of investments prior to the termination or maturity of the fund, where the placement of deposits/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 deposits/Islamic deposits with various financial institutions would not be in the best interest of unitholders.</p>
<p>Aggregate value of investments in, or exposure to, a single issuer through–</p> <p>(a) debt securities/sukuk;</p> <p>(b) money market instruments/Islamic money market instruments; and</p> <p>(c) deposits/Islamic deposits</p>	<p>≤ 25%</p> <p>Notes:</p> <p>(i) In determining the single issuer aggregate limit, the value of the fund's investments in debt securities/sukuk that are not traded or dealt in or under the rules of an Eligible Market issued by the same issuer must be included in the calculation.</p> <p>(ii) This limit may be increased to 30% if the single issuer limit for value of investment in debt security /sukuk is rated by any Malaysian or global rating agency to have the highest long-term credit rating.</p> <p>(iii) Where the single issuer limit is increased to 30%, the single issuer aggregate limit of 25% may be raised to 30%.</p> <p>(iv) Where the single issuer limit is increased to 35%, the single issuer aggregate limit may be raised, subject to the group limit not exceeding 35%.</p>

(i) Investment Spread Limits (cont'd)

Investment	Limits (% of the respective fund's NAV)
Value of investments in debt securities/sukuk and money market instruments/Islamic money market instruments issued by any group of companies	$\leq 30\%$ <i>Note: In determining the group limit, the value of the fund's investments in debt securities/sukuk that are not traded or dealt in or under the rules of an Eligible Market issued by the issuers within the same group of companies must be included in the calculation.</i>

(ii) Investment Concentration Limits

Investment	Limits
Investments in debt securities/sukuk	$\leq 20\%$ of the debt securities/sukuk issued by a single issuer <i>Note: This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of debt securities/sukuk in issue cannot be determined.</i>
Investments in money market instruments/Islamic money market instruments	$\leq 10\%$ of the instruments/Islamic instruments issued by any single issuer. <i>Note: This limit does not apply to money market instruments/Islamic money market instruments that do not have pre-determined issue size.</i>

The above limits and restrictions shall be complied with at all times based on the most up-to-date value of the respective funds, and the value of their 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.

Such limits and restrictions, however, do not apply to securities that are issued or guaranteed by the Malaysian Government or Bank Negara Malaysia

Islamic funds will only invest in securities and/or instruments that comply with Shariah requirements

Note: The investment restrictions and limits of the funds 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.

The above restrictions will not apply to the funds' holdings of permitted investments with Public Bank and its group of companies. Up to 100% of the respective fund's NAV may be invested in permitted investments with Public Bank and its group of companies.

1.5 VALUATION OF PERMITTED INVESTMENTS

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

Listed and unlisted bonds or other forms of securitised debt/sukuk (including commercial papers/Islamic commercial papers) – for listed bonds or other forms of securitised debt/sukuk, valuation is based on the official closing price or last known transacted price on the Eligible Market on which the investment is quoted.

In the case of unlisted bonds or other forms of securitised debt/sukuk (including commercial papers/Islamic commercial papers) denominated in RM, valuations are carried out on a daily basis using fair value prices quoted by a Bond Pricing Agency (BPA) registered with the SC. Other foreign unlisted bonds or other forms of securitised debt/sukuk are valued daily based on fair value by reference to the average indicative yield quoted by independent and reputable institutions.

If the valuations are not representative or not available to the market, the bonds or other forms of securitised debt/sukuk will be valued at fair value, as determined with due care and in good faith by the Manager, based on the methods or bases approved by the trustee after appropriate technical consultation.

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

Unrestricted investment accounts and deposits/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 interest/profit thereon for the relevant period.

1.6 ZAKAT FOR PIWSIF

PIWSIF 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.

1.7 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.

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 fund 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 funds:

Sales charge per unit	<p>Purchase of units through UTCs, IUTA and the Manager.</p> <p><i>The Manager may at its discretion charge a lower sales charge based on the size of investment and/or other criterion as may be determined from time to time.</i></p>	Up to 1.0% of NAV per unit.
Redemption charge per unit		Nil

2.2 FEES AND EXPENSES OF THE FUNDS

Operating a fund involves a variety of expenses for portfolio management, the manager's fee, trustee's fee, foreign custodian charges, 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 funds:

	PWSIF	PIWSIF
 Management fee	0.50% per annum of the NAV.	
 Trustee Fee	0.02% per annum of the NAV, subject to a minimum fee of RM18,000 and a maximum fee of RM250,000 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.

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 funds and may be in the form of research and advisory services that assist in the decision-making process relating to the funds' investments.



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

3. TRANSACTION INFORMATION

3.1 DETERMINATION OF PRICES

Valuation Point

Valuation of the funds will be conducted after the close of business of Bursa Securities for the relevant day.

NAV per Unit

The NAV per unit is obtained by dividing the NAV of the fund by the number of units in issue.

Illustration:

Total NAV (RM) 250,000,000	÷	UIC (units) 250,000,000	=	NAV per unit (RM) 1.00000000
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Single Pricing

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

Forward Pricing

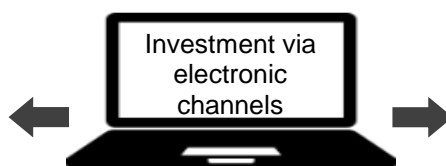
Both the purchase and redemption transactions are traded at prices *next determined*. A request issued by you to purchase or redeem units of the fund will be carried out at a price as at *the next valuation point after the application is received and accepted by the Manager*.



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.

Incorrect Pricing

In the event of any incorrect pricing of units of the funds, 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 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 26 to 30* for the Directory of Public Mutual Branch Offices and Customer Service Centres, Agency Offices and appointed IUTA(s).

3.3 PURCHASE OF UNITS

- Minimum initial investment*: RM250,000.
- Minimum additional investment*: RM100,000.
- Only sophisticated investors may purchase units of the funds.
- For existing investors who are PMO subscribers, you can purchase units of the funds online.
- If you are not an existing PMO subscriber:
 - For first time investor of Public Mutual, you are required to complete the New Investor Form or onboard via the New Investor Online Enrolment at PMO.
 - 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.

Note:

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

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.

3.4 REDEMPTION OF UNITS

- Minimum units for redemption: 250,000 units.
- There is no restriction on the frequency of redemption.
- You may redeem on any Business Day and receive payment of redemption proceeds within 7 Business Days from our receipt of your request.

3.5 SWITCHING BETWEEN FUNDS

- Switching facility is not available for the funds.

3.6 TRANSFER OF UNITS

- Transfer of units is generally not permitted unless there are qualifying circumstances where the Manager may permit a transfer at its absolute discretion and subject to terms and conditions determined by the Manager from time to time.

3.7 MINIMUM ACCOUNT BALANCE

- Minimum account balance: 250,000 units.
- If partial redemption results in less than 250,000 units being held in your account with the fund, the Manager may redeem the entire account.

3.8 DISTRIBUTION

Declaration

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

Reinvestment

- Distribution (if any) will be automatically 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.



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

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

3.9 KEEPING TRACK OF YOUR INVESTMENTS

Daily Prices of Units

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

Statement of Accounts

Statement of Accounts which provides the latest update of your investment accounts will be issued monthly.

Quarterly / Annual Reports

Annual/Quarterly Reports of the funds are made available within 2 months from the close of the quarter period or financial year.

The fund's annual report is available upon request.

Please contact Public Mutual Hotline at 03-2022 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.

3.10 AVENUE FOR ADVICE

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



Public Mutual Hotline at 03-2022 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

PWSIF and PIWSIF are 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 funds are 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 funds through quarterly 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, which include Mr. Chung Yee Wah, the designated person responsible for the fund management function of the funds.

Chief Investment Officer Mr. Chung Yee Wah

Mr. Chung Yee Wah joined Public Mutual in 2023 as its Chief Investment Officer. He holds an honours degree in Business Administration from the National University of Malaysia. Mr. Chung has more than 29 years of experience in the fund management industry and has held various senior positions during this period.

Mr. Chung's prior experience includes being the Chief Investment Officer of a bank-owned Islamic asset management company, the Chief Executive Officer of the Islamic arm of a global asset management company, as well as a fund manager managing domestic and regional funds in various companies – including for one of the largest sovereign funds globally.

4.4 RELATED PARTY TRANSACTIONS/CONFLICT OF INTEREST

The funds' transactions with related parties are executed on terms that are best available to the funds 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 funds.
- money market deposits and placements by the funds.
- holding of units in the funds by related parties.

Where a conflict of interest arises due to the director holding substantial shareholding or directorships of a company, and the fund(s) 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 funds, are involved in the operation or transactions of the fund management activities, or has information pertaining to the management of the funds) 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.

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 information memorandum and supplementary or replacement information memorandum, if any;
- (c) The latest annual and quarterly reports of the funds;
- (d) Each material contract disclosed in this Information Memorandum 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 funds 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) All reports, letters or other documents, valuation and statement by any expert, any part of which is extracted or referred to in this Information Memorandum. Where a summary expert's report is included in this Information Memorandum, 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 Information Memorandum (if any); and
- (h) Consents given by experts disclosed in this Information Memorandum.

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 funds will perform among others, the following roles, duties and responsibilities:

- To act as the custodian of the funds 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 funds in accordance with the Deed, securities laws and relevant guidelines;
- To ensure proper records are kept of all transactions in respect of the funds; 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.

6. THE SHARIAH ADVISER

6.1 GENERAL INFORMATION ON ZICO SHARIAH

ZICO Shariah Advisory Services Sdn. Bhd. (ZICO Shariah) is the Shariah Adviser to PIWSIF. ZICO Shariah is a member of ZICO Holdings and is registered with 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 information memorandum, 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 quarterly and annual reports certifying whether the fund have been managed and administered in accordance with the Shariah principles;
6. Ensuring that the fund comply 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 more information pertaining to the profile of designated persons responsible for Shariah matters relating to the funds.

7. UNITHOLDERS' RIGHTS AND LIABILITIES

7.1 UNITHOLDERS' RIGHTS AND LIMITATIONS

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

Unitholders shall be entitled to receive the distributions of the funds (if any), participate in any increase in the capital value of the units, and to other rights and privileges as are provided for in the Deed.

Unitholders are vested with the powers to call for a unitholders' meeting, and to vote for the removal of the trustee or the Manager through a Special Resolution.

In addition, unitholders shall receive annual and quarterly reports of the funds which are sent within two months from the close of each financial year or period.

No unitholder shall be entitled to require the transfer to him of any of the assets comprised in the funds 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.

7.2 UNITHOLDERS' LIABILITIES

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 funds pursuant to and/or in the performance of the provisions of the Deed exceed the assets of the funds, and any right of indemnity of the trustee and/or Manager will be limited to recourse to the funds.

7.3 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.

The quorum for a meeting of unitholders of a fund is 2 unitholders of the fund present in person or by proxy, where the fund has less than 2 unitholders, the quorum required shall be only 1 unitholder, whether present in person or by proxy. In the case of a fund with 1 remaining unitholder, such unitholder, whether present in person or by proxy, at the meeting shall constitute a quorum.

Every question arising at any meeting shall be decided in the first instance by a show of hands unless a poll is demanded. On a show of hands every unitholder who is present in person or by proxy shall have one vote.

A unitholder has the right to call for unitholders' meetings under the following circumstances:

- (a) to consider the most recent financial statements of the fund;
- (b) to require the retirement or removal of the Manager or trustee;
- (c) to give to the trustee such directions as the meeting thinks proper; or
- (d) to consider any other matter in relation to the Deed.

7.4 TERMINATION OF THE FUND

The fund may be terminated 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) by giving not less than three (3) months' notice in writing to the unitholders as hereinafter provided:

- if any law shall be passed which renders it illegal or in the opinion of the Manager impracticable or inadvisable to continue the fund; or

- if in the reasonable opinion of the Manager it is impracticable or inadvisable to continue the fund.

The fund shall be terminated by the Manager if a Special Resolution is passed at a unitholders' meeting to terminate or wind-up the fund.

7.5 THE DEED

Copies of the Deed may be obtained from the Manager at a cost of RM10 each or may be inspected free of charge during normal working hours at the offices of the Manager.

All unitholders of units will be entitled to the benefit of, be bound by and be deemed to have notice of the provisions of the Deed, copies of which are available as mentioned above.

The funds are governed by a master deed dated 21 January 2016 and first supplemental master deed dated 20 November 2023.

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,
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

G-3 & G-3A,
Wisma Aman Elite,
3, Jalan Desa Aman 1,
Desa Aman, Cheras,
56100 Kuala Lumpur.
☎: 03-20225000 📠: 03-91321022

Klang

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

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

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

East Coast Region

Kota Bharu

PT 304 & 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

Puchong

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

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

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

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.

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

IUTA OF THE FUNDS

Units of the funds 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