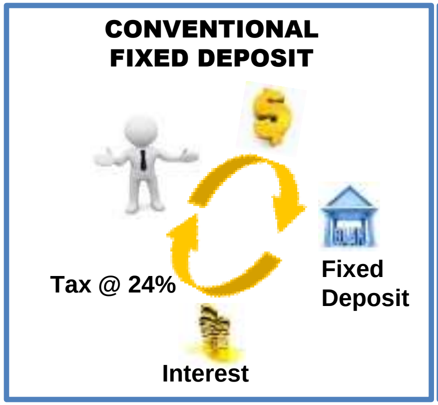
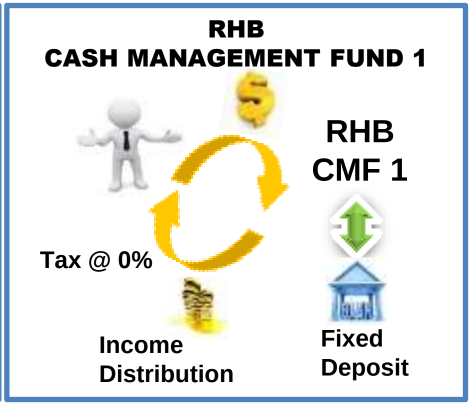
RHB CASH MANAGEMENT FUND 1 (RHB CMF 1)

HOW IT WORKS





BENEFITS

1. **Non-Taxable Income –** Income generated is tax exempted
2. **Flexibility –** No lock-in period or tenure and no penalty for early withdrawal
3. **Capital Stability –** The Manager will strive to maintain the NAV of the Fund at RM1.00 or higher
4. **Income Enhancement –** May provides better return from non-taxable income and proper management of funds by our professional fund managers
5. **Provision of regular & consistent income –** The income is calculated on daily basis and distributed at month-end (if any)

RHB CASH MANAGEMENT FUND 1 VS. FIXED DEPOSIT

	Maybank 1 Month FD Rate p.a. *	Maybank 1 Month FD Rate After Tax Return p.a. **	Actual RHB CMF 1 Yield p.a. ***
July 2016	2.95%	2.24%	**3.58%**
August 2016	2.95%	2.24%	**3.42%**
September 2016	2.95%	2.24%	**3.40%**
October 2016	2.95%	2.24%	**3.33%**
November 2016	2.95%	2.24%	**3.38%**
December 2016	2.95%	2.24%	**3.44%**
January 2017	2.95%	2.24%	**3.50%**
February 2017	2.95%	2.24%	**3.50%**
March 2017	2.95%	2.24%	**3.52%**
April 2017	2.95%	2.24%	**3.53%**
May 2017	2.95%	2.24%	**3.56%**
June 2017	2.95%	2.24%	**3.58%**

Source: * www.maybank2u.com.my
** Assuming Corporate Tax Rate of 24% (2016 & 2017)
*** RHB Asset Management Sdn. Bhd.
Note: The returns above are for illustration purposes only.
Past Performance is not an indication of future performance.

KEY DATA

Fund Category	Money Market Fund
Investment Objectives & Strategy	❖ The Cash Management Portfolio objective is to provide liquidity and regular income for investors through investments primarily in the money market. ❖ The Fund will invest in a diversified portfolio of short-term money market instruments.
Asset Allocation	Up to 100% of the Fund's NAV will be invested in money market instruments and/or liquid assets.
Benchmark	Maybank's 1 Month Fixed Deposit Rate
Sales & Repurchase Charge	Nil
Management Fee	Up to 0.30% p.a. of NAV
Trustee Fee	Up to 0.025% p.a. of NAV, subject to a minimum of RM18,000 p.a.
Payment of Redemption Monies	T + 1, Business of the day on which a repurchase request is received by the Manager and subject to the cut-off time.

* The implementation of GST effective from 1 April 2015 at the rate of 6% and the fees or charges payable is exclusive of GST.

RHB CASH MANAGEMENT FUND 1 (RHB CMF 1)

SIMPLE STEPS FOR PLACEMENT & WITHDRAWALS

Complete the respective forms → Transfer the fund to RHB Asset Management Sdn Bhd → Submit the forms to Client Portfolio Manager

Account Opening - Corporate (One-Time Off)

1. **Account Application Form**
2. **Investor Suitability Assessment Form / Letter of Waiver**
3. **FATCA Declaration Form & W-8BEN-E Form / W-9 Form**
4. **Entity Self-Certification Form / Controlling Person Self-Certification Form (s)**
5. **PDPA Privacy Notice Form**
6. Board Resolution with List of Authorized Signatories
7. Form 9, 24, 44 & 49 (Form 11, 13, 20 if applicable) (CTC Original)
8. M & A and Certificate of Incorporation (CTC Original)
9. Latest Audited Financial Statement (CTC Original)
10. Photocopy NRIC of Share Holders with an equity interest of more than 25%, directors, partners and office bearers (as the case may be) (CTC Copy)

Note: Docs are not required If the company is a public-listed companies /corporations listed on Bursa Malaysia , GLCs, state owned corporations and companies in Malaysia.

Initial & Subsequent Placements

1. **Purchase Form**
2. Copy of Letter of Transfer of Money/Fund or Bank-in-slip / TT
   Copy of cheque(s) deposited

Withdrawals

1. **Repurchase Form**
2. Indicate Principal only or Principal and Interest
3. Bank account details for proceeds to be credited

Income Distribution Option

1. Reinvest, or
2. Credit into Bank Account

Frequently Asked Questions

Q : Under the client's company accounting, the investment will be categorized under which segment ?

A : The investment will be categorized under the company balance sheet as investment.

Q : Does each company that invest in RHB Cash Management Fund 1 get their own statement of investment ?

A : Yes, each company will get their own Statement of Account (SOA) and Tax Voucher on a monthly basis.

Q : Are the returns of the investment in RHB Cash Management Fund 1 being taxed ?

A : The returns of the investment are tax exempted.

Q : What is the risk to the client ?

A : The Manager wishes to highlight the specific risks of Fund are interest rate risk, inflation risk and liquidity risk. These risks and other general risks are elaborated in the Master Prospectus.

Q : Is the investment return better than other competitors ?

A : The performance of the Fund is comparative to the competitors for a pure money market fund and the returns are targeted to outperform Maybank's saving rate.

Q : Does the Net Asset Value fluctuate ?

A : The Manager will strive to maintain the NAV of the Fund at RM1.00 or higher.

Account Details

Bank Name : RHB Bank Berhad, KL Main Branch
Bank Account Name : RHB Asset Management Sdn Bhd
Bank Account Number : 2-14129-0021227-9

***Submit before 12.00 p.m. for Placement & Withdrawal**
Email to rhbam.penang@rhbgroup.com ;
Cc to rhbam.ics@rhbgroup.com & choo.say.hoon@rhbgroup.com
contact 604-2634848 / 2631333

Courier the original form to:
RHB Asset Management Sdn Bhd
64-D, Level 5, Lebuh Bishop, 10200 Penang

DISCLAIMER

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Investors are advised to obtain, read and understand the Product Highlights Sheet ("PHS") and the contents of the Master Prospectus dated 15 July 2016 and its supplementary(ies)(if any) ("the Master Prospectus"), which has been registered with the Securities Commission Malaysia who takes no responsibility for its contents, before investing. Amongst others, investors should consider the fees and charges involved. Investors should also note that the price of units and distributions payable, if any, may go down as well as up. Where a distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Any issue of units to which the Master Prospectus relates will only be made on receipt of a form of application referred to in the Master Prospectus. A copy of the PHS and the Master Prospectus can be obtained from any of our offices and all authorized distributors of RHB Asset Management Sdn Bhd. Past performance is not an indication of future performance.
The Manager wishes to highlight the specific risks of the Fund are Interest rate risk, Inflation risk, Liquidity risk and returns are not guaranteed. These risks and other general risks are elaborated in the Master Prospectus.