

**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 Shariah 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 Shariah Cash Extra Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Shariah 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 Shariah 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.

**ADDITIONAL STATEMENT**

Opus Shariah Cash Extra Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

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## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of the Opus Shariah 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 SHARIAH CASH EXTRA FUND (Opus Shariah CEF)

**BRIEF INFORMATION OF THE PRODUCT**

<b>Launch date</b>	18 January 2010
<b>Investment Manager (the Manager)</b>	Opus Asset Management Sdn Bhd
<b>Benchmark</b>	Maybank, 1-month Islamic fixed deposit rate per annum.
<b>Investment Objective</b>	To achieve higher returns than 1-month Islamic fixed deposit rate over the short to medium term and to provide liquidity while preserving capital by investing in high quality Shariah-compliant fixed income securities in Malaysia.  <i>Note: The Manager regards 1 – 3 years as short to medium-term.</i>
<b>Financial Year</b>	The period of twelve (12) months ending on 31 December of every calendar year.
<b>Capital Guarantee</b>	This is not a capital guarantee product.

**PRODUCT SUITABILITY**

<b>Fund Type</b>	Income
<b>Fund Category</b>	Islamic Short Term Fixed Income Securities
<b>Investors' Profile</b>	Investors who seek to achieve higher returns than 1-month Islamic fixed deposit rate over the short to medium term and to provide liquidity while preserving capital by investing in high quality Shariah-compliant fixed income securities in Malaysia.  Units of the Fund can only be purchased by sophisticated investors.

**KEY PRODUCT FEATURES**

<b>Manager's Delegate</b>	Deutsche Trustees Malaysia Berhad (external fund accounting and valuation agent)
<b>Trustee</b>	Deutsche Trustees Malaysia Berhad
<b>Trustee's Delegate</b>	Deutsche Bank (Malaysia) Berhad (local custodian)
<b>Auditor</b>	Crowe Malaysia PLT
<b>Tax Adviser</b>	Crowe KL Tax Sdn Bhd
<b>Shariah Adviser</b>	Mohd Fadhly Md. Yusoff
<b>Principal Investment Strategy</b>	The Fund may invest primarily in high quality Shariah-compliant fixed income securities in Malaysia where all the investment instruments must be acceptable and approved under the Shariah Advisory Council of the Securities Commission Malaysia, the Shariah Council of Bank Negara Malaysia and / or any other relevant Shariah Advisory Council. 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 Shariah-compliant fixed income securities or up to 100% of the Fund in Shariah-compliant cash, Shariah-compliant liquid assets or other permitted investments. The average duration of the portfolio shall not be more than two (2) years.

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<b>Asset Allocation</b>	0% to 100% in Islamic money market instruments and Shariah-compliant fixed income securities; and 0% to 100% of NAV in Shariah-compliant cash, Shariah-compliant liquid assets or other permitted investments.
<b>Distribution Policy</b>	The Fund intend 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.  <i>Note:</i> <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.</i>
<b>Minimum Initial Investment</b>	RM100,000 or such other amount as may be determined by the Manager from time to time.
<b>Minimum Holding per Unitholder</b>	100,000 units or such other amount as may be determined by the Manager from time to time.
<b>KEY RISKS</b>	
<b>Principal Risks</b>	<p>The Fund is susceptible to the following risks:</p> <p><b>1) Credit / Default Risk</b> 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"> <li>To conduct thorough credit analysis before any investment.</li> <li>To diversify the portfolio by investing in different issuers, if possible.</li> </ul> <p><b>2) Interest Rate Risk</b> 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"> <li>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 capitalize on expected movements in interest rates.</li> <li>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.</li> </ul> <p><b>3) Liquidity Risk</b> 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><b>4) Inflation / Purchasing Power Risk</b> 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>

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	<p><u>Risk management technique</u></p> <ul style="list-style-type: none"> <li>• Through active management of the portfolio maturity structure in anticipation of any movement in inflation.</li> <li>• 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.</li> </ul> <p><b>5) Shariah Specific Risk</b> The risk that an Islamic fund does not conform to the principle of Shariah may result in the fund not being Islamic. If this occurs, there is a possibility that the unit price of the fund may be adversely affected.</p> <p><u>Risk management technique</u></p> <ul style="list-style-type: none"> <li>• The Shariah Adviser is responsible for setting investment guidelines, providing references and consultations to the Manager on permitted Islamic investments. The Shariah Adviser also monitors and ensures that the Manager complies strictly with the principles of Shariah.</li> </ul> <p>Other risks to the Fund include market risk, counterparty risk, fund management risk, operational / compliance risk, futures contracts and derivative 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>
<b>FEES AND CHARGES</b>	
<b>Sales Charge</b>	Up to 0.50% of the NAV per Unit.
<b>Redemption Charge</b>	Nil
<b>Annual Management Fee (Base Fee)</b>	Up to 0.50% per annum of the NAV of the Fund calculated and accrued daily and payable on a monthly basis.
<b>Annual Trustee Fee (inclusive Custodian fee)</b>	Up to 0.05% per annum of the NAV of the Fund calculated and accrued daily, subject to a minimum of RM7,500 per annum.
<b>Annual Fund Accounting Fee</b>	Up to 0.03% per annum of the NAV of the Fund calculated and accrued daily, subject to a minimum of RM4,500 per annum.
<b>Other Charges</b>	<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><b>Bank charges for subscription or redemption incurred by the Unitholders shall be borne by the Unitholders.</b></p>
<b>VALUATIONS</b>	
<b>Publication of daily NAV per Unit</b>	<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 <a href="http://www.opusasset.com">www.opusasset.com</a> on the next Business Day.</p>
<b>INVESTING AND EXITING FROM THIS INVESTMENT</b>	
<b>How to Begin Investing</b>	<ul style="list-style-type: none"> <li>• Applications for Units can be made by submitting a completed application form to the Manager.</li> </ul>

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	<ul style="list-style-type: none"> <li>The completed application form must be submitted together either with a cheque made payable to “<b>Opus Asset Management Sdn Bhd Trust Acc Client Opus Shariah CEF</b>” or with a receipt from your telegraphic transfer transaction.</li> <li>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.</li> </ul> <p><i>Note:</i>  <i>Details of account for telegraphic transfer are stated in the application form.</i></p>
<b>Conditions for Subscription</b>	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ul>
<b>Cut-off Time</b>	By 4:00 p.m. on every Business Day
<b>Conditions for Redemption</b>	<ul style="list-style-type: none"> <li>Application for redemption can be made on any Business Day by sending the Redemption Form to the Manager.</li> <li>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.</li> <li>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.</li> </ul>
<b>Cut-off Time</b>	By 4:00 p.m. on every Business Day
<b>Redemption Proceed</b>	Within ten (10) calendar days from the Redemption Processing Date.
<b>Minimum Redemption</b>	10,000 Units or such other amount as may be determined by the Manager from time to time.
<b>Redemption Frequency</b>	Daily (subject to “ <i>Conditions for Redemption</i> ” outlined above).
<b>CONTACT INFORMATION – FOR PRODUCT ENQUIRIES</b>	
<b>Address</b>	Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia
<b>General Line</b>	03-2288 8882
<b>Fax</b>	03-2288 8889
<b>Website</b>	www.opusasset.com
<b>E-mail</b>	clientservices@opusasset.com
<b>Contact Person</b>	Mr Heng Jeng Chyan (03-2288 8882) <i>Senior Client Services Manager, Business Development</i>
<b>CONTACT INFORMATION – TO LODGE A COMPLAINT</b>	
<b>For Internal Dispute Resolution</b>	For internal dispute resolution, you may contact the compliance officer:  via phone : 03-2288 8882

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	via fax : 03-2288 8889 via e-mail : clientservices@opusasset.com 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
<b>Securities Industry Dispute Resolution Center (SIDREC)</b>	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):  via phone to : 03-2282 2280 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
<b>Securities Commission Malaysia</b>	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 : 03-6204 8999 Hotline at via fax to : 03-6204 8991 via e-mail to : aduan@seccom.com.my via online complaint form available at : <a href="http://www.sc.com.my">www.sc.com.my</a> via letter to : Consumer & Investor Office Securities Commission Malaysia No 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur
<b>Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau</b>	via phone to : 03-7890 4242 via e-mail to : complaints@fimm.com.my via online complaint form available at : <a href="http://www.fimm.com.my">www.fimm.com.my</a> via letter to : Legal & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6 <sup>th</sup> Floor, Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur
<b>APPENDIX: GLOSSARY OF TERMS</b>	
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 Shariah Cash Extra Fund" or "Opus Shariah CEF"

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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
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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