A Prudential plc company

Date of Issuance: 18 November 2025

Eastspring Investments Islamic E-Duit Fund

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the authorised persons approved by the Board of Eastspring Investments 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 the issuance of Eastspring Investments Islamic E-Duit Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Eastspring Investments Islamic E-Duit Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Eastspring Investments Islamic E-Duit 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 Eastspring Investments Berhad responsible for the Eastspring Investments Islamic E-Duit 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 the Fund. Investors are advised to request, read and understand the Fund's prospectus and its supplementary(ies) (if any) (hereinafter collectively referred to as "Prospectus") before deciding to invest. If in doubt, please consult a professional adviser.

PRODUCT HIGHLIGHTS SHEET

Eastspring Investments Islamic E-Duit Fund ("Fund")

Fund Category	**Islamic money market**	Launch Date	**18 November 2025**
Fund Type	**Income**	Manager	**Eastspring Investments Berhad**
Financial Year End	**30 September**		

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR? The Fund is suitable for investors who: • seek liquidity and income; • have low risk tolerance; and • adopt a short-term investment horizon. **This Fund is not available for subscription to any U.S Person or person with U.S Indicia.**	Refer to "Investors' Profile" in the "Fund Information" section of the Fund's Prospectus.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN? You are investing in an Islamic money market fund which seeks to provide investor with liquidity and return.	Refer to "Fund Objective" in the "Fund Information" section of the Fund's Prospectus.

Name of Class	Launch Date
Class R	18 November 2025

Class R of the Fund is only available to individual investors through the e-Wallet Platform. You will need to open an account in the e-Wallet Platform. Your eligibility to open the account will be subject to the requirements of the e-Wallet Provider.

Investment Strategy

The Fund seeks to achieve its objective by investing in a portfolio of short-term Islamic deposits and / or short-term Islamic money market instruments. The Fund shall place in short-term Islamic deposits or invest in short-term Islamic money market instruments issued by financial institutions. The credit ratings of the short-term Islamic money market instruments or the issuing financial institutions will be of a minimum credit rating AA3 by RAM or its equivalent rating by any other domestic rating agencies. In the event that the credit ratings of the financial institutions are not available, we will use the credit rating of the parent company of the financial institutions, which should also be of a minimum long-term credit rating of AA3 by RAM or its equivalent rating by any other domestic rating agencies. Should the credit rating of the short-term Islamic money market instruments or the issuing financial institutions or its parent company be downgraded by the rating agencies to below the minimum credit rating, the Manager shall cease to place new monies in short-term Islamic deposits or invest in short-term Islamic money market instruments with the financial institutions concerned. The Fund may also invest into short-term sukuk, where the credit ratings of the short-term sukuk will be of a minimum credit rating of A or P2 by RAM or its equivalent rating by any other domestic rating agencies at the point of purchase.	Refer to "Investment Strategy" in the "Fund Information" section of the Fund's Prospectus.

Short-term Islamic money market instruments or short-term sukuk issued or guaranteed by the Malaysian government or BNM need not be rated. The fund manager will invest in sukuk or make placements in Islamic money market instruments and Islamic deposits of different maturity periods to ensure that the Fund is able to meet the liquidity requirements and at the same time provide return to Unit Holders.	

Asset Allocation

• Minimum 90% of the Fund's NAV in short-term sukuk, short-term Islamic money market instruments and/or short- term Islamic deposits; and • Maximum 10% of the Fund's NAV in sukuk, where it carries a minimum credit rating of A or P2 by RAM or its equivalent rating, which have a remaining maturity period of more than 397 days but fewer than 732 days.	Refer to "Asset Allocation" in the "Fund Information" section of the Fund's Prospectus.

Income Distribution Policy

Class R (Class R is open to individual investors only)	The Fund is not expected to distribute income for Class R.

Refer to "Income Distribution Policy" in the "Fund Information" section of the Fund's Prospectus.

Parties Involved

WHO ARE YOU INVESTING WITH? • The Manager is Eastspring Investments Berhad (company no.: 200001028634 (531241-U)) incorporated in November 2000 and is an ultimately wholly owned subsidiary of Prudential plc. • The Trustee of the Fund is Deutsche Trustees Malaysia Berhad (company no.: 200701005591 (763590-H)). • The Shariah Adviser of the Fund is BIMB Securities Sdn Bhd (company no.: 199401004484 (290163-X)).	Refer to "The Management and the Administration of the Fund", "The Shariah Adviser" and "The Trustee" sections of the Fund's Prospectus.

Possible Outcomes of Investing in the Fund

Investment involves risk and different types of unit trust funds carry different levels of risk. The value of the Fund and its distributions (if any) may rise or fall. These risk factors, among others, may cause you to lose some or all of your investment.	Refer to "Risk Factors in the "Fund Information" section of the Fund's Prospectus.

KEY RISKS

WHAT ARE THE KEY RISKS ASSOCIATED WITH THE FUND?	Refer to "Risk Factors" in the "Fund Information" section of the Fund's Prospectus.

Liquidity risk

Given that liquidity is an important aspect of the Fund, there may be a risk that the Fund could not meet the required withdrawal amount due to insufficient liquidity.

Interest rate risk

Generally, the value of sukuk will move inversely to interest rate movements. Therefore, the value of sukuk may fall when interest rates rise and vice versa. Sukuk of longer duration tend to be more sensitive to interest rate changes.

Credit or default risk

Credit risk refers to the creditworthiness of the issuers of the short-term sukuk and Islamic money market instruments 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 short-term sukuk and Islamic money market instruments.

Default risk relates to the inability of the issuer of the short-term sukuk and Islamic money market instruments held by the Fund to make the profit or principal payments when due. In the event the issuer defaults in the profit or principal payments, the value of the Fund will be adversely affected.

Concentration risk
The Fund may invest in a mix of instruments including short-term Islamic deposits, short-term Islamic money market instruments and sukuk. When deemed necessary, we may skew the investment to short-term Islamic deposits to ensure liquidity. Additionally, the short-term Islamic deposits may also be concentrated to a few counterparties especially when the fund size is small.
Cyber security risk
This is the risk arising from cyber-attack on the e-Wallet Platform. Should the e-Wallet Platform be compromised, it may result in unauthorised transactions pertaining to the Fund. Further to that, your investment-related information and personal data may be leaked. All transactions through the e-Wallet Platform may be temporarily suspended due to cyber-attack.
Functionality risk
This is the risk that the e-Wallet Platform does not operate as intended due to factors including but not limited to connectivity and interface issues. If the e-Wallet Platform does not function as expected, your transaction through the e-Wallet Platform may not be correctly processed and/or completed.
Risk associated with discontinuation of e-Wallet Provider
As all the transactions are done through the e-Wallet Platform developed by the e-Wallet Provider, the continuous operation of the e-Wallet Provider is crucial. The discontinuation of services provided by the e-Wallet Provider may be due to but not limited to revocation of the licence. Should such event happen, withdrawal from the Fund may be delayed.
Counterparty risk
The Fund will be exposed to credit risk of the counterparties with whom the Fund trades with or make placements of short-term Islamic deposits. In the event that the counterparty is not able to fulfil its obligations especially in the event of bankruptcy, this may lead to a loss to the Fund.
Shariah status reclassification risk
This risk refers to the risk of a possibility that the currently held sukuk or Islamic money market instruments or Islamic deposits invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser.

Please be advised that if you invest in Units through an Institutional Unit Trust Scheme Adviser (IUTA) which adopts the nominee system of ownership, you would not be considered to be a Unit Holder under the deed of the Fund and you may, consequently, not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holder's Meeting and to vote thereat and the right to have your particulars appearing in the register of Unit Holders of the Fund).

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THE FUND?	
The fees, charges and expenses disclosed are exclusive of any taxes or duties that may be imposed by the government or other authorities from time to time.	Refer to "Fees, Charges and Expenses" section of the Fund's Prospectus.

<u>Payable directly by you</u>

Share class	Class R
Sales charge	Nil.
Repurchase charge	Nil.
Switching fee	There is no switching facility for this Fund.

<u>Payable indirectly by you</u>

Share class	Class R
Annual management fee	Up to 0.40% of the Fund's NAV per annum calculated and accrued daily.
Annual trustee fee	Up to 0.03% of the Fund's NAV per annum subject to a minimum fee of RM18,000 per annum calculated and accrued daily.

VALUATION AND EXITING FROM THE FUND	
HOW OFTEN ARE VALUATIONS AVAILABLE FOR THE FUND?	
We adopt a single pricing method for any transactions (i.e. applications and withdrawals) based on **historical prices**. The valuation point will be at 7:00 p.m. on every Business Day ("Valuation Point"). This means that we will process your transactions requests based on the NAV per Unit at the last Valuation Point, after we receive the completed transaction requests from the e-Wallet Platform via the appointed distributor. The Fund will be valued at least once every Business Day. As the Fund adopts historical pricing, the Fund will have a Mid-day Valuation Point. **WE WILL RE-PRICE THE UNITS IF THE NAV PER UNIT DIFFERS BY MORE THAN 5% FROM THE LAST VALUATION POINT.** **Note:** Our appointed distributor or e-Wallet Provider may have an earlier cut-off time for purchase and redemption of Units request. Please check with them for the respective cut-off time. You may contact the Manager directly or visit the Manager's website, www.eastspring.com/my to obtain the latest NAV per Unit of the Fund.	Refer to "Valuation Of The Fund" in the "Fund Information" section of the Fund's Prospectus.
HOW CAN YOU EXIT FROM THE FUND AND WHAT ARE THE RISKS AND COSTS INVOLVED?	
We will process your withdrawal request based on the NAV per Unit at the last Valuation Point, upon our receipt of such complete request from the e-Wallet Platform via the appointed distributor. Once processed, you will receive confirmation on the successful transaction through the e-Wallet Platform. The number of Units that you withdraw will be rounded down to four (4) decimal places. The processing of your withdrawal request is subject to you providing all required and accurate information to the e-Wallet Platform. Failure to complete the withdrawal request in the e-Wallet Platform by you, non-receipt of the withdrawal request by us or receipt of inaccurate information by us from the e-Wallet Platform via the appointed distributor will cause the withdrawal request to be cancelled automatically. If you wish to re-apply, you will have to re-initiate the withdrawal request through the e-Wallet Platform. The withdrawal amount that you will receive is calculated by the withdrawal value less any other fees and charges, if any. You may choose for the withdrawal monies to be: **(i) transferred to your e-Wallet.** If you choose for the withdrawal monies to be transferred to your e-Wallet, arrangement has been made with the e-Wallet Provider for the withdrawal monies to be reflected in your account balances once the withdrawal request is successfully processed. The e-Wallet Platform may also offer an option for automatic withdrawal request service from the Fund for your e-Wallet usage/consumption ("Service"). Once you have subscribed to this Service on the e-Wallet Platform, you will be able to transact using your e-Wallet on a real time basis. Hence, your action of using your e-Wallet to pay for a usage/consumption will automatically generate a withdrawal request from the Fund (upon successful processing of the withdrawal request). The withdrawal request will be recognised by the e-Wallet Provider and the amount will be reflected in your e-Wallet promptly for your usage/consumption, followed by a subsequent disbursement of the amount from us to the e-Wallet Provider via the appointed distributor. The successful processing of the automatic withdrawal request is subject to you having enough monies/Units in the Fund. **(ii) transferred to your bank account.** Your withdrawal proceeds will be paid to you within T+1 Business Day from the successful processing of your withdrawal request subject to the operations of the banking system. You will have to bear the applicable bank fees and charges, if any. Usage of a third-party bank account is not allowed.	Refer to "How to Redeem Units" in the "Transaction Information" section of the Fund's Prospectus.

COOLING-OFF POLICY	
• A cooling-off right is only given to an individual investor who is investing in any of the unit trust funds managed by the Manager for the first time but shall not include the Manager's staff and a person registered with a body approved by the Securities Commission Malaysia to deal in unit trusts and a person who has withdrawn all or parts of his/her investment from the Fund either for his/her usage/consumption in the e-Wallet or to his/her bank account. • The cooling-off right allows Unit Holder the opportunity to reverse an investment decision which could have been unduly influenced by certain external elements or factors. • The refund to the Unit Holder pursuant to the exercise of his cooling-off right shall be as follows: (a) if the NAV per Unit on the day the Units were first purchased is higher than the NAV per 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 NAV per Unit on the day the Units were first purchased, the NAV per Unit on the day the Units were first purchased; and (c) the sales charge imposed on the day the Units were purchased. • The cooling-off period shall be within six (6) Business Days which shall be effective from the date the Manager receives the duly completed purchase application. Request for cooling-off must be made directly through the e-Wallet Platform. We will refund the investment amount including sales charge (if any) to you within seven (7) Business Days from the date we receive the completed transaction requests from/ through the e-Wallet Platform. • Investors can contact the e-Wallet Provider to request for cooling off.	Refer to "Cooling-off Period & Cooling-off Right" in the "Transaction Information" section of the Fund's Prospectus.

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

OTHER INFORMATION
• Only registered unit trust scheme (UTS) consultants are allowed to sell unit trust funds. You may log on to www.fimm.com.my to verify the UTS consultant's registration status via "*Is My Consultant Authorised*?" or request the UTS consultant to show you the search result of the check to confirm that he or she is registered with the Federation of Investment Managers Malaysia ("FiMM"). • A unit trust fund may only be offered to the public if it is approved by the SC. Go to www.sc.com.my for a list of unit trust funds currently available in the market or call 603-6204 8777 for assistance. • When you buy into a unit trust fund, you should be given the latest copy of prospectus for free. Read the prospectus carefully; understand its contents before investing.

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A Prudential plc company

CONTACT INFORMATION			
1) To lodge a complaint or for an internal dispute resolution, you may contact our client services personnel:			
(a)	via phone to	:	(603) 2778 1000
(b)	via email to	:	cs.my@eastspring.com
(c)	via letter to	:	Eastspring Investments Berhad Level 22, Menara Prudential Persiaran TRX Barat 55188 Tun Razak Exchange Kuala Lumpur
2) Investor can contact FiMM Complaints Bureau:			
(a)	via phone to	:	(603) 7890 4242
(b)	via email to	:	complaints@fimm.com.my
(c)	via online complaint form	:	www.fimm.com.my
(d)	via letter to	:	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
3) Should an individual or a sole proprietor investor be dissatisfied with the outcome of the internal dispute resolution process, he may refer his dispute to the Financial Markets Ombudsman Service ("FMOS") (formerly known as Ombudsman for Financial Services) via the following modes. The individual or a sole proprietor investor may do so within 6 months of receiving the final answer from the Manager or after 60 calendar days from filing the complaint if there was no response from the Manager. He may file his dispute to FMOS:			
(a)	through the FMOS website under the "File A Complaint" section	:	www.fmos.org.my
(b)	via phone to	:	(603) 2272 2811
(c)	via mail to	:	Financial Markets Ombudsman Service Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur
(d)	by visiting the FMOS office (address stated above) to submit the dispute in person.		
4) The investor can also direct his complaint to the SC even if he has 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	:	(603) 6204 8999
(b)	via fax to	:	(603) 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

APPENDIX: GLOSSARY OF TERMS	
BNM	Means Bank Negara Malaysia.
Business Day	Means a day on which Bursa Malaysia is open for trading.
Dealing Day	Means a day where Unit Holders may transact, which includes Mondays to Sundays and Malaysia public holidays.
e-Wallet	Means any electronic wallet that allows an individual to make electronic transaction.
e-Wallet Platform	Means an electronic platform within an application integrated with e-Wallet which arranges or facilitates the sale or purchase of a capital market product offered by a Capital Markets Services Licence holder to investors.
e-Wallet Provider	Refers to e-money issuer approved by Bank Negara Malaysia.
Net Asset Value or NAV	Means the value of all the Fund's assets less the value of all the Fund's liabilities, at the valuation point.
NAV per Unit	Means the NAV of the Fund at a particular valuation point divided by the number of Units in circulation at the same Valuation Point.
RAM	Means Rating Services Berhad.
short-term sukuk or short-term Islamic money market instrument	Means a sukuk or an Islamic money market instrument that meets the following criteria: (a) It must meet either one of the following requirements: (i) It has a legal maturity at issuance of 397 calendar days or less; (ii) It has a remaining term of maturity of not more than 397 calendar days; or (iii) Where a sukuk or an Islamic money market instrument is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than two (2) years; (b) It must be traded or dealt in under the rules of an eligible market; and (c) It must not contain an embedded derivative.
Unit(s)	Means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund.
Unit Holder(s) or you	Means the person for the time being who is registered pursuant to the deed of the Fund as a holder of Units, including a jointholder.
U.S. Indicia	Means a U.S. citizenship or is a U.S. tax resident; a person with U.S. place of birth; a person with U.S. mailing or permanent address; or a person with U.S. telephone number.
U.S. (United States) Person	Means a U.S. citizen (including those who hold dual citizenship or a greencard holder); a U.S. resident alien for tax purposes; a U.S. partnership; a U.S. corporation; any estate other than a non-U.S. estate; any trust if, a court within the U.S. is able to exercise primary supervision over the administration of the trust; and one or more U.S. Persons have the authority to control all substantial decisions of the trust; any other person that is not a non-U.S. person; or any other definition as may be prescribed under any relevant laws including but not limited to the Regulation S under the U.S. Securities Act of 1933 and the Foreign Account Tax Compliance Act, as may be amended from time to time. Without prejudice to the foregoing, the definition of U.S. Person herein shall include the definition of "United States person" or such similar term applied in the prevailing executive order, which is a signed, written and published directive from the President of the United States of America.
Valuation Point	Means the valuation of the Fund at 7:00 p.m. on every Business Day.