

## PB CASH PLUS FUND (PBCPF)

### 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 relevant information and document in relation to PBCPF, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to PBCPF, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the PBCPF 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 PBCPF, 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 information memorandum before deciding to invest.**

**Units of PBCPF can only be sold to sophisticated investors as prescribed under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework and/or any other person(s) as permitted by the Securities Commission Malaysia from time to time.**

### 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
Distributor of fund	Unit trust scheme consultants (UTCs) of Public Mutual Berhad and Institutional Unit Trust Scheme Adviser (IUTA), i.e. Public Bank Berhad

### KEY FEATURES OF THE PRODUCT

#### What am I investing in?

Category of fund	Wholesale money market	
Fund objective	To provide liquidity and current income*, while maintaining capital stability. <i>Note: * Distribution (if any) will be automatically reinvested.</i>	
Asset allocation	Money market instruments and deposits	100% of net asset value (NAV)
	Foreign assets	None
Location of assets	Malaysia	

## PRODUCT SUITABILITY

### Who is this fund suitable for?

<b>Investor profile</b>	<p>The fund is suitable for short-term investors who seek capital preservation.</p> <p><i>Notes:</i>  <i>Short term refers to a period of less than 3 years.</i>  <i>This is neither a capital guaranteed nor a capital protected fund.</i></p>
-------------------------	---

## KEY RISKS

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

<b>Interest rate risk</b>	The returns of the fund move in tandem with interest rates movements. For example, when interest rates fall, deposits would be placed at lower rates and subsequently yield lower returns to the fund.
<b>Credit risk</b>	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 interest or principal. In the event that the issuer of the instrument defaults in the payment of interest and/or principal, the value of the fund may be adversely affected.

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

## FEES & CHARGES

### What are the fees and charges involved?

<b>Sales charge</b>	Nil
<b>Redemption charge</b>	Nil
<b>Management fee</b>	0.30% per annum of the NAV.
<b>Trustee fee</b>	0.02% per annum of the NAV, subject to a minimum fee of RM18,000 and a maximum fee of RM300,000 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.**

## 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](http://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

- Units of the fund can only be sold to sophisticated investors.
- Minimum initial investment\*: RM250,000.
- 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 through our Smart kiosks located at our branches or Customer Service Centre at the 1 Utama Shopping Centre.
- 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.

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

#### Additional investments

- Minimum additional investment\*: RM100,000.

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

#### Redemption

- Minimum units for redemption: 100,000 units.
- You may redeem on any business day and receive payment of redemption proceeds within 7 business days from our receipt of your request.
- If partial redemption results in less than 100,000 units being held in your account with the fund, the Manager may redeem the entire account.

### DO NOT PAY CASH FOR YOUR INVESTMENT



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

*Public Mutual Berhad 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 BERHAD.**

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



**DO NOT ISSUE A CHEQUE IN THE NAME OF A UTC 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 distribution is declared, following the declaration of distribution, the NAV per unit will be reduced accordingly to reflect/account for the distribution.**

### CONTACT INFORMATION

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

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

- UTCs or 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;
- Public Mutual Berhad Customer Service Hotline at 03-2022 5000; or
- email us at [customer@publicmutual.com.my](mailto:customer@publicmutual.com.my).

### 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 Securities Industry Dispute Resolution Center (SIDREC):
  - (a) via phone to : 03-2282 2280
  - (b) via fax to : 03-2282 3855
  - (c) via email to : [info@sidrec.com.my](mailto:info@sidrec.com.my)
  - (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)  
Unit A-9-1, Level 9, Tower A  
Menara UOA Bangsar  
No. 5, Jalan Bangsar Utama 1  
59000 Kuala Lumpur
3. You can also direct your complaint to Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. 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](mailto:aduan@seccom.com.my)
  - (d) via online complaint form available at [www.sc.com.my](http://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](mailto:complaints@fimm.com.my)
  - (c) via online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)
  - (d) via letter to : Legal & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-01, 6<sup>th</sup> Floor Wisma Tune  
No. 19 Lorong Dungun  
Damansara Heights  
50490 Kuala Lumpur