**PB-35**
**30 June 2026**

# PB ISLAMIC SMALLCAP FUND (PBISCF)

## RESPONSIBILITY STATEMENT

This Product Highlights Sheet 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 inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

## STATEMENTS OF DISCLAIMER

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

The authorisation of PBISCF and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the PBISCF, or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Public Mutual Berhad, responsible for PBISCF, and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

## PRODUCT HIGHLIGHTS SHEET

**This Product Highlights Sheet (PHS) only highlights the key features and risks of this unit trust fund. Investors are advised to request, read and understand the fund's prospectus before deciding to invest.**

**PBISCF has been certified as Shariah-compliant by the Shariah Adviser appointed for the fund.**

## BRIEF INFORMATION ON THE PRODUCT

### What is this product about?

| | |
|---|---|
| **Type of product** | Unit trust fund |
| **Capital protected or guaranteed** | No |
| **Manager of fund** | Public Mutual Berhad |
| **Trustee of fund** | AmanahRaya Trustees Berhad |
| **Shariah Adviser of fund** | ZICO Shariah Advisory Services Sdn. Bhd. |
| **Distributor of fund** | Institutional Unit Trust Scheme Adviser (IUTA), i.e. Public Bank Berhad |

## KEY FEATURES OF THE PRODUCT

### What am I investing in?

| | |
|---|---|
| **Category of fund** | Equity (Shariah-compliant) |
| **Fund objective** | To achieve capital growth over the medium to long-term period through investments primarily in companies with small market capitalisation at the point of purchase which comply with Shariah principles.<br><br>*Notes:*<br>*The fund may remain invested in counters which have moved above the market capitalisation range stated in the fund's investment policy and strategy.*<br>*Medium to long term refers to a period of 3 years or more.* |

## What am I investing in? (cont'd)

| | | |
|---|---|---|
| **Asset allocation** | Shariah-compliant shares or Shariah-compliant securities equivalent to shares | 70% to 98% of net asset value (NAV) |
| | The balance of the fund's NAV may be invested in sukuk, Islamic money market instruments and Islamic deposits.<br>*If the outlook for equity market is unfavourable, the Shariah-compliant shares or Shariah-compliant securities equivalent to shares exposure may be reduced to below the range indicated above while the exposure to sukuk, Islamic money market instruments and Islamic deposits may be increased as a temporary defensive strategy.* | |
| | Shariah-compliant foreign assets | Up to 25% of the fund's NAV |
| **Location of assets** | • Malaysia<br>• Up to 25% of NAV may be invested in foreign markets which include:-<br>➢ China ➢ Singapore<br>➢ Hong Kong ➢ Thailand<br>➢ South Korea ➢ Indonesia<br>➢ Taiwan ➢ United States of America | |

## PRODUCT SUITABILITY

### Who is this fund suitable for?

| | |
|---|---|
| **Investor profile** | The fund is suitable for medium to long term investors who are able to withstand ups and downs of the stock market in pursuit of capital growth. |

## KEY RISKS

### What are the key risks associated with this product?

| | |
|---|---|
| **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. |
| **Specific Shariah-compliant security risk** | Prices of a particular Shariah-compliant security may fluctuate in response to the circumstances affecting individual companies. As such, adverse price movements of a particular Shariah-compliant security invested by the fund may adversely affect the fund's NAV and unit price. |
| **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. |
| **Risk of non-compliance with Shariah requirements** | This risk refers to the risk that the currently held Shariah-compliant shares in the fund may be reclassified as Shariah non-compliant in the periodic review of the shares by the Shariah Advisory Council of the Securities Commission Malaysia, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose such shares. There may be opportunity loss to the fund due to the fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant shares. The value of the fund may also be adversely affected in the event of a disposal of Shariah non-compliant shares at a price lower than the investment cost. |

**You are advised to read the fund's prospectus and understand the risks involved and, if necessary, consult your professional adviser(s) before investing.**

## FEES & CHARGES

### What are the fees and charges involved?

| | | | | |
|---|---|---|---|---|
| **Sales charge** | Up to 5.0% of NAV per unit.<br>*The Manager may at its discretion charge a lower sales charge.* | | | |
| **Redemption charge** | Nil | | | |
| **Switching charge** | To Recipient Fund / Switch-out/ (Exit) | Equity / Mixed Asset / Balanced Funds | Bond / Sukuk Funds | Money Market Funds |
| | Within 90 days: | | | |
| | - Loaded units<br>- Partial-load units | Up to 0.75%*<br>Up to 0.50%* | Up to 0.75%*<br>Up to 0.50%* | Up to 0.75%*<br>Up to 0.50%* |
| | After 90 days: | | | |
| | - Loaded units<br>- Partial-load units | Up to RM50<br>Up to 0.50%* | Up to RM50<br>Up to 0.50%* | Nil<br>Nil |
| | *Notes:*<br>• *Loaded units are units which have incurred a sales charge of 3% or more through investments in equity/mixed asset/balanced funds.*<br>• *Partial-load units are units which have incurred a sales charge of less than 3% through investments in equity/mixed asset/balanced funds.*<br>** Subject to a minimum of RM50, whichever is the higher.* | | | |
| **Transfer charge** | Up to RM50 per transfer. | | | |
| **Management fee** | 1.65% per annum of the NAV. | | | |
| **Trustee fee** | 0.06% per annum of the NAV, subject to a minimum fee of RM18,000 and a maximum fee of RM600,000 per annum. | | | |

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

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

## PERFORMANCE OF PBISCF

### Average Annual Returns for the following periods ended 31 March 2026

| | 1-Year | 3-Year | 5-Year | Since Commencement* |
|---|---|---|---|---|
| PBISCF (%) | -4.86 | 0.05 | -0.27 | 4.03 |
| FTSE Bursa Malaysia Small Cap Shariah Index (%) | -5.35 | -0.75 | -2.40 | -1.68 |

### Annual Total Return for the Financial Years Ended 31 March

| | 2018* | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 |
|---|---|---|---|---|---|---|---|---|---|
| PBISCF (%) | -12.04 | -6.96 | -12.07 | 91.83 | 6.90 | -7.86 | 13.35 | -7.15 | -4.86 |
| FTSE Bursa Malaysia Small Cap Shariah Index (%) | -16.56 | -15.70 | -26.11 | 85.66 | -2.74 | -7.44 | 14.81 | -10.03 | -5.35 |

## PBISCF

### 1-Year Fund Performance Review

PBISCF registered a total return of -4.86% for the financial year ended 31 March 2026 in comparison to its benchmark's return of -5.35% over the same period.

*Notes:*

** The figure shown is for the period since the fund's commencement (17 April 2017).*

*The calculation of the above returns is based on NAV-to-NAV basis, and is sourced from Lipper.*

*Average annual returns of the fund are derived by dividing the total returns of the fund with the number of years under review.*

*Commencement date is the last day of the initial offer period.*

### Portfolio Turnover Ratio (PTR)

| | 2024 | 2025 | 2026 |
|---|---|---|---|
| PTR (time) | 0.24 | 0.33 | 0.61 |

The fund's PTR increased from 0.24 times for the financial year ended 2024 to 0.33 times for the financial year ended 2025 and increased further to 0.61 times for the financial year ended 2026 due to the higher level of rebalancing activities undertaken by the fund.

### Distribution

| | 2024 | 2025 | 2026 |
|---|---|---|---|
| Gross distribution per unit (sen) | - | - | - |
| Net distribution per unit (sen) | - | - | - |

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

## ADDITIONAL INFORMATION

### Valuation

The NAV of this fund is calculated and the price of units published on each business day at www.publicmutual.com.my.

### Purchase and redemption of units

You can purchase and redeem units of the fund on any business day at the fund's next determined NAV.

Initial investment

- Minimum initial investment*: RM1,000.
- Existing investors who are Public Mutual Online (PMO) subscribers may purchase units of the fund online.
- If you are not an existing PMO subscriber, you may register online for PMO via our website or PMO PLUS mobile application.
- Otherwise, please submit your completed investment application form together with a cheque to any of the Public Bank Berhad branches.
- For first time investor of Public Mutual Berhad, you are required to complete the New Investor Form or onboard via the New Investor Online Enrolment at PMO.

Additional investments

- Minimum additional investment*: RM100.
- You may invest regularly through PMO, direct debit authorisation with banks or by depositing your cheque into the collection accounts maintained at Public Bank Berhad.

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




***How You Should Write Your Cheque***

Cheque must be made payable to:

| | |
|---|---|
| Individual Investors | ***"Public Mutual Berhad - Your Name & MyKad/Passport Number".*** |
| Corporate Investors | ***"Public Mutual Berhad - Your Company's Name & Registration Number".*** |

## Purchase and redemption of units (cont'd)

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

Cooling-off right

- Applicable for first time individual investors of Public Mutual Berhad.
- Your request must be submitted to the Public Bank Berhad branch office at which you purchased your units within 6 business days from the date of receipt of the investment application form and payment by Public Mutual Berhad.
- 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 Securities Commission Malaysia (SC) to deal in unit trust funds are not entitled to the cooling-off right.

Redemption

- Minimum units for redemption: 1,000 units.
- You can execute your redemption request via PMO or by completing and submitting the redemption form on any business day to your nearest Public Mutual Berhad or Public Bank Berhad branch office or Public Mutual Berhad Head Office.
- Your redemption proceeds will be paid within 7 business days from our receipt of your request. If partial redemption results in less than 1,000 units being held in your account with the fund, the Manager may redeem the entire account.

## DO NOT PAY CASH FOR YOUR INVESTMENT

**UNIT TRUST SCHEME CONSULTANTS AND STAFF OF PUBLIC MUTUAL BERHAD ARE NOT AUTHORISED TO COLLECT INVESTMENT AMOUNTS IN CASH UNDER ANY CIRCUMSTANCES WHATSOEVER.**

*Public Mutual Berhad will not be liable for any loss incurred should you hand cash over to our unit trust scheme consultants or staff.*

**DO NOT PAY CASH TO A UNIT TRUST SCHEME CONSULTANT OR STAFF OF PUBLIC MUTUAL BERHAD.**

**DO NOT MAKE A DEPOSIT OR TRANSFER TO THE BANK ACCOUNT OF A UNIT TRUST SCHEME CONSULTANT OR STAFF OF PUBLIC MUTUAL BERHAD.**

**DO NOT ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST SCHEME CONSULTANT OR STAFF OF PUBLIC MUTUAL BERHAD.**

## WHAT YOU NEED TO KNOW

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

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

**Past performance of the fund is not an indication of its future performance.**

**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 Ringgit Malaysia terms will remain unchanged after the distribution of additional units.**

## CONTACT INFORMATION

### Who should I contact for further information on the fund?

For information pertaining to the fund, you may consult/contact:

- Corporate representatives of Public Bank Berhad who are registered with the Federation of Investment Managers Malaysia (FIMM);
- Public Bank Berhad Customer Service Hotline at 03-2170 8000; or
- Public Mutual Berhad Customer Service Hotline at 03-2022 5000.

### Who should I contact to lodge a complaint?

1. For internal dispute resolution, you may contact Public Bank Berhad Customer Service Hotline at 03-2170 8000 or our Customer Service Hotline at 03-2022 5000.

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):
   (a) via phone to : 03-2272 2811
   (b) via online complaint form available at www.fmos.org.my
   (c) via letter to : Financial Markets Ombudsman Service (FMOS)
   Level 14, Main Block, Menara Takaful Malaysia
   No. 4, Jalan Sultan Sulaiman
   50000 Kuala Lumpur

3. You can also direct your complaint to SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:
   (a) via phone to the Aduan Hotline at : 03-6204 8999
   (b) via fax to : 03-6204 8991
   (c) via email to : aduan@seccom.com.my
   (d) via online complaint form available at www.sc.com.my
   (e) via letter to : Consumer & Investor Office
   Securities Commission Malaysia
   No. 3, Persiaran Bukit Kiara
   Bukit Kiara
   50490 Kuala Lumpur

4. FIMM's Complaints Bureau:
   (a) via phone to : 03-7890 4242
   (b) via email to : complaints@fimm.com.my
   (c) via online complaint form available at www.fimm.com.my
   (d) via letter to : Legal & Regulatory Affairs
   Federation of Investment Managers Malaysia
   19-06-01, 6th Floor Wisma Capital A
   No. 19, Lorong Dungun
   Damansara Heights
   50490 Kuala Lumpur

*This PHS will be updated on 30 June 2027. You may refer to our website at www.publicmutual.com.my for the updated PHS.*