

PB ISLAMIC CASH MANAGEMENT FUND (PBICMF)

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 PBICMF and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of PBICMF and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the PBICMF, 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 PBICMF, 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. PBICMF 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	Maybank 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	Islamic money market	
Fund objective	To provide liquidity and current income*, while maintaining capital stability by investing in instruments that comply with Shariah requirements. <i>Note: * Current income refers to distributable income. Distribution (if any) will be reinvested unless unitholders opt for distribution to be paid out, subject to terms and conditions.</i>	
Asset allocation	Islamic money market instruments and Islamic deposits	100% of net asset value (NAV)
	Shariah-compliant foreign assets	None
Location of assets	Malaysia	

Note: Units of PBICMF is segregated into Class A (for individual investors) and Class B (for non-individual investors).

PRODUCT SUITABILITY

Who is this fund suitable for?

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

What are the key risks associated with this product?

Interest rate risk	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.
Credit risk	Credit risk relates to the creditworthiness of the issuer of the instruments which is dependent on the issuer's ability to make timely payments of profit or principal. In the event that the issuer of the instruments defaults in the payment of profit and/or principal, the value of the fund may be adversely affected.

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? (applicable for all classes of the fund)

Sales charge	Nil			
Redemption charge	Nil			
Switching charge	<div> <div>To Recipient Fund</div> <div>Switch-out/ (Exit)</div> </div>	Equity / Mixed Asset / Balanced Funds	Bond / Sukuk Funds	Money Market Funds**
	Within 90 days:			
	- Loaded units	Nil	Nil	Nil
	- Partial-load units	Up to 0.50% *	Up to 0.50% *	Nil
	- 1%-load units	Sales charge of up to 4.00%	Nil	Nil
	- Low-load units	Sales charge of up to 4.75%	Sales charge of up to 0.75%	Nil
	- Zero-load units	Sales charge of up to 5.00%	Sales charge of up to 1.00%	Nil
	After 90 days:			
	- Loaded units	Nil	Nil	Nil
	- Partial-load units	Up to 0.50% *	Up to 0.50% *	Nil
	- 1%-load units	Sales charge of up to 4.00%	Nil	Nil
	- Low-load units	Sales charge of up to 4.75%	Sales charge of up to 0.75%	Nil
	- Zero-load units	Sales charge of up to 5.00%	Sales charge of up to 1.00%	Nil

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What are the fees and charges involved? (applicable for all classes of the fund) (cont'd)

Switching charge (cont'd)	<p>Notes:</p> <ul style="list-style-type: none"> Loaded units are units which have incurred a sales charge of 3% or more through investments in equity/mixed asset/balanced funds. Partial-load units are units which have incurred a sales charge of less than 3% through investments in equity/mixed asset/balanced funds. 1%-load units are units which have incurred a sales charge of above 0.50% through investments in bond/sukuk funds. Low-load units are units which have incurred a sales charge of 0.50% or less through investments in bond/sukuk funds. Zero-load units are units of money market funds which have not incurred any sales charge. <p>* Subject to a minimum of RM50, whichever is the higher. ** Individual and non-individual unitholders who switch into money market funds will be allocated Class A units and Class B units respectively.</p>
Transfer charge	Up to RM50 per transfer.
Management fee	0.375% 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 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.

PERFORMANCE OF PBICMF

Average Annual Returns for the following periods ended 30 June 2024

	1-Year	3-Year	5-Year	10-Year	Since Commencement*
PBICMF (%)	3.13	2.52	2.46	3.17	3.37
Benchmark index (%)**	2.29	2.00	2.07	2.70	3.28

Annual Total Return for the Financial Years Ended 30 June

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
PBICMF (%)	3.17	3.29	2.92	3.28	3.49	2.78	1.60	1.51	2.74	3.13
Benchmark index (%)**	2.78	2.90	2.77	2.85	2.94	2.55	1.55	1.46	2.12	2.29

1-Year Fund Performance Review

PBICMF registered a total return of +3.13% for the financial year ended 30 June 2024 in comparison to its benchmark's return of +2.29% over the same period.

Notes:

* The figure shown is for the period since the fund's commencement (8 May 2007).

** Prior to 30 April 2013, the fund's benchmark was based on the 1-Month Islamic Interbank Money Market rate quoted by Bank Negara Malaysia.

From 30 April 2013 to 29 April 2015, the fund's benchmark was a composite index of 90% Public Islamic Bank 1-Month Mudharabah General Investment Account-i and 10% Public Islamic Bank Savings Account-i.

Effective from 30 April 2015, the Public Islamic Bank 1-Month Mudharabah General Investment Account-i in the fund's benchmark has been replaced with the Public Islamic Bank 1-Month Term Deposit-i as it is a better representative of the fund's investments.

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)

	2022	2023	2024
PTR (time)	-	-	-

For the financial years ended 2022, 2023 and 2024, the fund's PTR was zero as the fund only placed deposits with financial institutions during the year.

PBICMF

Distribution

	2022		2023		2024	
	Class A	Class B	Class A	Class B	Class A	Class B
Gross distribution per unit (sen)	1.29	1.29	2.50	2.50	3.87	3.87
Net distribution per unit (sen)	1.29	1.29	2.50	2.50	3.87	3.87

Distribution is in the form of cash.

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

ADDITIONAL INFORMATION

Valuation

The NAV of this fund/class 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 (applicable for all classes).
- 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.
- 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 (applicable for all classes).
- 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 - 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.

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.

Purchase and redemption of units (cont'd)

Redemption

- Minimum units for redemption: 1,000 units (applicable for all classes).
- 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.
- For all classes of units of PBICMF, your redemption proceeds will be paid within 4 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 Securities Industry Dispute Resolution Center (SIDREC):
 - (a) via phone to : 03-2276 6969
 - (b) via email to : info@sidrec.com.my
 - (c) via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Level 25, 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 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
 - (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 September 2025. You may refer to our website at www.publicmutual.com.my for the updated PHS.