

PRODUCT HIGHLIGHTS SHEET

Date of Issuance: 13 October 2022

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors or authorised committee or persons approved by the Board of Opus Asset Management Sdn Bhd 199601042272 (414625-T) 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 2, 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 2, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Cash Extra Fund 2 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 Opus Asset Management Sdn Bhd who is responsible for the Opus Cash Extra Fund 2 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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This Product Highlights Sheet only highlights the key features and risks of Opus Cash Extra Fund 2. 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 2 (Opus CEF2)

BRIEF INFORMATION OF THE PRODUCT

Launch date	28 September 2022
Benchmark	Maybank, 1-month fixed deposit rate.
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 and 3 – 5 years as medium-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 guaranteed product.

PRODUCT SUITABILITY

Fund Type	Income
Investors' Profile	The Fund is suitable for Sophisticated Investors who: <ul style="list-style-type: none"> ▪ seeks to achieve higher returns than 1-month fixed deposit rate. ▪ seeks for short to medium term investment horizon. ▪ seeks for liquidity while preserving capital. ▪ seeks for regular income stream

KEY PRODUCT FEATURES

The Manager	Opus Asset Management Sdn Bhd
Trustee	SCBMB Trustee Berhad
Trustee's Delegate	Standard Chartered Bank Malaysia Berhad (local custodian)
Principal Investment Strategy	The Fund may invest primarily in FIS including government securities, commercial paper, corporate bonds and money market instruments. The Fund will be actively managed to provide liquidity to meet the short to medium term cash flow requirements. The average duration of the portfolio shall not be more than two (2) years. The Fund aims to accrue and allocate distributable income and gains from the investments to unit holders on a daily basis in order for the Manager to maintain a stable NAV per unit of RM1.0000. <i>Note: This is neither a capital protected or capital guaranteed fund.</i>

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Asset Allocation	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">NAV of the Fund</th> <th style="width: 50%;">Asset Class</th> <th style="width: 25%;">% of Fund's NAV</th> </tr> </thead> <tbody> <tr> <td rowspan="2" style="text-align: center;">RM100 million and above</td> <td style="text-align: center;">Fixed income securities and money market instruments.</td> <td style="text-align: center;">Minimum 70%</td> </tr> <tr> <td style="text-align: center;">Cash, liquid assets or any other permitted investments</td> <td style="text-align: center;">Up to 30%</td> </tr> <tr> <td rowspan="2" style="text-align: center;">Below RM100 million</td> <td style="text-align: center;">Fixed income securities and money market instruments.</td> <td style="text-align: center;">Minimum 20%</td> </tr> <tr> <td style="text-align: center;">Cash, liquid assets or any other permitted investments.</td> <td style="text-align: center;">Up to 80%</td> </tr> </tbody> </table>			NAV of the Fund	Asset Class	% of Fund's NAV	RM100 million and above	Fixed income securities and money market instruments.	Minimum 70%	Cash, liquid assets or any other permitted investments	Up to 30%	Below RM100 million	Fixed income securities and money market instruments.	Minimum 20%	Cash, liquid assets or any other permitted investments.	Up to 80%
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Distribution Policy	<p>The Fund may make capital distributions to its Unit Holders at such time as the Manager deems fit where permitted in accordance with the provisions of the relevant Deed and/or Guidelines.</p> <p>All distributable income and gains from the investments will be accrued and allocated to Unit Holders on a daily basis and be paid monthly within fourteen (14) days after the last Business Day of each month or on full redemption.</p> <p>Any distribution payable which is less than or equal to the amount of RM100.00 will be automatically reinvested on behalf of the Unit Holders.</p>															
Minimum Initial Investment[^]	RM50,000	Minimum Additional Investment[^]	10,000 Units													
Minimum Units for Repurchase[^]	10,000 Units	Minimum Holdings to Maintain an Account[^]	10,000 Units													
[^] or such other lower amount or number of Units, as the case may be, as may be determined by the Manager from time to time.																
KEY RISKS																
Principal Risks	<p>General Risks</p> <ul style="list-style-type: none"> ▪ Market risk Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets due to economic, political and/or other factors which will result in a decline in the Fund's NAV. ▪ Inflation/Purchasing Power risk Inflation can be 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 ▪ Manager's risk This risk refers to the day-to-day management of the Fund by us which will impact the performance of the Fund. For example, investment decisions undertaken by us, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant law or Guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund. ▪ Returns are not guaranteed There is no guarantee that investing in the Fund will produce the desired investment returns. ▪ Operational risk This risk refers to the possibility of a breakdown in our internal controls and policies. The breakdown may be a result of human error (for instance the keying of wrong details), system failure (causing unnecessary downtime) or even fraud (where our employees collude with one another). Whilst this risk may not necessarily cause monetary loss to the Fund, Unit Holders cannot discount the risk that losses may be suffered by the Fund if the breakdown is sufficiently serious. We will regularly review our internal policies and system capability to mitigate the occurrence of this risk. 															

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	<ul style="list-style-type: none"> ▪ Risk of non-compliance Although it is our intention to observe all rules governing the Fund at all times, both external factors (adverse market conditions, natural disasters or political instability) and internal factors (oversight by the fund manager, a lapse in the compliance function or a clerical error) could impact our ability to observe rules governing the Fund. Whilst non-compliance with the rules governing the Fund will not necessarily result in losses to the Fund, Unit Holders cannot discount the risk that losses may be suffered by the Fund if the non-compliance with the rules is sufficiently serious. <p>Specific Risks</p> <ul style="list-style-type: none"> ▪ Credit and default risk Credit risk relates to the creditworthiness of the issuers of the FIS and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the FIS. Default risk relates to the risk that an issuer of a FIS either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the FIS. This could adversely affect the value of the Fund. ▪ Interest rate risk Interest rate risk refers to the impact of interest rate changes on the valuation of the FIS. When interest rate rise, the pricing of FIS may decline and lower the market value of the Fund's investment in FIS. The reverse may apply when interest rates fall. Prices of FIS move in the opposite direction of interest rates. A rise/fall in interest rates will cause a fall/rise in prices of FIS and investors may experience a capital loss/gain should the FIS be sold before maturity. ▪ Income Distribution risk The distribution of income is not guaranteed. ▪ Liquidity risk Liquidity risk is define 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 easily liquidate such investments and as a result, investors may face difficulties in redeeming their Units. ▪ Counterparty risk Counterparty risk is the risk to each party of a contract that the counterparty will fail to perform its contractual obligations and/or to respect its commitments under the term of such contract, whether due to insolvency, bankruptcy or other cause. In this regards, the Fund may be exposed to risks arising from the solvency of its counterparties and from its inability to respect the conditions of the contracts. ▪ Concentration risk The Fund is susceptible to concentration risk. As the Fund is not subject to any limit or restriction for its placement in deposits with any single financial institution, there is a possibility that the Fund may be exposed to a single financial institution. ▪ Cancellation of Units Risk This is the risk that occurs when the Fund suffers losses and the value of a unit of the Fund goes below RM1.0000, and a consolidation exercise is carried out. A suspense account is created during the consolidation exercise where the investment loss is apportioned to each Unit Holder in accordance to their unit holdings. Such units will be cancelled once the consolidation exercise is completed. As a result, this will lead to a reduction in your unit holdings.
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FEES AND CHARGES	
Sales Charge	Up to 0.50% of the NAV per Unit.
Repurchase Charge	Nil.
Swithcing Fee	Nil.
Transfer Fee	Nil.

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Annual Management Fee	Up to 0.50% per annum of the NAV of the Fund. The annual management fee is calculated and accrued on a daily basis and payable to the Manager on a monthly basis.
Annual Trustee Fee	0.03% per annum of the NAV of the Fund (including local custodian fees but excluding foreign custodian fees and charges, if any), subject to a minimum fee of RM12,000 per annum or any other lower amount as may be agreed between the Trustee and the Manager. The annual trustee fee is calculated and accrued on a daily basis and payable to the Trustee on a monthly basis.
Other Charges	Charges, for instance bank charges (including, but not limited to Financial Process Exchange ("FPX") and direct debit), telegraphic transfer charges and courier charges in connection with the execution of transactions on behalf of the investor shall be borne by the investor. <i>Note:</i> <i>There are fees and charges involved and Investors are advised to consider carefully the fees and charges before investing in the Fund. All fees, charges and expenses payable by the Unit Holder are subject to all applicable taxes and/or duties as may be imposed by the government and/or the relevant authorities from time to time.</i>
VALUATIONS	
Publication of daily NAV per Unit	We will value the Fund at 6.30 p.m. on every Business Day. You may obtain the daily price of the Fund from our website at www.opusasset.com . The price of the Fund on a Business Day will be available on the next Business Day.
INVESTING AND EXITING FROM THIS INVESTMENT	
How to Begin Investing	Applications for subscription can be made on any Business Day by sending the Application Form or electronic Application Form to the Manager. The processing of applications for subscription of Units, completed documents and cleared funds shall be provided on or before 4:00 p.m. on any Business Day. <i>Note: You can obtained the Application Form and access the electronic Application Form at www.opusasset.com.</i>
Conditions for Subscription	Applications for subscription can be made on any Business Day by sending the Application Form or electronic Application Form to the Manager. The processing of applications for subscription of Units and completed documents shall be provided on or before 4:00 p.m. on any Business Day. <i>Note: You can obtained the Application Form and access the electronic Application Form at www.opusasset.com.</i>
Conditions for Redemption	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. The redemption proceeds will be paid to you within ten (10) calendar days from the Redemption Processing Date.
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
Customer Service	03-2288 8833
E-mail	clientservices@opusasset.com
Website	www.opusasset.com

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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 email : 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 Industries Dispute Resolution Center (SIDREC)	<p>If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Center (SIDREC):</p> <p>via phone : 03-2282 2280</p> <p>via fax : 03-2282 3855</p> <p>via email : info@sidrec.com.my</p> <p>via letter : 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</p>
Securities Commission Malaysia	<p>You can also direct your complaint to Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission's Consumer & Investor Office:</p> <p>via phone to Aduan : 03-6204 8999</p> <p>Hotline at</p> <p>via fax : 03-6204 8991</p> <p>via email : aduan@seccom.com.my</p> <p>via online complaint form available at : www.sc.com.my</p> <p>via letter : Consumer & Investor Officer Securities Commission Malaysia No 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur</p>
Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau	<p>via phone : 03-2092 3800</p> <p>via fax to : 03-2093 2700</p> <p>via email to : complaints@fimm.com.my</p> <p>via online complaint form available at : www.fimm.com.my</p> <p>via letter to : Legal, Secretarial & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6th Floor, Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur</p>

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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.
Fund	means "Opus Cash Extra Fund 2" or "Opus CEF2"
Guidelines	means the <i>Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework</i> issued by the Securities Commission as may be revised, updated or amended from time to time
Information Memorandum	in respect of the Fund which has been lodged with the Securities Commission Malaysia
NAV	means Net Asset Value
the Manager	means Opus Asset Management Sdn Bhd
Sophisticated Investor	<p>means to any person who falls within any of the categories of investors set out in Part I, Schedules 6 and 7 of the CMSA or any person who acquires unlisted capital market products where the consideration is not less than RM250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise, and/or any other category(ies) of investors as may be permitted by the SC from time to time.</p> <p><i>Note: For more information, please refer to our website at www.opusasset.com for the definition of Sophisticated Investor.</i></p>
Unit	means units of the Fund
Unit Holder	means the person for the time being who is registered as a holder of Units

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