

PRODUCT HIGHLIGHTS SHEET

Date of Issuance: 22 January 2024

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of Opus Asset Management Sdn Bhd 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 the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the Opus Cash Extra Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Opus Cash Extra Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Cash Extra 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 Opus Asset Management Sdn Bhd who is responsible for the Opus Cash Extra 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.

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PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of the Opus Cash Extra Fund. Investors are advised to request, read and understand the Information Memorandum and its supplementary(ies) (if any) before deciding to invest.

OPUS CASH EXTRA FUND (Opus CEF)

BRIEF INFORMATION OF THE PRODUCT

Launch date	1 June 2009
Investment Manager (the Manager)	Opus Asset Management Sdn Bhd
Benchmark	Maybank, 1-month fixed deposit rate per annum.
Investment Objective	To achieve higher returns than 1-month fixed deposit rate over the short to medium-term and to provide liquidity while preserving capital. <i>Note: The Manager regards 1 – 3 years as short-term.</i>
Financial Year	The period of twelve (12) months ending on 31 December of every calendar year.
Capital Guarantee	This is not a capital guarantee product.

PRODUCT SUITABILITY

Fund Type	Income
Fund Category	Short Term Fixed Income Securities
Investors' Profile	Investors who aim to achieve higher returns than 1-month fixed deposit rate over the short to medium term and to provide liquidity while preserving capital. Units of the Fund can only be purchased by sophisticated investors.

KEY PRODUCT FEATURES

Investment Manager (the Manager)	Opus Asset Management Sdn Bhd
Manager's Delegate	Deutsche Trustees Malaysia Berhad (external fund accounting and valuation agent)
Trustee	Deutsche Trustees Malaysia Berhad
Trustee's Delegate	Deutsche Bank (Malaysia) Berhad (local custodian)
Auditor	Crowe Malaysia PLT
Tax Adviser	Crowe KL Tax Sdn Bhd
Principal Investment Strategy	The Fund may invest primarily in high quality fixed income securities including government securities, commercial papers, corporate bonds and money market instruments. The Fund will be actively managed to provide liquidity to meet the short to medium term cash flow requirement. The Manager may allocate up to 100% of the Fund in fixed income securities or up to 100% of the Fund in cash, liquid assets or other permitted investments. The average duration of the portfolio shall not be more than two (2) years.

PRODUCT HIGHLIGHTS SHEET

Asset Allocation	0% to 100% in money market instruments and fixed income securities; and 0% to 100% in cash, liquid assets or other permitted investments.
Distribution Policy	<p>The Fund intends to distribute income, if any, at least once a year on best effort basis. The Fund may distribute from realised income, realised gains and/or capital. However, the Manager reserves the right not to distribute, at its absolute discretion.</p> <p><i>Note:</i> It should be noted that past distributions of the Fund under the Manager are not a guarantee or a reflection of future distributions of the Fund.</p>
Minimum Initial Investment	RM100,000 or such other amount as may be determined by the Manager from time to time.
Minimum Holding per Unitholder	100,000 Units or such other amount as may be determined by the Manager from time to time.
KEY RISKS	
Principal Risks	<p>The Fund is susceptible to the following risks:</p> <p>1) Credit / Default Risk Refers to the creditworthiness of the bond issuer and its expected ability to repay debt. Default happens when the issuer is not able to make timely payments of interest on the coupon payment date or principal repayment on the maturity date.</p> <p><u>Risk management techniques</u></p> <ul style="list-style-type: none"> • To conduct thorough credit analysis before any investment. • To diversify the portfolio by investing in different issuers, if possible. <p>2) Interest Rate Risk Investment in debt securities are subject to the risk of interest-rate fluctuations. Prices of debt securities move in the opposite direction of interest rates. A rise/fall in interest rates will cause a fall/rise in prices of debt securities and investors may experience a capital loss/gain should the debt securities be sold before maturity.</p> <p><u>Risk management techniques</u></p> <ul style="list-style-type: none"> • To adopt a “top-down” investment approach to ensure a thorough evaluation of macro-economic factors is undertaken in order to form an interest rate view. We will develop the portfolio maturity structure based on our interest rate view to capitalise on expected movements in interest rates. • In addition, it is also intended to have maturity diversification to ensure limited impact on the portfolio value in case of adverse changes in interest rate direction. <p>3) Liquidity Risk Defined as the ease with which a security can be sold at or near its fair value depending on the volume traded on the market. This is a risk more pertinent to a bond fund as bonds are generally not as easily liquidated in comparison to equities. In the event some of the underlying investments of the Fund are not actively traded, there is a risk the Manager may not be able to easily liquidate such investments and as a result, investors may face difficulties in redeeming their Units.</p> <p><u>Risk management techniques</u> The Manager shall endeavour to minimise inherent liquidity risk.</p> <p>4) Inflation / Purchasing Power Risk Described as increases of price level of goods and services and is commonly represented using the Consumer Price Index. High inflation reduces the purchasing power of a fixed sum of money. In an inflationary environment, fixed rate securities are exposed to higher inflation risk than inflation-linked securities.</p>

PRODUCT HIGHLIGHTS SHEET

	<p><u>Risk management technique</u></p> <ul style="list-style-type: none"> Through active management of the portfolio maturity structure in anticipation of any movement in inflation. Invest mainly in either short-term and medium term or high quality liquid issues which enable the portfolio to adjust quickly to any changes in the rates of interest and inflation. <p>Other risks to the Fund include market risk, futures contracts and derivative risk, counterparty risk, fund management risk and capital distribution risk.</p> <p><i>Note:</i> <i>Investor should consider and understand the risks involved when investing in the Fund including the specific risks associated with the securities / instruments that the Fund will be investing in before applying for units. If in doubt, please consult your professional adviser for a better understanding of the risks.</i></p>
FEES AND CHARGES	
Sales Charge	Up to 0.50% of the NAV per Unit.
Redemption Charge	Nil
Annual Management Fee (Base Fee)	0.50% per annum of the NAV of the Fund calculated and accrued daily and payable on a monthly basis.
Annual Trustee Fee (inclusive Custodian fee)	0.05% per annum of the NAV of the Fund calculated and accrued daily, subject to a minimum of RM7,500 per annum, excluding foreign custodian fees and charges.
Annual Fund Accounting Fee	0.03% per annum of the NAV of the Fund calculated and accrued daily, subject to a minimum of RM4,500 per annum.
Other Charges	<p>Charges, including bank charges, telegraphic charges and courier charges, incurred in order to execute a transaction on behalf of the Investor, shall be borne by the Fund.</p> <p>Bank charges for subscription or redemption incurred by the Unitholders shall be borne by the Unitholders.</p>
VALUATIONS	
Publication of daily NAV per Unit	<p>The NAV and the NAV per Unit will be determined as at the Valuation Point on every Business Day.</p> <p>You may keep track of the Fund's NAV per Unit via the Manager's website at www.opusasset.com on the next Business Day.</p>
INVESTING AND EXITING FROM THIS INVESTMENT	
How to Begin Investing	<ul style="list-style-type: none"> Applications for Units can be made by submitting a completed application form to the Manager. The completed application form must be submitted together either with a cheque made payable to "Opus Asset Management Sdn Bhd Trust Acc Client Opus CEF" or with a receipt from your telegraphic transfer transaction. No certificates will be issued for Units. A confirmation note detailing your investment amount and the number of Units allocated to you in the Fund will be sent to you within ten (10) Business Days from the date of issue of such Units. <p><i>Note:</i> <i>Details of account for telegraphic transfer are stated in the application form.</i></p>
Conditions for Subscription	<ul style="list-style-type: none"> Application for Units can be made on any Business Day by sending a completed Application Form, with the required documents and payment, to the Manager.

PRODUCT HIGHLIGHTS SHEET

	<ul style="list-style-type: none"> If the Manager receives the application on or before 4:00 p.m. on a Business Day (or “T day”), the Manager will create the Units based on the NAV per Unit on T day. Any purchase requests received or deemed to have been received by the Manager after 4:00 p.m. will be transacted on the next Business Day (or “T+1 day”), unless a prior written arrangement is made to our satisfaction. Sale of Units will be honoured upon receipt of complete set of documents together with the proof of payments, unless a prior written arrangement is made to our satisfaction.
Cut-off Time	By 4:00 p.m. on every Business Day
Conditions for Redemption	<ul style="list-style-type: none"> Application for redemption can be made on any Business Day by sending the Redemption Form to the Manager. Any completed Redemption Form received by the Manager on or before 4:00 p.m. on a Business Day will be processed on the same Business Day (“Redemption Processing Date”) and Units will be repurchased based on the NAV per Unit of the Fund calculated at the end of the Redemption Processing Date. Any completed Redemption Form received after 4:00 p.m. will be treated as having been received by us on the following Business Day, unless a prior written arrangement is made to our satisfaction.
Cut-off Time	By 4:00 p.m. on every Business Day
Redemption Proceed	Within ten (10) calendar days from the Redemption Processing Date.
Minimum Redemption	10,000 Units or such other amount as may be determined by the Manager from time to time.
Redemption Frequency	Daily (subject to “Conditions for Redemption” outlined above).
CONTACT INFORMATION – FOR PRODUCT ENQUIRIES	
Address	Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia
General Line	03-2288 8882
Fax	03-2288 8889
Website	www.opusasset.com
E-mail	clientservices@opusasset.com
Contact Person	Mr Heng Jeng Chyan (03-2288 8882) <i>Senior Client Services Manager, Business Development</i>
CONTACT INFORMATION – TO LODGE A COMPLAINT	
For Internal Dispute Resolution	<p>For internal dispute resolution, you may contact the compliance officer:</p> <p>via phone : 03-2288 8882</p> <p>via fax : 03-2288 8889</p> <p>via e-mail : clientservices@opusasset.com</p> <p>via letter : Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia</p>
Securities Industry Dispute Resolution	<p>If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):</p> <p>via phone to : 03-2282 2280</p>

PRODUCT HIGHLIGHTS SHEET

Center (SIDREC)	via fax to : 03-2282 3855 via e-mail to : info@sidrec.com.my via letter to : Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No.5, Jalan Bangsar Utama 1 59000 Kuala Lumpur
Securities Commission Malaysia	You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission Malaysia's Consumer & Investor Office: via phone to Aduan Hotline at : 03-6204 8999 via fax to : 03-6204 8991 via e-mail to : aduan@seccom.com.my via online complaint form available at : www.sc.com.my 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 Complaints Bureau	via phone to : 03-7890 4242 via e-mail to : complaints@fimm.com.my via online complaint form available at : www.fimm.com.my via letter to : Legal & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6 th Floor, Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur
APPENDIX: GLOSSARY OF TERMS	
Business Day	means a day on which either the stock exchange managed and operated by Bursa Malaysia Securities Berhad is open for trading or a day on which the banks in Kuala Lumpur are open for business and/or such other day or days as the Manager may from time to time determine
Fund	means "Opus Cash Extra Fund" or "Opus CEF"
Information Memorandum	means the information memorandum in respect of the Fund which has been lodged with the Securities Commission Malaysia
Manager	means Opus Asset Management Sdn Bhd
NAV	means the net asset value of the Fund which is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point, except that, for the purpose of computing the annual management fee, annual fund accounting fee and annual trustee fees, the Net Asset Value of the Fund should be inclusive (that is, before any deduction) of the management fee, fund accounting fee and trustee fee for the relevant Business Day
NAV per Unit	means the NAV of the Fund at a particular valuation point divided by the number of Units of the Fund in circulation at the same valuation point

PRODUCT HIGHLIGHTS SHEET

Unit	means a measurement of the right or interest of a Unitholder in the Fund and means a unit of the Fund
Unitholder	means the person for the time being who is registered pursuant to the deed of the Fund and the Information Memorandum as a holder of Units of the Fund
Valuation Point	means the end of every Business Day or such other time as the Manager may from time to time determine

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