

First Supplementary Prospectus of Eastspring Investments Islamic E-Duit Fund

This First Supplementary Prospectus of Eastspring Investments Islamic E-Duit Fund dated 18 November 2025 ("First Supplementary Prospectus") must be read together with the First Prospectus of Eastspring Investments Islamic E-Duit Fund dated 18 November 2025 ("First Prospectus").

The Eastspring Investments Islamic E-Duit Fund ("Fund") is constituted on 18 November 2025.

The Securities Commission Malaysia has authorised the Fund, and a copy of this First Supplementary Prospectus dated 18 November 2025 and the First Prospectus dated 18 November 2025 (collectively, the "Prospectuses") have been registered with the Securities Commission Malaysia, who takes no responsibility for their contents. The authorisation of the Fund, and registration of the Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or reports contained in the Prospectuses.

MANAGER

Eastspring Investments Berhad
200001028634 (531241-U)

TRUSTEE

Deutsche Trustees Malaysia Berhad
200701005591 (763590-H)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTARY PROSPECTUS DATED 18 NOVEMBER 2025 AND THE FIRST PROSPECTUS DATED 18 NOVEMBER 2025. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 6 OF THE FIRST PROSPECTUS DATED 18 NOVEMBER 2025 AND ON PAGE 5 OF THIS FIRST SUPPLEMENTARY PROSPECTUS DATED 18 NOVEMBER 2025.

RESPONSIBILITY STATEMENT

This First Supplementary Prospectus has been reviewed and approved by the directors of Eastspring Investments Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, 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 this First Supplementary Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of the Prospectuses have been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of the Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the Prospectuses.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Eastspring Investments Berhad, which is responsible for the said Fund and takes no responsibility for the contents in this First Supplementary Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this First Supplementary Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

ADDITIONAL STATEMENTS

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in the First Supplementary Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the First Supplementary Prospectus or the conduct of any other person in relation to the Eastspring Investments Islamic E-Duit Fund.

Eastspring Investments Islamic E-Duit Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

Eastspring Investments Islamic E-Duit Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or to any U.S. Person(s). Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in this Fund.

Unless otherwise provided in this First Supplementary Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the First Prospectus dated 18 November 2025.

This First Supplementary Prospectus is issued to inform investors that:

- The definition of “Class(es)” has been inserted under “Chapter 1 - Definitions”.
- The definitions of “Deed” under “Chapter 1 – Definitions” has been amended.
- The definition of “Shariah Supervisory Boards” under “Chapter 1 - Definitions” has been deleted.
- The definition of “sukuk” under “Chapter 1 - Definitions” has been amended.
- The definition of “Valuation Point” under “Chapter 1 - Definitions” has been amended.
- The information in relation to the Shariah Adviser under “Chapter 2 – Corporate Directory” has been amended.
- The information in relation to fund objective under “Chapter 3 – Fund Information” has been amended.
- The information in relation to investment strategy under “Chapter 3 – Fund Information” has been amended.
- The information in relation to income distribution policy under “Chapter 3 – Fund Information” has been amended.
- The information in relation to the Deed under “Chapter 3 – Fund Information” has been amended.
- The information in relation to Shariah status reclassification risk under “Chapter 3 – Fund Information” has been amended.
- The information in relation to Shariah investment guidelines, cleansing process and zakat for the Fund under “Chapter 3 – Fund Information” has been amended.
- The information in relation to the valuation of the Fund under “Chapter 3 – Fund Information” has been amended.
- The 2nd bullet point of pricing policy under “Chapter 4 – Fees, Charges and Expenses” has been amended.
- The information in relation to purchase application and acceptance, processing an application, how to redeem Units, minimum holdings of Units, income distribution policy and unclaimed moneys policy under “Chapter 5 – Transaction Information” has been amended.
- The information in relation to income reinvestment policy under “Chapter 5 – Transaction Information” has been deleted.
- The information in relation to the background of the Manager and fund management function under “Chapter 6 – The Management and the Administration of the Fund” has been amended.
- The information in relation to the Shariah Adviser under “Chapter 7 – The Shariah Adviser” has been amended.
- The information in relation to approvals and conditions under “Chapter 10 – Approvals and Conditions” has been amended.
- The information in relation to lodging a complaint under “Chapter 13 – Additional Information” has been amended.
- The information in relation to the sales office in Selangor under “Chapter 16 – Directory of Sales Office” has been amended.

1. Amendments to pages 1 - 2 of the First Prospectus – “Definitions”

- (i) The definition of “Class(es)” is hereby inserted as follows:

“**Class(es)**” means any class of Units representing similar interest in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund;

- (ii) The definition of “Deed” is hereby deleted and replaced with the following:

“**Deed**” means the deed dated 22 April 2022 and the first supplemental deed dated 20 May 2025 entered into between the Manager and the Trustee in respect of the Fund as may be modified by a supplemental deed from time to time;

- (iii) The definition of “Shariah Supervisory Boards” is hereby deleted.

- (iv) The definition of “sukuk” is hereby deleted and replaced with the following:

“**sukuk**” means certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC of the SC and/or the Shariah Adviser;

- (v) The definition of “Valuation Point” is hereby deleted and replaced with the following:

“**Valuation Point**” means the valuation of the Fund at 7:00 p.m. on every Business Day.

2. Amendments to page 3 of the First Prospectus – “Corporate Directory”

The information in relation to the Shariah Adviser is hereby deleted and replaced with the following:

SHARIAH ADVISER

NAME	:	BIMB SECURITIES SDN BHD
REGISTRATION NO.	:	199401004484 (290163-X)
REGISTERED OFFICE	:	32 nd Floor, Menara Bank Islam No. 22 Jalan Perak 50450 Kuala Lumpur
BUSINESS OFFICE	:	Level 34, Menara Bank Islam No. 22 Jalan Perak 50450 Kuala Lumpur
TELEPHONE NO.	:	603-2613 1600
FAX NO.	:	603-2613 1799
EMAIL	:	shariah.bimbsec@bankislam.com.my
WEBSITE	:	www.bimbsec.com.my

3. Amendments to page 4 of the First Prospectus – “Fund Information – Fund Objective”

The information in relation to fund objective is hereby deleted and replaced with the following:

Fund Objective

The Fund aims to provide investors with liquidity and return.

ANY MATERIAL CHANGE TO THE FUND'S OBJECTIVE WOULD REQUIRE UNIT HOLDERS' APPROVAL.

4. Amendments to page 4 of the First Prospectus – “Fund Information – Investment Strategy”

The information in relation to investment strategy is hereby deleted and replaced with the following:

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.

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.

INVESTMENT IN THE FUND IS NOT THE SAME AS PLACEMENT IN AN ISLAMIC DEPOSIT WITH A FINANCIAL INSTITUTION. THERE ARE RISKS INVOLVED AND INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS WHEN INVESTING IN THE FUND.

5. Amendments to page 5 of the First Prospectus – “Fund Information – Income Distribution Policy”

The information in relation to income distribution policy is hereby deleted and replaced with the following:

Income Distribution Policy

Class R (Class R is open to individual investors only)	The Fund is not expected to distribute income for Class R.
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6. Amendments to page 6 of the First Prospectus – “Fund Information – Deed”

The information in relation to the Deed is hereby deleted and replaced with the following:

Deed

The deed dated 22 April 2022 and the first supplemental deed dated 20 May 2025.

7. Amendments to page 8 of the First Prospectus – “Fund Information – Risk Factors – Specific Risks when Investing in the Fund”

The information in relation to the Shariah status reclassification risk is hereby deleted and replaced with the following:

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. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such bonds or money market instruments or deposits.

Note: Please refer to cleansing process for the Fund for details.

8. Amendments to pages 8 - 9 of the First Prospectus – “Fund Information – Shariah Investment Guidelines, Cleansing Process and Zakat for the Fund”

The information in relation to the Shariah investment guidelines, cleansing process and zakat for the Fund is hereby deleted and replaced with the following:

1. Shariah Investment Guidelines

The following guidelines are adopted by the Shariah Adviser in determining the Shariah status of investments of the Fund:

1.1 Shariah Requirements for Investments and Operations of the Fund

- The Fund must at all times and all stages of its operation comply with Shariah requirements as resolved by the SAC of the SC or in cases where no specific rulings are made by the SAC of the SC, the decisions of the Shariah Adviser.
- The Fund must be established and operated by the Manager, and finally redeemed by the investors on the basis of contracts which are acceptable in Shariah. The banking facilities and short-term money market instruments used for the Fund have to be Shariah-compliant. Similarly, all the other investment instruments must be Shariah-compliant.
- For sukuk, Islamic money market instruments and Islamic deposits, they shall be based on the data readily available on the SC, BNM and the financial institutions' websites respectively.
- The decision of the Shariah Adviser shall be final.

1.2 Cleansing process for the Fund

(a) Wrong Investment

This refers to Shariah non-compliant investment made by the Manager. The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in Shariah non-compliant income received before or after the disposal of the investment, it has to be channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process (namely, channeling of income from wrongful investment to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within one (1) calendar month upon the confirmation by the Shariah Adviser. If the disposal or withdrawal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

(b) Reclassification of Shariah Status of the Fund's Investment

This refers to the instruments which were earlier classified as sukuk or Islamic money market instruments or Islamic deposits but due to certain factors such as changes in the issuers' business direction and policy or failure to carry out proper Shariah contracts' transactions, which render the instruments 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 bonds or money market instruments or deposits.

If on the reclassification effective date, the value of the Shariah non-compliant instruments held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant instruments must liquidate them. To determine the time frame to liquidate such instruments, the Shariah Adviser advises that such reclassified Shariah non-compliant instruments should be disposed of or withdrawn within one (1) calendar month of reclassification.

Any income received up to the reclassification effective date and capital gains arising from the disposal or withdrawal of the said reclassified Shariah non-compliant instruments made on the reclassification effective date can be kept by the Fund.

However, any income received, and excess capital gain derived from the disposal or withdrawal after the reclassification effective date at a price that is higher than the price on the reclassification effective date shall be channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within one (1) calendar month upon confirmation by the Shariah Adviser.

The Fund is allowed to hold the Shariah non-compliant instruments if the market price of the said instruments is below the investment cost. It is also permissible for the Fund to keep the income received during the holding period until such time when the total amount of the income received, and the market value of the Shariah non-compliant instruments held equal the investment cost. At this stage, the Fund is advised to dispose of their holdings.

In addition, during the holding period, the Fund is allowed to subscribe to:

- any issue of new Shariah-compliant instruments by the issuer of the Shariah non-compliant instruments held by the Fund; and

- Shariah-compliant instruments of other issuer offered by the issuer of the Shariah non-compliant instruments held by the Fund,

on conditions that the Fund expedites the disposal of the Shariah non-compliant instruments.

1.3 Maqasid Al-Shariah Aspirations and Principles

The Fund is designed in accordance with the following Aspirations and guiding Principles as outlined in the Maqasid Al-Shariah Guidance issued by the SC:

(a) Aspiration 3: Clarity and Transparency

Principle 8: Enhancing Disclosure and Documentation

The Fund ensures quality disclosure and documentation of information by providing comprehensive and accurate details regarding its investments in the prospectus as well as the performance of the Fund through the periodic Fund's reports.

Through these channels, Unit Holders are able to access insights into the Fund's performance, enabling them to make informed decisions. This commitment to transparency also ensures a clear understanding of the Fund's trajectory and potential opportunities.

(b) Aspiration 5: Fiduciary and Accountability

Principle 11: Upholding Fiduciary Duty with Utmost Good Faith

The Manager shall exercise the degree of care and diligence in managing the Fund and effectively employ the resources to ensure that the Fund complies with the relevant SC rules and regulations including the Shariah requirements.

With regard to the investments of the Fund, the Manager has a duty to carefully select and assess the Shariah-compliant investment instruments, conduct thorough due diligence particularly prior to the investment and monitor the performance of investments at all times to safeguard the interests of the Unit Holders.

(c) Aspiration 6: Accessibility and Inclusivity

Principle 13: Broadening the Circulation of Wealth and Participation

Investing in sukuk, Islamic money market instruments and Islamic deposits promotes accessibility by offering low-risk, Shariah-compliant options suitable for investors with varying risk appetites and investment horizons. These instruments provide an entry point into the Islamic capital market, particularly for retail and conservative investors seeking stable returns.

This strategy encourages broader investor participation and supports a more inclusive financial environment. Ultimately, it contributes to the wider circulation of wealth and aligns with the principles of fairness and shared prosperity within the Islamic finance ecosystem.

2. Zakat for the Fund

The Fund does not pay zakat on behalf of its Unit Holders, both Muslim individuals and Islamic legal entities. Thus, Unit Holders are advised to pay zakat on their own.

The Shariah Adviser confirms that the investment portfolio of the Fund comprises instruments which have been classified as Shariah-compliant by the SAC of the SC, and where applicable by the SAC of BNM. As for the instruments which have not been classified as Shariah-compliant by the SAC of the SC, and where applicable by the SAC of BNM, the Shariah status of the instruments has been reviewed and determined by the Shariah Adviser.

9. Amendments to pages 9 - 10 of the First Prospectus – “Fund Information – Valuation of the Fund”

The information in relation to valuation of the Fund is hereby deleted and replaced with the following:

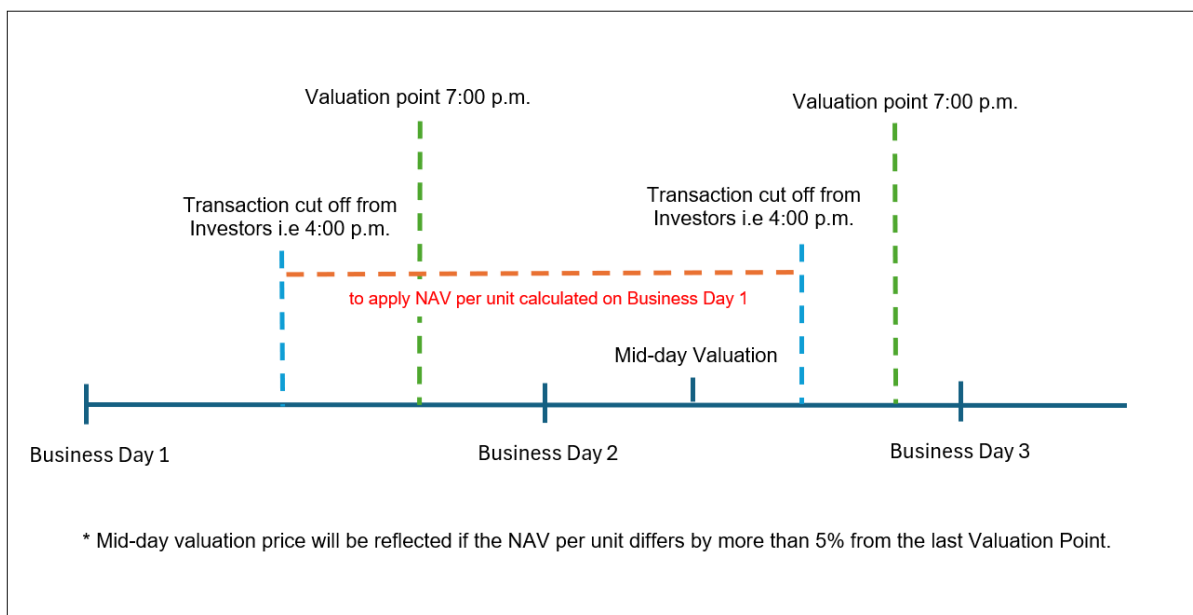
Valuation Point

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.

Illustration on the Valuation Point of the Fund



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.

10. Amendments to page 12 of the First Prospectus – “Fees, Charges and Expenses – Calculation of Unit Prices – Pricing Policy”

The 2nd bullet point of pricing policy is hereby deleted and replaced with the following:

➤ **Historical Pricing**

The Fund is valued on a historical pricing basis. We will process your transactions request based on the NAV per Unit at the last Valuation Point, after we receive the completed transaction request from the e-Wallet Platform via the appointed distributor.

We adopt a single pricing method for any transactions based on **historical prices**. We will process your transactions request 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 NAV per Unit is available on the e-Wallet Platform daily* after 8:00 p.m.

Note: As the Fund will be valued at least once every Business Day, the NAV per Unit for a non-Business Day will be based on the last Valuation Point (i.e. the preceding Business Day).*

11. Amendments to page 14 of the First Prospectus – “Transaction Information – Purchase Application and Acceptance”

The information in relation to purchase application and acceptance is hereby deleted and replaced with the following:

For Class R, account opening and transactions (i.e. application and redemptions) can only be performed through the e-Wallet Platform. Please note that the service is subject to the availability/functioning of the e-Wallet Platform.

We adopt a single pricing method for any transactions based on **historical prices**. We will process your transactions request 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 NAV per Unit is available on the e-Wallet Platform daily* after 8:00 p.m.

Note: As the Fund will be valued at least once every Business Day, the NAV per Unit for a non-Business Day will be based on the last Valuation Point (i.e. the preceding Business Day).*

With the implementation of automated processes for this Class, you can transact through the e-Wallet Platform on any Dealing Day. Your request will be processed promptly and you will receive confirmation on the successful transaction through the e-Wallet Platform.

12. Amendments to page 14 of the First Prospectus – “Transaction Information – Processing an Application”

The information in relation to processing an application is hereby deleted and replaced with the following:

We will process your application 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 receive will be rounded down to four (4) decimal places. For successful application transactions before or at 4:00 p.m. on T-Business Day, we will process the application

monies on T-Business Day. For successful application transactions after 4:00 p.m. on T-Business Day, we will process the application monies on T+1 Business Day.

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.

The processing of your application request is subject to you providing all required information to the e-Wallet Platform and the transfer of monies into the Fund's account. Failure to complete the application process in the e-Wallet Platform by you will cause the application request to be cancelled automatically. If you wish to re-apply, you will have to re-initiate the application process through the e-Wallet Platform.

INVESTORS MUST NOT MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF THE FUND.
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13. Amendments to pages 14 - 15 of the First Prospectus – “Transaction Information – How to Redeem Units”

The information in relation to how to redeem Units is hereby deleted and replaced with the following:

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.

14. Amendments to page 16 of the First Prospectus – “Transaction Information – Transaction Details – Minimum holdings of Units”

The information in relation to the minimum holdings of Units is hereby deleted and replaced with the following:

Minimum holdings of Units

0.0001 Unit or such other number of Unit as we may decide from time to time.

The Manager reserves the right to change the minimum amounts and number of Units stipulated above from time to time. Should the Manager decide to increase the minimum amounts and number of Units as stipulated under the transaction details section, the Manager will notify the Unit Holders via written notice at least fourteen (14) days prior to the effective date of such change.

15. Amendments to page 17 of the First Prospectus – “Transaction Information – Income Distribution Policy”

The information in relation to income distribution policy is hereby deleted and replaced with the following:

INCOME DISTRIBUTION POLICY

Class R (Class R is open to individual investors only)	The Fund is not expected to distribute income for Class R.
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16. Amendments to page 17 of the First Prospectus – “Transaction Information – Income Reinvestment Policy”

The information in relation to the income reinvestment policy is hereby deleted.

17. Amendments to page 17 of the First Prospectus – “Transaction Information – Unclaimed Moneys Policy”

The information in relation to unclaimed moneys policy is hereby deleted and replaced with the following:

Any unclaimed moneys will be filed with and paid to the Registrar of Unclaimed Moneys after the lapse of two (2) years from the date of payment in accordance with the requirements of the Unclaimed

Moneys Act 1965. Unit Holders will have to liaise directly with the Registrar of Unclaimed Moneys to claim their moneys.

18. Amendments to page 18 of the First Prospectus – “The Management and the Administration of the Fund – Background of the Manager”

The information in relation to the background of the Manager is hereby deleted and replaced with the following:

The Manager’s corporate information and experience as a unit trust management company can be viewed at <https://www.eastspring.com/my/about-us/company>.

19. Amendments to page 19 of the First Prospectus – “The Management and the Administration of the Fund – Fund Management Function”

The information in relation to the fund management function is hereby deleted and replaced with the following:

The information on the fund management function is available on our website at <https://www.eastspring.com/my/about-us/fund-management-function>.

20. Amendments to pages 20 - 21 of the First Prospectus – “The Shariah Adviser”

The information in relation to the Shariah Adviser is hereby deleted and replaced with the following:

BIMB Securities Sdn Bhd has been appointed as the Shariah adviser for the Fund. BIMB Securities Sdn Bhd will provide Shariah advisory services on the management and operations of the Fund to ensure the operations of the Fund comply with Shariah requirements.

ABOUT BIMB SECURITIES SDN BHD

BIMB Securities Sdn Bhd is a stockbroking subsidiary of Bank Islam Malaysia Berhad incorporated on 21 February 1994 and is licensed by the SC. The corporate mission of BIMB Securities Sdn Bhd is to be an active participant in a modern, innovative and dynamic Islamic capital market in Malaysia, catering for the needs of all investors, Muslims and non-Muslims, looking for Shariah-compliant investment products and services.

EXPERIENCE IN SHARIAH ADVISORY SERVICES

BIMB Securities Sdn Bhd is registered with the SC to act as a Shariah adviser for Islamic products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities Sdn Bhd is independent from the Manager and does not hold office as a member of the committee undertaking the oversight function of the Fund or any other funds managed and administered by the Manager. Please refer to <https://www.eastspring.com/my/about-us/advisers-and-delegates> for more information on the Shariah Adviser.

ROLES AND RESPONSIBILITIES OF BIMB SECURITIES SDN BHD AS THE SHARIAH ADVISER

As the Shariah adviser for the Fund, the role of BIMB Securities Sdn Bhd is to ensure that the investment operations and processes of the Fund are in compliance with Shariah requirements. BIMB

Securities Sdn Bhd will review the Fund's investments on a monthly basis to ensure Shariah compliance and it also reviews the semi-annual and annual reports of the Fund.

Notwithstanding the role played by the Shariah Adviser, the ultimate responsibility for ensuring Shariah compliance of the Fund in all aspects of operations and processes rests solely with the Manager.

In line with the SC's Guidelines on Islamic Capital Market Products and Services, the roles of BIMB Securities Sdn Bhd as the Shariah adviser are:

1. to advise on all Shariah aspects of the Fund and the Fund's operations and processes such that they are in accordance with Shariah requirements;
2. to provide Shariah expertise and guidance in all matters related to the Fund, particularly on the documentation such as the Deed and this prospectus, structure, investments and related operational matters;
3. to ensure that the Fund is managed and operated in accordance with Shariah requirements;
4. to review the Fund's compliance reports as provided by the Manager's compliance officer, and investment transaction reports provided or duly approved by the Trustee to ensure that the Fund's investments are in line with Shariah;
5. to prepare a report to be included in the semi-annual and annual reports of the Fund stating the Shariah Adviser's opinion whether the Fund has been operated and managed in compliance with Shariah, including rulings, principles and concepts endorsed by the SAC of the SC for the financial period concerned;
6. to apply *Ijtihad* (intellectual reasoning) to ensure all aspects relating to the Fund are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SAC of the SC;
7. to consult the SC where there is ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; and
8. to meet with the Manager on a semi-annual basis (or as and when required by the Manager and/or the Shariah Adviser) for review of the Fund's operations and processes.

PROFILE OF THE SHARIAH PERSONNEL

Muhammad Shahier bin Sa'min ("Muhammad Shahier")

Muhammad Shahier joined BIMB Securities Sdn Bhd as the Head of Shariah in October 2024. He is responsible for all Shariah-related matters at BIMB Securities Sdn Bhd and serves as the Secretary of the Shariah Advisory Committee and has been appointed as the Designated Shariah Person. He holds a Bachelor of Shariah, majoring in Economics and Islamic Banking from Yarmouk University, Jordan, completed in 2014, and obtained a professional certificate, Associate Qualification in Islamic Finance (AQIF), from the Islamic Banking and Finance Institute Malaysia (IBFIM) in 2019. In addition, he has recently earned the Certified Shari'a Adviser and Auditor (CSAA) certification from the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

Prior to this, Muhammad Shahier was the Head of Shariah at Yayasan Pembangunan Ekonomi Islam Malaysia (YAPEIM) from June 2021 to October 2024, where he oversaw Shariah governance and compliance across the YAPEIM group. He also served as the Head of Business Development, Business Advisory at IBFIM from June 2019 to June 2021, providing Shariah advisory services and delivering Shariah training. Before that, he was the Senior Executive/Unit Lead of Shariah Compliance, Risk

Management Division at Malaysia Debt Ventures Berhad (MDV) from January 2018 to June 2019, and a Consultant in Shariah Business Advisory at IBFIM from January 2015 to December 2017.

Currently, Muhammad Shahier also actively serves as a facilitator for IBFIM's professional certification training programs and a speaker for Institut Koperasi Malaysia (IKMa) awareness programs.

21. Amendments to page 28 of the First Prospectus – “Approvals and Conditions”

The information in relation to the approvals and conditions is hereby deleted and replaced with the following:

On 22 August 2022, we have obtained the approval from the SC for variation on the following requirement:

- Schedule B Paragraph (6) of the GUTF: The value of a fund's placement in deposits with any single institution must not exceed 20% of the fund's NAV.

Variation obtained for the Fund:

When the Fund's NAV is less than RM2 million, the value of the Fund's placement in deposit with any single financial institution may be up to 100% of the Fund's NAV.

When the Fund's NAV is between RM2 million and RM50 million (both inclusive), the value of the Fund's placement in deposit with any single financial institution must not exceed 50% of the Fund's NAV.

This variation will lapse after two (2) years from the commencement date of the Fund.

22. Amendments to page 34 of the First Prospectus – “Additional Information – Lodging a Complaint”

The information in relation to lodging a complaint is hereby deleted and replaced with the following:

To lodge a complaint or for an internal dispute resolution, you can 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

If you are not satisfied with the outcome of the internal dispute resolution process, you may direct your complaint to the FIMM's Complaints Bureau, the Financial Markets Ombudsman Service (FMOS) (formerly known as Ombudsman for Financial Services) or the SC. Please refer to the Product Highlights Sheet or visit www.eastspring.com/my for the contact details.

23. Amendments to page 38 of the First Prospectus – “Directory of Sales Office”

The information in relation to the sales office in Selangor is hereby deleted and replaced with the following:

SELANGOR

Eastspring Investments Berhad
A-17-P1 & M
Block A, Jaya One
72A, Jalan Profesor Diraja Ungku Aziz
46200 Petaling Jaya
Selangor

Tel: 603-7948 1288

Fax: 603-7948 1299

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