



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

PRODUCT HIGHLIGHTS SHEET

PMB SHARIAH GREATER CHINA EQUITY FUND

Date of Issuance: 3 August 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 Greater China Equity 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 GREATER CHINA EQUITY FUND

BRIEF INFORMATION OF THE PRODUCT

What is this product about?

Issuer / Manager	PMB Investment Berhad	Shariah-compliant	Yes
Fund Category / Type	Equity / Growth	Capital protected or guaranteed	No

PRODUCT SUITABILITY

Who is this product suitable for?

The Fund is suitable for investors who:

- have a medium to high risk tolerance level;
- prefer a fund that conforms to Shariah principles;
- seek capital growth in the medium to long term period; and
- want a portfolio with exposure in foreign investments.

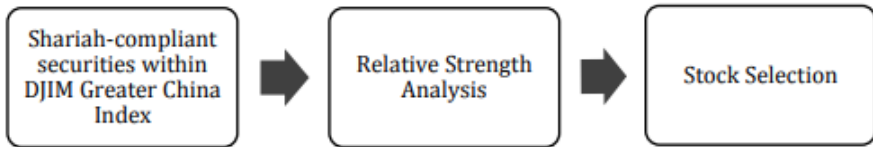
Investors should consult their financial advisers if in doubt whether this product is suitable for them.

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?

Launch Date	26 May 2022
Financial Year End	31 May
Benchmark	DJIM Greater China Index
Base Currency	RM
Investment Objective	To achieve capital growth over the medium to long term period by investing in a diversified portfolio of Shariah compliant securities listed on exchanges in the Greater China region.
Investment Strategy	The Fund will invest between 70% to 99.5% of its NAV into Shariah-compliant equities and Shariah-compliant equity-related securities that are listed on exchanges in the Greater China region, but not limited to the constituents of DJIM Greater China Index. The designated fund manager, upon the advice and in consultation with the Investment Adviser, will construct the portfolio based on relative strength analysis. The analysis, which will be based on the Investment Adviser's proprietary views on the supply and demand of a security, aimed at selecting a portfolio of Shariah-compliant equities among the constituents of DJIM Greater China Index that have the potential to deliver commendable return. The Fund

	may be entitled to warrants and rights as a result of the corporate action from the mother share held by the Fund. The designated fund manager will evaluate and decide whether to subscribe such entitlement, if any.  <pre> graph LR A[Shariah-compliant securities within DJIM Greater China Index] --> B[Relative Strength Analysis] B --> C[Stock Selection] </pre> In view of its investment objective, the Fund will adopt an active investment management approach and frequency of trading of securities will very much depend on market conditions. Its portfolio turnover ratio could potentially be higher than that of the normal equity-based funds. Under normal circumstances, investment into Shariah-compliant equities and Shariah-compliant equity related securities ranges between 70% and 99.5% of the NAV of the Fund. The remainder will be invested in Islamic money market instruments and/or Islamic deposit placements. The equity allocation may be reviewed from time to time depending on the global, regional and local economic as well as equity market conditions. This includes assessing the relevant political, economic and business environment prior to making investment decisions. The Fund may take temporary defensive positions that may be inconsistent with the Fund's principal strategy corresponding to adverse economic and/or political conditions or potential sharp downturn in the equities market that may be likely leading to substantial capital loss. In such circumstances, the designated fund manager may reallocate up to 100% of the Fund's Shariah-compliant equity investments into other permitted investments, including Islamic money market instruments and/or Islamic deposit placements.
Asset Allocation	• A minimum of 70% and a maximum of 99.5% of the Fund's NAV to be invested in Shariah-compliant equities and Shariah-compliant equity-related securities; and • The remaining balance of the Fund's NAV will be allocated to Islamic money market instruments and/or Islamic deposit placements.
Distribution Policy	Annual distribution of income (if any) is incidental
Minimum Initial Investment	1) RM1,000.00 - Individual 2) RM10,000.00 - Institutional
Minimum Additional Investment	1) RM100.00 - Individual 2) RM1,000.00 - Institutional
Minimum Holdings of Units	100 units

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

Who am I Investing with?

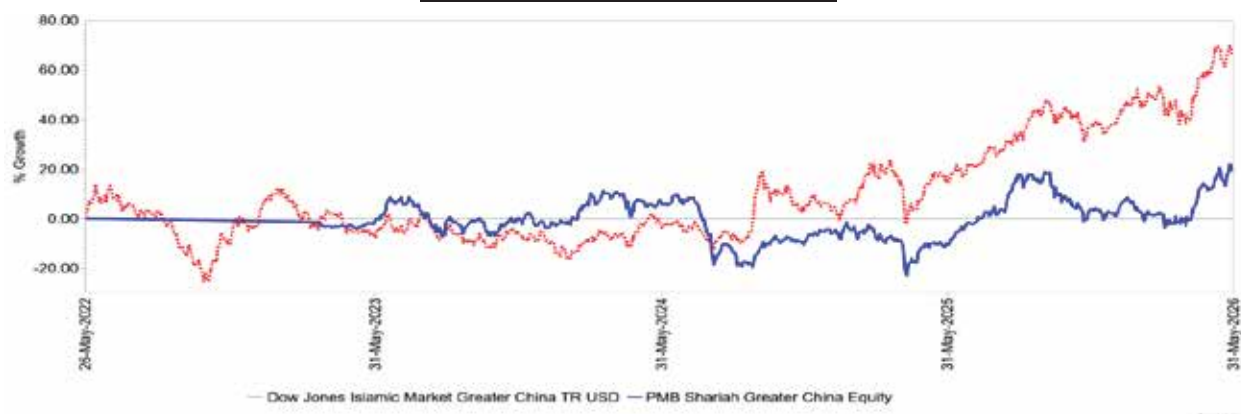
Manager	PMB Investment Berhad
Trustee	CIMB Islamic Trustee Berhad
Shariah Adviser	Amanie Advisors Sdn Bhd

What are the possible outcomes of my investment?

As the Fund will invest primarily in the Shariah-compliant equities market, its NAV, and consequently your investment capital will be subject to market fluctuations. Assuming all other factors remain unchanged, your investment may experience corresponding changes such that if the Fund's NAV increases by 10%, your investment capital may also increase by 10%, and if the Fund's NAV decreases by 10%, your investment capital may likewise decrease by 10%.

Fund Performance

Fund Performance Since Launch



Fund Performance Review

Since launch 26 May 2026, the Fund underperformed its benchmark, recording a total return of 33.37% compared to 45.29% for the Benchmark.

Annual Total Return

Annual Total Return for the Financial Year End 31 May

Year	Fund	Benchmark
2026	33.37%	45.29%
2025	(15.43%)	19.77%
2024	7.65%	4.60%
2023	(1.76%)	(14.18%)

Source: Lipper IM

Average Total Return

Financial Year End	31 May			
	1 year	3 years	5 years	Since Launch (26 May 2022 – 31 May 2026)
Fund	33.37%	6.68%	-	4.49%
Benchmark	45.29%	22.08%	-	13.72%

Source: Lipper IM

Distribution Highlight

Financial Year End	31 May		
	2026	2025	2024
Gross Distribution Per Unit - (sen)	*2.15	-	*2.00
Net Distribution Per Unit - (sen)	*2.15	-	*2.00

*Distribution is in the form of units

Asset Allocation

Financial Year End	31 May		
	2026	2025	2024
Shariah-compliant Equity	90.31%	86.49%	94.46%
Islamic Deposits / Cash / Others	9.69%	13.51%	5.54%

Historical Financial Highlight

Extract of Statement of Comprehensive Income

Financial Year End 31 May		2026	2025	2024
Total Investments Income	RM	1,092,333	(202,525)	298,253
Total Expenses	RM	(145,745)	(165,568)	(107,675)
Profit/(Loss) before Taxation	RM	946,588	(368,093)	190,578
Taxation	RM	-	-	-
Profit/(Loss) after Taxation	RM	946,588	(368,093)	190,578

Extract of Statement of Financial Position

Financial Year End 31 May		2026	2025	2024
Total Investments	RM	3,486,247	3,067,516	2,967,146
Other Assets	RM	891	1,171	36,987
Total Assets	RM	3,487,138	3,068,687	3,004,133
Total Liabilities	RM	(155,940)	(17,846)	(574,749)
Net Asset Value	RM	3,331,198	3,050,841	2,429,384

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	64	1.85	12	0.35	51	1.50	127	3.70

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

Financial Year End	31 May		
	2026	2025	2024
TER ¹	3.70%	4.67%	4.08%
PTR ²	0.80 times	1.32 times	1.29 times

¹The TER was lower than the previous year as a result of lower 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?

Equity Market Risk	The performance of the Fund is subject to the volatility of the stock market which is influenced by the changes in the economic and political climate, profit rate,
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	international stock market performance and regulatory policies. The movement of the value in the underlying investment portfolio will affect the NAV of the Fund. Any downward movement of the value will negatively impact the NAV of the Fund.
Stock Specific Risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the fund's NAV.
Equity-related Securities Risk	The value of the Shariah-compliant equity-related securities depends on the value of the underlying equities that the Shariah-compliant securities are related to. Any upward movement in the value of the underlying Shariah-compliant equities may result an upward movement of the value of the respective Shariah-compliant equity-related securities, and vice versa. Hence, the movement of the value of the Shariah-compliant equity-related securities will affect the value of the Fund. The fund may also invest in Shariah-compliant equity-related securities such as Shariah-compliant warrants, that have an expiry date and may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date. If the Shariah-compliant warrant is not exercised on or before the expiry date, the Shariah-compliant warrant will have no value and negatively impact the NAV of the Fund.
Shariah Status Reclassification Risk	(a) Shariah-compliant equity securities This risk refers to the risk that the currently held Shariah-compliant equity securities in the portfolio of the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such securities. Opportunity loss could occur due to the restriction on the Fund to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required: (i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SAC of the SC or date of review ("Review") by the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channelled to baitulmal and/or charitable bodies as advised by the Shariah Adviser; (ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to baitulmal and/or charitable bodies as advised by the Shariah Adviser; or (iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value.

	(b) 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.
Dividend Policy Risk	This is a risk particular to the Fund which has heavy emphasis on high yield dividend stocks. Such a risk may occur when fundamentals of the company's business deteriorate or if there is a change in the dividend payout policy resulting in a reduction of the dividend to be paid by the company. This risk may be mitigated by investing mainly in companies with a consistent historical record of paying dividends, strong cash flow, or operating in fairly stable industries.
Interest Rate Risk	Movements in interest rate will have an impact on the management of the Fund. This risk refers to the effect of interest rate changes on the market value of Islamic money market instruments and Islamic deposit placements. 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 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.
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 unfavorable prices.
Credit/Default Risk	This risk refers to the creditworthiness of the financial institutions and their expected ability to make timely payment of profit and/or principal. In the event the financial institutions default in the profit and/or principal payments, the value of the Fund will be adversely affected.
Country Risk	Investments of the Fund in the countries within the Greater China region may be affected by changes in the economic and political climate, for example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. Apart from the above, the restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in such as license requirement prior to making any investments in the said country may be revoked or not be renewed should the Manager breach the relevant regulations of the said country. This in turn may cause the net asset value of the Fund or prices of units to fall.
Currency Risk	As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and

	the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
Warrant Risk	Fund may hold Shariah-compliant warrants as a result of corporate actions of Shariah-compliant securities of listed companies, the stocks of which are held by the Fund. The value of Shariah-compliant warrants is influenced by the current market price of the underlying stocks, the exercise price of the Shariah-compliant warrant, the time to expiration of the Shariah-compliant warrant and the estimate of the future volatility of the underlying stock price over the life of the Shariah-compliant warrant. The Shariah compliant warrant's price decreases as the Shariah-compliant warrant approaches its due date especially in the event that the Shariah-compliant warrants are held and not exercised.

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	6.00% of the NAV	
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	
Note: In addition, the above fees and charges are subject to the Tax at the prevailing rate.		

- **Payable indirectly by you**

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

Management Fee	1.85% per annum of the NAV of the Fund.
Trustee Fee	0.04% 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 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.
- 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.
- No redemption charge is imposed when you redeem your investment. However, any applicable bank charges and other bank fees incurred as a result of a withdrawal by way of telegraphic transfer, bankers cheque or other special payment method 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.

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.
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.