



199301001702(256439-D)
(An Islamic Fund Management Company)

PRODUCT HIGHLIGHTS SHEET

PMB SHARIAH CASH MANAGEMENT FUND

Date of Issuance: 1 September 2026

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of PMB Investment Berhad and they have 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 omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised/recognised the issuance of PMB Shariah Cash Management Fund ("the Fund") and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund 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 the PMB Investment Berhad responsible for the Fund 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.

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PMB SHARIAH CASH MANAGEMENT FUND

BRIEF INFORMATION OF THE PRODUCT

What is this product about?

Issuer / Manager	PMB Investment Berhad	Shariah-compliant	Yes
Fund Category / Type	Money Market / Income	Capital protected or guaranteed	No

PRODUCT SUITABILITY

Who is this product suitable for?

The Fund is suitable for investors who:

- have a very low risk tolerance level;
- have either short, medium or long term investment horizon;
- look for regular and stable though low level of return;
- look for alternative to Islamic deposit placements with tax incentive; and
- look for alternative to Islamic deposit placements that does not require determination of tenure on placements.

Investors should consult their financial advisers if in doubt whether this product is suitable for them.

Investors are required to undergo a suitability assessment process in order to determine the range of products that suit their risk profile and needs.

KEY PRODUCT FEATURES

What am I investing in?

Relaunch Date	8 October 2012
Financial Year End	30 June
Benchmark	BNM Islamic Interbank Overnight Rate
Base Currency	RM
Investment Objective	To provide investors with high degree of liquidity while maintaining capital stability through investments primarily in Islamic money market instruments and sukuk.
Investment Strategy	The Fund is essentially managed to provide liquidity to meet the near and short term cash flow requirements of its Unit Holders while providing returns. Its Shariah-compliant investments are largely confined to Islamic money market instruments, Islamic deposit placements and sukuk issued in Malaysia that mature within 397 days. Nevertheless, the Fund can invest up to 10% of its NAV in Islamic money market instruments, Islamic deposit placements or sukuk with maturity period exceeding 397 days but not longer than 732 days.

	For investments in high quality sukuk issued by the Malaysian corporations, the minimum credit ratings of sukuk or the issuer of sukuk at the point of purchase are as follows: (i) Long Term Ratings AA3 by RAM or AA- by MARC or an equivalent rating by any other recognised credit rating agencies; and/or (ii) Short Term Ratings P2 by RAM or MARC-2 by MARC or an equivalent rating by any other recognised credit rating agencies. Although the Fund is actively managed, its fund management strategy will depend on the interest rate environment and the anticipated redemption requests by the Unit Holders. The selection of the investments will be based on criteria such as liquidity, diversification, interest rate and credit rating.
Asset Allocation	• 100% of the Fund's NAV will be invested in Islamic money market instruments, Islamic deposits and/or other Shariah-compliant permitted investments. • A minimum of 90% will mature within 365 days, while a maximum of 10% may mature between 365 and 732 days.
Distribution Policy	Monthly (if any)
Minimum Initial Investment	RM1,000
Minimum Additional Investment	RM50
Minimum Holdings of Units	1,000 units

Note: Please refer to the Fund's Master Prospectus and its Supplementaries for further details of the Fund

Who am I Investing with?

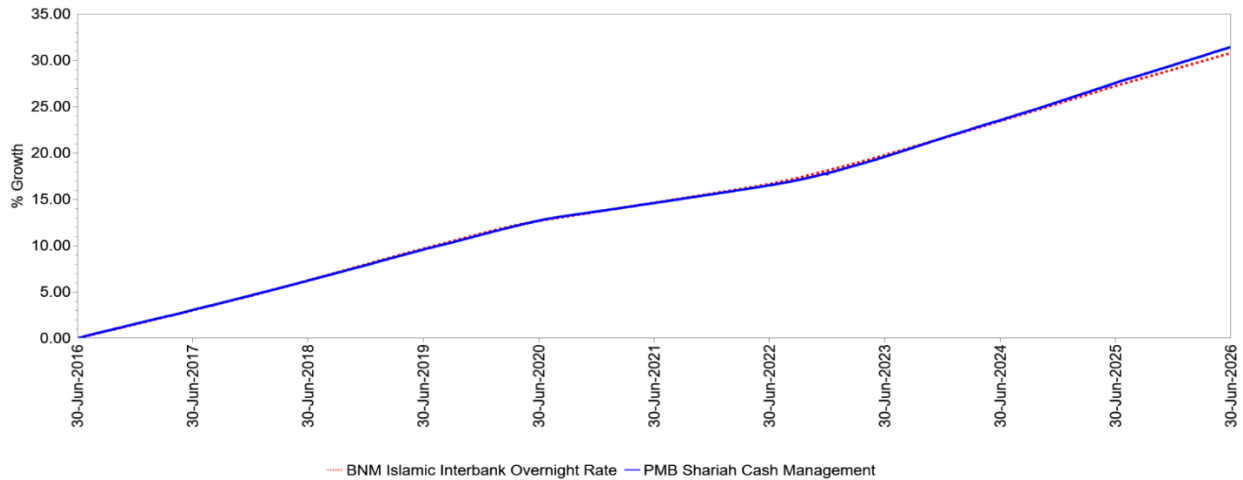
Manager	PMB Investment Berhad
Trustee	AmanahRaya Trustees Berhad
Shariah Adviser	Amanie Advisors Sdn Bhd

What are the possible outcomes of my investment?

In view of the Fund's objective and investment strategy, the Fund aims to provide capital stability through investment in Islamic money market instruments and deposits. There are typically very small daily Fund's NAV movements experienced by the Fund. However, the Fund's NAV may still fluctuate subject to the change in profit/interest rates. Other factors that may affect the value of your investment are failure to liquidate the underlying investments in a timely manner and inability of the issuer of the money market instruments to pay/repay the profit/interest and principal respectively.

Fund Performance

10-Year Fund Performance



Fund Performance Review

For the 10-year period ended 30 June 2026, the Fund outperformed its benchmark, recording a total return of 31.44% compared to 30.80% for the Benchmark.

Annual Total Return

Annual Total Return for the Financial Year End 30 June

Year	Fund	Benchmark
2026	3.05%	2.80%
2025	3.25%	3.07%
2024	3.29%	3.06%
2023	2.65%	2.67%
2022	1.67%	1.78%
2021	1.67%	1.75%
2020	2.87%	2.73%
2019	3.15%	3.23%
2018	3.06%	3.12%
2017	3.06%	3.04%

Source: Lipper IM

Average Total Return

Financial Year End	30 June			
	1 year	3 years	5 years	10 years
Fund	3.05%	3.20%	2.78%	2.77%
Benchmark	2.80%	2.98%	2.67%	2.72%

Source: Lipper IM

Distribution Highlight

Financial Year End	30 June		
	2026	2025	2024
Gross Distribution Per Unit - (sen)	*0.32	*1.66	*1.60
Net Distribution Per Unit - (sen)	*0.32	*1.66	*1.60

*Distribution is in the form of units

Asset Allocation

Financial Year End	30 June		
	2026	2025	2024
Islamic deposit placement & Others	100%	100%	100%

Historical Financial Highlight

Extract of Statement of Comprehensive Income

Financial Year End 30 June		2026	2025	2024
Total Investments Income	RM	1,143,960	1,526,779	2,190,687
Total Expenses	RM	(121,195)	(134,251)	(184,264)
Profit/(Loss) before Taxation	RM	1,022,765	1,392,528	2,006,423
Taxation	RM	-	-	-
Profit/(Loss) after Taxation	RM	1,022,765	1,392,528	2,006,423

Extract of Statement of Financial Position

Financial Year End 30 June		2026	2025	2024
Total Investments	RM	32,744,331	39,416,463	52,791,560
Other Assets	RM	110,910	146,182	442,303
Total Assets	RM	32,855,241	39,562,645	53,233,863
Total Liabilities	RM	(28,741)	(501,700)	(600,665)
Net Asset Value	RM	32,826,500	39,060,945	52,633,198

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

Total Annual Expenses

	Management Fee		Trustee Fee		Fund Expenses		TER	
	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)
Fund	85	0.25	9	0.025	27	0.075	121	0.35

Total Expense Ratio (TER) and Portfolio Turnover Ratio (PTR)

Financial Year End	30 June		
	2026	2025	2024
TER ¹	0.35%	0.31%	0.30%
PTR ²	2.39 times	3.39 times	2.76 times

¹The TER was higher than the previous year as a result of higher expenses incurred during the financial year.

²The PTR was lower than the previous year as a result of decrease in trading activities undertaken by the Fund during the financial year.

KEY RISKS

What are the key risks associated with this product?

Interest Rate Risk	Movements in interest rate will have an impact on a management of a fund. This risk refers to the effect of interest rate changes on the market value of Islamic money
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	market instruments, Islamic deposit placements and sukuk. Any downward movement of the interest rate may result in a loss of the expected return from the Fund's investments in Islamic money market instrument and Islamic deposit placement. The value of the sukuk has a tendency to move inversely with the movement of the interest rate whereby the prices of the sukuk may fall when interest rates rise, and vice versa. The interest rate is a general indicator. Although the Fund does not invest in interest bearing instruments, the movement of the interest rate will have an impact on the profit rate of the Islamic money market instruments and Islamic deposit placement, and consequently affect the expected return of the Fund's investments. The Fund's future reinvestment in Islamic deposit placement will benefit from higher profit rate and in the event of a falling profit rates, the Fund's future investment in Islamic deposit placement will be reinvested at a lower profit rate which in turn will reduce the Fund's potential return.
Credit/Default Risk	Credit risk relates to the creditworthiness of the issuers of the sukuk and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the sukuk. In the case of rated sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk. This could adversely affect the value of the Fund.
Shariah Status Reclassification Risk	(a) Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes This risk refers to the risk of a possibility that the currently held Islamic fixed income instrument or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such fixed income instrument or money market instruments or deposits or collective investment schemes.

FEES AND CHARGES

What are the fees and charges involved?

- **Payable directly by you**

You will need to pay the following fees and charges as a percentage of your gross investment sum:

Sales Charge	IUTA, CUTA, UTC and direct purchase	Nil
	EPF-MIS	Nil
Redemption Charge	Nil	
Switching Fee	Nil	
Transfer Fee	Up to RM10.00 per transaction	
Other Charges	• Bank charges • Telegraphic Transfer charges	Rate is determined by the appointed bankers
Distribution Channel(s)	• IUTA • CUTA	

	• UTC • Direct Purchase • Auto Debit
<i>Note: In addition, the above fees and charges are subject to the Tax at the prevailing rate.</i>	

- **Payable indirectly by you**

You will need to pay the following fees and charges as a percentage of your gross investment sum:

Management Fee	0.25% per annum of the NAV of the Fund.
Trustee Fee	0.025% per annum of the Fund's NAV.
Other fees charged by the Fund	• Commissions/fees paid to brokers/dealers; • Auditor's fee; • Tax adviser's fee; • Valuation fee; • Taxes; • Custodial Charges; • Tax voucher/distribution warrants; and • Any other fees/expenses permitted by the Deed

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT

Note: Please refer to the Fund's Master Prospectus and its Supplementaries for further explanation and illustration of the Fund's fees, charges, and expenses

How often are valuations available?

- It is our policy that the Fund is valued on a daily basis at the end of a Business day.
- You may obtain the latest information on the Fund's price from our website at pmbinvestment.com.my.

How can I exit from this investment and what are the risks and costs involved?

- **Cooling-off Period**

If you are a first time individual investor with the Manager shall have the right, within 6 Business Days, commencing from the day the completed application is received and accepted by the Manager to withdraw his/her investment in the Fund. However, this cooling-off period does not apply to a staff of the Manager and a person registered with a body approved by the SC to deal in unit trusts. The refund pursuant to an exercise of a cooling-off right must be as follows:-

- a) If the original price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
- b) If the market price is higher than the original price, the original price at the point of cooling-off.

The Manager will refund the charges imposed on the day the units were purchased. The money payable out of this transaction will be refunded to the investor within seven (7) Business Days of the Manager's receipt of the repurchase request.

- **Redemption**

You may redeem all or some of the units held on any Business Day by submitting the completed Transaction Form together with a photocopy of your NRIC.

- For a request to redeem units received or deemed to have been received by us on or before the cut-off time of 3.30 p.m. on any Business Day, units will be redeemed at the NAV per unit calculated at the end of Business Day on which the request is received ("forward pricing").
- Where the repurchase request is received after the cut-off time, the request will be deemed to have been received on the next Business Day.

- Payment will be made within seven (7) Business Days of the receipt of redemption request, except for PMB SCMF, where the redemption proceeds will be paid within four (4) Business Days, provided that all required documents are completed and verified.
- The proceeds of payment will be directly credited to your bank account via online banking services or telegraphic transfer.
- We reserve the right to vary the terms and conditions of repurchase/redemption mode from time to time, which shall be communicated to you in writing.
- In the event of any technical difficulties beyond the Manager's control or should the redemption request in the sale of units cannot be liquidated at an appropriate price or on adequate terms and is as such not in the interest of the existing Unit Holders, redemption monies may be paid at such other period or as may be permitted by the relevant authorities from time to time.
- You may redeem your investment wholly or partially. There is no minimum number of units for redemption but you must meet the minimum holding of units after a repurchase transaction. If you insist on making a repurchase request knowing that after the transaction you will hold less than minimum holdings of units, we may withdraw all your units and we will pay the proceeds to you. We may, with the consent of the Trustee, reserve the right to defer your repurchase request if such transaction would adversely affect the Fund or the interest of the Unit Holders.
- The value of the repurchase/ redemption price will be the NAV per unit at the end of the Business Day on which the request for repurchase/ redemption of units is received by us.
- No restriction is set on the frequency of redemption. For certificate holders, you can only redeem your units upon surrendering the unit certificate(s).
- No redemption fee is charged. However, bank charges and other bank fees, if any, will be borne by the Unit Holder.
- If the units are held in the names of more than one Unit Holder, where the mode of holding is specified as "Joint Application", redemption request will have to be signed by all the joint holders unless the joint applicant is a minor.
- Redemption proceeds will be paid to the EPF and to be credited into your EPF account.

CONTACT INFORMATION

Who should I contact for further information or to lodge a complaint?

- You may contact PMB Investment Berhad or visit any of our appointed distributors listed on pmbinvestment.com.my for further assistance.
- For any complaint or internal dispute resolution, please contact:
 - (a) via phone to : 03-4145 3900
 - (b) via email to : clients@pelaburanmara.com.my
 - (c) via letter to : Customer Services Unit
PMB Investment Berhad
2nd Floor, Wisma PMB
No. 1A, Jalan Lumut
50400 Kuala Lumpur

Please state the date, time, place of occurrence, person involved and nature of your complaint or dispute. You may also lodge your complaint through telephone calls.

- 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 : www.fmos.org.my

(d) via letter to : Financial Markets Ombudsman Service (FMOS)
Level 14 Main Block Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

- You can also direct your complaint to the 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 letter to : Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara, Bukit Kiara
50490 Kuala Lumpur

- Federation of Investment Managers Malaysia (FIMM)'s Complaint 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 : Complaints Bureau
Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Capital A
No. 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

APPENDIX: GLOSSARY

Business day	means a day (excluding Saturdays, Sundays and public holidays in Malaysia) on which banks in Kuala Lumpur are open for business and/or a day on which Bursa Malaysia is open for trading.
CUTA	means 'Corporate UTS Adviser', a licensed financial planner registered with FIMM and authorised to market and distribute unit trust schemes of another party.
Cut-off time	means the time by which requests for unit purchases or redemptions by investors are accepted each day up to the Fund's dealing cut-off time and are processed using the same day-end's NAV per unit prices.
Deed	means the principal and the supplemental deeds of the Fund made between the Manager and the Trustee.
EPF-MIS	means EPF Members' Investment Scheme.
Forward pricing	means the purchase or redemption of units is determined based on the NAV per unit calculated at the next valuation point after an application to purchase or repurchase units is received by the Manager.

IUTA	means Institutional UTS Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
NAV	means the net asset value of the Fund, that is the value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation.
SAC	means the Shariah Advisory Council of the SC and/or BNM, where applicable.
SC	means Securities Commission Malaysia, established under the Securities Commission Act, 1993.
Securities	means debt securities, stocks or bonds issued or proposed to be issued by any government; shares in or debt securities of a body corporate or an unincorporated body; or units in a unit trust scheme or prescribed investments, and includes any right, option or interest in respect thereof.
Shariah	means Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the Qur'an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and other sources of Shariah such as Ijtihad (intellectual reasoning) of Shariah scholars.
Shariah-compliant securities	means the investment portfolio of the Fund comprises securities that have been classified as Shariah-compliant by the SAC of the SC or the SAC of BNM. For securities that have yet to be classified as Shariah-compliant by the SAC of the SC or the SAC of BNM, the Shariah Adviser of the Fund will determine whether or not the securities are Shariah-compliant for investment by the Fund
Tax	means many applicable tax and/or duties which may be imposed by the government or other authorities from time to time.
Unit Trust Consultant or UTC	means UTS Consultant, an individual who is duly registered with the FIMM to market and distribute unit trust schemes.
UTS	means Unit Trust Schemes.