

THIS SECOND SUPPLEMENTARY MASTER PROSPECTUS DATED 22 MAY 2018 IS TO BE READ IN CONJUNCTION WITH THE MASTER PROSPECTUS DATED 1 MARCH 2017 AND THE FIRST SUPPLEMENTARY MASTER PROSPECTUS DATED 26 JULY 2017

SECOND SUPPLEMENTARY MASTER PROSPECTUS

This Second Supplementary Master Prospectus is dated 22 May 2018 and comprises the following 6 Funds namely:

MIDF AMANAH GROWTH FUND

(constituted on 2 December 1966)

MIDF AMANAH STRATEGIC FUND

(constituted on 1 June 1970)

MIDF AMANAH ISLAMIC FUND

(constituted on 14 May 1971)

MIDF AMANAH DYNAMIC FUND

(constituted on 5 May 1976)

MIDF AMANAH SHARIAH MONEY MARKET FUND II

(formerly known as MIDF Amanah Money Market Fund)

(constituted on 24 January 1984)

MIDF AMANAH SHARIAH MONEY MARKET FUND

(constituted on 1 April 2004)

MANAGER:

MIDF Amanah Asset Management Berhad (11804-D)

TRUSTEES:

AmanahRaya Trustees Berhad (766894-T)

Maybank Trustees Berhad (5004-P)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY MASTER PROSPECTUS DATED 22 MAY 2018 WHICH IS TO BE READ TOGETHER WITH THE MASTER PROSPECTUS DATED 1 MARCH 2017 AND THE FIRST SUPPLEMENTARY MASTER PROSPECTUS DATED 26 JULY 2017. 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 4. PLEASE NOTE THAT A NEW RISK FACTOR "RECLASSIFICATION OF SHARIAH STATUS RISK" HAS BEEN INSERTED IN RELATION TO MIDF AMANAH GROWTH FUND, MIDF AMANAH STRATEGIC FUND AND MIDF AMANAH DYNAMIC FUND.

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Responsibility Statements

This Second Supplementary Master Prospectus has been reviewed and approved by the directors of the Manager 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 Second Supplementary Master Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Funds and a copy of this Second Supplementary Master Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Funds, and the registration of this Second Supplementary Master Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the said Funds or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the Master Prospectus dated 1 March 2017, the First Supplementary Master Prospectus dated 26 July 2017 or this Second Supplementary Master Prospectus dated 22 May 2018.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Manager responsible for the said Funds and takes no responsibility for the contents in this Second Supplementary Master Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Second Supplementary Master 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 Second Supplementary Master Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Second Supplementary Master Prospectus or the conduct of any other person in relation to the Funds.

MIDF Amanah Growth Fund, MIDF Amanah Strategic Fund, MIDF Amanah Islamic Fund, MIDF Amanah Dynamic Fund, MIDF Amanah Shariah Money Market Fund and MIDF Amanah Shariah Money Market Fund II have been certified as Shariah-compliant by the Shariah adviser appointed for the said Funds.

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Unless otherwise provided in this Second Supplementary Master Prospectus, all the capitalized terms used herein shall have the same meanings as ascribed to them in the Master Prospectus dated 1 March 2017 as amended by the First Supplementary Master Prospectus dated 26 July 2017 (“Master Prospectus”).

EXPLANATORY NOTE:

This Second Supplementary Master Prospectus has been issued to inform investors of the:

- (i) conversion of MIDF Amanah Growth Fund, MIDF Amanah Strategic Fund, MIDF Amanah Dynamic Fund and MIDF Amanah Money Market Fund from a conventional fund to a Shariah-compliant Fund;
- (ii) insertion of a new risk factor “Reclassification of Shariah Status Risk” as a result of the conversion of MIDF Amanah Growth Fund, MIDF Amanah Strategic Fund and MIDF Amanah Dynamic Fund;
- (iii) change of MIDF Amanah Money Market Fund’s name to MIDF Amanah Shariah Money Market Fund II; and
- (iv) insertion of the relevant information of the Tenth Master Supplemental Deed.

1. Amendment to the name of MIDF Amanah Money Market Fund

All references to “MIDF Amanah Money Market Fund” and “MAMMF” wherever they appear in the Master Prospectus, are hereby amended to “MIDF Amanah Shariah Money Market Fund II” and “MASMMF II”.

2. Amendment to page 4 to 6 of the Master Prospectus – “Definitions”

- (a) The definition of “deposits” is hereby deleted in its entirety and replaced with the following:

“Islamic deposits	Islamic current deposits and/or Islamic fixed deposits”
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- (b) The definition of “Fund(s)” is hereby deleted in its entirety and replaced with the following:

“Fund(s)	the unit trust schemes offered for sale through this Master Prospectus which are the MIDF Amanah Growth Fund, MIDF Amanah Strategic Fund, MIDF Amanah Dynamic Fund, MIDF Amanah Shariah Money Market Fund, MIDF Amanah Islamic Fund and MIDF Amanah Shariah Money Market Fund II referred to individually as “the Fund” or collectively as “the Funds”
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- (c) The definition of “FBMSC” is hereby deleted in its entirety and replaced with the following:

“FBM SC Shariah	FTSE Bursa Malaysia Small Cap Shariah Index”
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- (d) The definition of “FBMKLCI” is hereby deleted in its entirety and replaced with the following:

“FBM Hijrah	FTSE Bursa Malaysia Hijrah Shariah Index”
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Securities Specific Risk

Any fluctuation in the value of Shariah-compliant securities in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company may affect the price of Units. The impact is however mitigated by the Fund investing in a wide portfolio of Shariah-compliant investments, thus spreading the element of risk.

Liquidity Risk

Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.

Reclassification of Shariah Status Risk

This risk refers to the risk that the currently held Shariah-compliant equities in the portfolio of the Fund may be reclassified to be Shariah non-compliant in the periodic review of the securities by the SACSC or the Shariah Adviser. If this occurs, the value of the Fund may be adversely affected where the Manager will take the necessary steps to dispose of such equities in accordance with SACSC's resolutions and guidelines. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities."

- (c) The information in relation to the risks related to MADF is hereby deleted in its entirety and replaced with the following:

"Risks related to MADF

Market Risk

Market risk refers to potential losses that may arise from changes in the market prices of the Fund's investments. The prices of Shariah-compliant securities that the Fund invests in may fluctuate due to various factors, for example, events or news relating to the general market or economic conditions. Such movements in the prices of Shariah-compliant securities will cause the prices or NAV of the Units to fluctuate.

Securities Specific Risk

Any fluctuation in the value of Shariah-compliant securities in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company may affect the price of Units. The impact is however mitigated by the Fund investing in a wide portfolio of Shariah-compliant investments, thus spreading the element of risk.

Liquidity Risk

Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.

Reclassification of Shariah Status Risk

This risk refers to the risk that the currently held Shariah-compliant equities in the portfolio of the Fund may be reclassified to be Shariah non-compliant in the periodic review of the securities by the SACSC or the Shariah Adviser. If this occurs, the value of the Fund may be adversely affected where the Manager will take the necessary steps to dispose of such equities in accordance with SACSC's resolutions and guidelines. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities."

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- (d) The information in relation to the risks related to MAMMF is hereby deleted in its entirety and replaced with the following:

“Risks related to MASMMF II

Credit Risk

This refers to the possibility that an issuer may not be able to make timely profit or principal payments. A default in the payment of profit and principal will adversely affect the value of the Fund. However, this risk can be mitigated through investing in instruments that have a minimum rating of BBB by the RAM or other local rating agencies while employing a portfolio diversification strategy. Any downgrading of a particular instrument below the minimum rating will be disposed of for its creditworthiness as soon as practicable.

Profit Rate Risk

The risk refers to the effect of profit rate changes on the market value of a sukuk portfolio. In the event of rising profit rates, the profit rate is affected and the sukuk prices will generally fall and vice versa, thus affecting the NAV of the Fund. However, should the Fund hold a sukuk till maturity, such price fluctuations would dissipate as it approaches maturity, and thus the NAV shall not be affected at maturity. In order to mitigate profit rates exposure of the Fund, the Manager will actively manage the duration of the sukuk portfolio.

Reinvestment Risk

This is a risk that future proceeds (profit and/or capital) are reinvested at a lower potential profit rate. Reinvestment risk is especially evident during periods of falling profit rates where the coupon/profit payments are reinvested at less than the yield to maturity (actual profit rate) at the time of purchase.”

4. Amendment to pages 11 to 14 of the Master Prospectus - “Information on the Funds – MIDF Amanah Growth Fund (MAGF)”

- (a) The information in relation to the investment policy and strategy of MAGF is hereby deleted in its entirety and replaced with the following:

“Investment Policy and Strategy

The investment strategy is to seek Long Term capital appreciation by investing in Shariah-compliant large, well established companies*.

The overall investment strategy for the Fund focuses on implementing appropriate asset allocation and Shariah-compliant securities selection based on the prevailing investment outlook at that time. In other words, the Manager aims to employ the optimal combination of asset allocation and Shariah-compliant securities selection strategies for the Fund at any point of time. The Manager adopts a “Top Down” approach to asset allocation and a “Bottom Up” approach to securities selection.

Asset allocation decisions are arrived at after assessing the international and local economic and political environment as well as all other relevant factors. As for Shariah-compliant securities selection, the Manager uses various valuation yardsticks to value Shariah-compliant equities. Depending on the company’s business activity, sector characteristics and stage of economic cycle, some or all of these yardsticks may be used to value the Shariah-compliant equities.

The Fund is actively managed. However, the frequency of its trading will depend on market opportunities.

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*large, well established companies refer to companies with market capitalisation of RM3 billion or more.”

- (b) The information in relation to the asset allocation of MAGF is hereby deleted in its entirety and replaced with the following:

“Asset Allocation

Shariah-compliant equities: 70% - 98%
Islamic deposits and/or Islamic liquid assets: 2% - 30%”

- (c) The information in relation to the performance benchmark of MAGF is hereby deleted in its entirety and replaced with the following:

“Performance Benchmark

FBM Hijrah^

(^Can be obtained from the Bursa Malaysia website: www.bursamalaysia.com)

The risk profile of the Fund is different from the risk profile of the performance benchmark.”

- (d) The information in relation to the risk management strategies of MAGF is hereby deleted in its entirety and replaced with the following:

“Risk Management Strategies

The Manager will utilise asset allocation to mitigate the overall investment risk to the Fund. Asset allocation allows for strategic switching of assets to protect the overall value of the Fund when necessary. Sector selection on the other hand provides the opportunity to diversify investment risk within an asset class. Furthermore, for Shariah-compliant equities, investment in any one Shariah-compliant stock is normally not more than 5% to 10% of the respective Fund as a matter of risk diversification.”

- (e) The information in relation to the temporary defensive measures of MAGF is hereby deleted in its entirety and replaced with the following:

“Temporary Defensive Measures

The Manager may take temporary defensive positions that may be inconsistent with the Fund’s asset allocation in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate the Fund’s Shariah-compliant equity investments into other asset classes such as Islamic deposits and/or Islamic liquid assets.”

- (f) The information in relation to the gearing policy of MAGF is hereby deleted in its entirety and replaced with the following:

“Gearing Policy

The Fund shall not borrow cash/apply for financing or other assets (including the borrowing/financing of Shariah-compliant securities) to finance the activities of the Fund or finance any of its cash or investments.”

- (g) The information in relation to the permitted investments of MAGF is hereby deleted in its entirety and replaced with the following:

“Permitted Investments

The Fund may invest in the following:

1. Shariah-compliant securities;
2. Sukuk;
3. Islamic deposits;

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4. units or shares in other Shariah-compliant collective investment schemes; and
5. such other kinds of investments as may be permitted by the SC from time to time.”

(h) The information in relation to the investment restrictions and limits of MAGF is hereby deleted in its entirety and replaced with the following:

“Investment Restrictions and Limits

The Fund is subject to the following investment restrictions:

(a) Spread of investment

- (i) The value of the Fund’s investment in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund’s NAV.
- (ii) The value of the Fund’s investment in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund’s NAV.
- (iii) The value of the Fund’s placement in Islamic deposits with any single institution must not exceed 20% of the Fund’s NAV.
- (iv) The aggregate value of the Fund’s investment in Shariah-compliant transferable securities, Islamic money market instruments and Islamic deposits issued by or placed with, as the case may be, any single issuer/institution must not exceed 25% of the Fund’s NAV.
- (v) The value of the Fund’s investments in units or shares of any Shariah-compliant collective investment scheme must not exceed 20% of the Fund’s NAV.

(b) Spread on group of companies

- (i) The value of the Fund’s investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund’s NAV.

(c) Concentration of investment

- (i) The Fund’s holding of any class of Shariah-compliant securities of any single issuer must not exceed 10% of the Shariah-compliant securities issued.

(d) General

- (i) The value of the Fund’s holding of Shariah-compliant securities that are not traded in or under the rules of an Eligible Market must not exceed 10% of the NAV of the Fund. This limit is not applicable to the Fund’s holding of Shariah-compliant securities not listed or quoted on a stock exchange but have been approved for such listing or quotation and offered directly to the Fund by the issuer.
- (ii) In relation to Item (a)(v) under Investment Restrictions and Limits mentioned above,
 - the Shariah-compliant collective investment scheme has to be regulated and registered as well as authorised or approved by the relevant regulatory authority in its home jurisdiction;
 - the investments in Shariah-compliant collective investment schemes must operate on the principle of prudent spread of risk and comply with the general investment principles and/or requirements of the Guidelines; and

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- There must not be any cross-holding between the Fund and the Shariah-compliant collective investment schemes.

The above stated limits and restrictions shall be complied with at all times based on the most up-to-date value of the Fund's Shariah-compliant investments and instruments. However, a 5% allowance in excess of any limits or restrictions may be permitted where the limit or restriction is breached through the appreciation or depreciation in value of the NAV of the Fund (as a result of an appreciation or depreciation in value of Shariah-compliant investments or as a result of the repurchase of Units or payment made from the Fund). Once the relevant limit is breached, no further acquisitions of the particular Shariah-compliant securities involved shall be made and the Manager should, within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach.

There are no restrictions and limits imposed on securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia.”

- (i) The information in relation to the bases of valuation of investments of MAGF is hereby deleted in its entirety and replaced with the following:

“Bases of Valuation of Investments

- (i) Listed Shariah-compliant securities (other than fixed income/sukuk) – any such Shariah-compliant securities will be valued based on the last done market price. However, if-
- (a) a valuation based on the market price does not represent the fair value of the Shariah-compliant securities, for example during abnormal market conditions; or
 - (b) no market price is available, including in the event of a suspension in the quotation of the Shariah-compliant securities for a period exceeding 14 days, or such shorter period as agreed by the Trustee,
- then the Shariah-compliant securities should be valued at fair value, as determined in good faith by the Manager, based on the methods or bases approved by the Trustee after appropriate technical consultation.
- (ii) Unlisted Shariah-compliant securities – valuation is based on the fair value of an instrument estimated by discounting the future cash stream to its present value using the prevailing (current) market rate that reflects the risk of the issuer. The valuation method shall be verified by the Auditors and approved by the Trustee. For unlisted Shariah-compliant securities that have been approved for listing, the valuation is based on the “offer price” paid by the Fund.
- (iii) Listed and unlisted Islamic fixed income securities/sukuk – for listed Islamic fixed income securities/sukuk, the last traded prices quoted on a recognised exchange will be used. In the case of unlisted Islamic fixed income securities/sukuk, such investments will be valued on a daily basis using fair value prices quoted by a bond pricing agency registered with the SC. If the Manager is of the view that the price quoted by the bond pricing agency differs from the market price by more than 20 basis points, the Manager may use the market price, provided that the Manager record the basis for not using the bond pricing agency price, obtain the necessary internal approvals for not using the bond pricing agency price and keep an audit trail of all the decisions and basis for adopting the market yield.

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- (iv) Suspended Shariah-compliant securities – will be valued at their suspended price unless there is conclusive evidence to indicate that the value of such Shariah-compliant securities have gone below the suspended price, whereupon their value will be ascertained in a manner as agreed upon by the Manager and Trustee, and verified by the Auditors.
- (v) Islamic deposits – the value of such investments which are Islamic deposits placed with financial institutions and banks bills shall be determined each day by reference to their nominal values and the accrued income or profit thereon for the relevant period.
- (vi) Units in the other Shariah-compliant collective investment schemes – will be valued based on the last published repurchase price.”

5. Amendment to pages 15 to 18 of the Master Prospectus - “Information on the Funds – MIDF Amanah Strategic Fund (MASF)”

- (a) The information in relation to the investment policy and strategy of MASF is hereby deleted in its entirety and replaced with the following:

“Investment Policy and Strategy

The investment strategy is to seek Long Term capital appreciation by investing in Shariah-compliant small market capitalisation of less than RM1 billion and high growth companies*.

The overall investment strategy for the Fund focuses on implementing appropriate asset allocation and Shariah-compliant securities selection based on the prevailing investment outlook at that time. In other words, the Manager aims to employ the optimal combination of asset allocation and Shariah-compliant securities selection strategies for the Fund at any point of time. The Manager adopts a “Top Down” approach to asset allocation and a “Bottom Up” approach to securities selection.

Asset allocation decisions are arrived at after assessing the international and local economic and political environment as well as all other relevant factors. As for Shariah-compliant securities selection, the Manager uses various valuation yardsticks to value Shariah-compliant equities. Depending on the company’s business activity, sector characteristics and stage of economic cycle, some or all of these yardsticks may be used to value the Shariah-compliant equities.

The Fund is actively managed. However, the frequency of its trading will depend on market opportunities.

*high growth companies are local companies with earnings growth potential that are expected to exceed the gross domestic product growth of Malaysia.”

- (b) The information in relation to the asset allocation of MASF is hereby deleted in its entirety and replaced with the following:

“Asset Allocation

Shariah-compliant equities:	70% - 98%
Islamic deposits and/or Islamic liquid assets:	2% - 30%”

- (c) The information in relation to the performance benchmark of MASF is hereby deleted in its entirety and replaced with the following:

“Performance Benchmark

FBM SC Shariah^

(^Can be obtained from the Bursa Malaysia website: www.bursamalaysia.com)

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The risk profile of the Fund is different from the risk profile of the performance benchmark.”

- (d) The information in relation to the risk management strategies of MASF is hereby deleted in its entirety and replaced with the following:

“Risk Management Strategies

The Manager will utilise asset allocation to mitigate the overall investment risk to the Fund. Asset allocation allows for strategic switching of assets to protect the overall value of the Fund when necessary. Sector selection on the other hand provides the opportunity to diversify investment risk within an asset class. Furthermore, for Shariah-compliant equities, investment in any one Shariah-compliant stock is normally not more than 5% to 10% of the respective Fund as a matter of risk diversification.”

- (e) The information in relation to the temporary defensive measures of MASF is hereby deleted in its entirety and replaced with the following:

“Temporary Defensive Measures

The Manager may take temporary defensive positions that may be inconsistent with the Fund’s asset allocation in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate the Fund’s Shariah-compliant equity investments into other asset classes such as Islamic deposits and/or Islamic liquid assets.”

- (f) The information in relation to the gearing policy of MASF is hereby deleted in its entirety and replaced with the following:

“Gearing Policy

The Fund shall not borrow cash/apply for financing or other assets (including the borrowing/financing of Shariah-compliant securities) to finance the activities of the Fund or finance any of its cash or investments.”

- (g) The information in relation to the permitted investments of MASF is hereby deleted in its entirety and replaced with the following:

“Permitted Investments

The Fund may invest in the following:

1. Shariah-compliant securities;
2. Sukuk;
3. Islamic deposits;
4. units or shares in other Shariah-compliant collective investment schemes; and
5. such other kinds of investments as may be permitted by the SC from time to time.”

- (h) The information in relation to the investment restrictions and limits of MASF is hereby deleted in its entirety and replaced with the following:

“Investment Restrictions and Limits

The Fund is subject to the following investment restrictions:

(a) Spread of investment

- (i) The value of the Fund’s investment in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund’s NAV.

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- (ii) The value of the Fund's investment in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV.
- (iii) The value of the Fund's placement in Islamic deposits with any single institution must not exceed 20% of the Fund's NAV.
- (iv) The aggregate value of the Fund's investment in Shariah-compliant transferable securities, Islamic money market instruments and Islamic deposits issued by or placed with, as the case may be, any single issuer/institution must not exceed 25% of the Fund's NAV.
- (v) The value of the Fund's investments in units or shares of any Shariah-compliant collective investment scheme must not exceed 20% of the Fund's NAV.

(b) Spread on group of companies

- (i) The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV.

(c) Concentration of investment

- (i) The Fund's holding of any class of Shariah-compliant securities of any single issuer must not exceed 10% of the Shariah-compliant securities issued.

(d) General

- (i) The value of the Fund's holding of Shariah-compliant securities that are not traded in or under the rules of an Eligible Market must not exceed 10% of the NAV of the Fund. This limit is not applicable to the Fund's holding of Shariah-compliant securities not listed or quoted on a stock exchange but have been approved for such listing or quotation and offered directly to the Fund by the issuer.
- (ii) In relation to Item (a)(v) under Investment Restrictions and Limits mentioned above,
 - the Shariah-compliant collective investment scheme has to be regulated and registered as well as authorised or approved by the relevant regulatory authority in its home jurisdiction;
 - the investments in Shariah-compliant collective investment schemes must operate on the principle of prudent spread of risk and comply with the general investment principles and/or requirements of the Guidelines; and
 - There must not be any cross-holding between the Fund and the Shariah-compliant collective investment schemes.

The above stated limits and restrictions shall be complied with at all times based on the most up-to-date value of the Fund's Shariah-compliant investments and instruments. However, a 5% allowance in excess of any limits or restrictions may be permitted where the limit or restriction is breached through the appreciation or depreciation in value of the NAV of the Fund (as a result of an appreciation or depreciation in value of Shariah-compliant investments or as a result of the repurchase of Units or payment made from the Fund). Once the relevant limit is breached, no further acquisitions of the particular Shariah-compliant securities involved shall be made and the Manager should, within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach.

There are no restrictions and limits imposed on securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia.”

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- (i) The information in relation to the bases of valuation of investments of MASF is hereby deleted in its entirety and replaced with the following:

“Bases of Valuation of Investments

- (i) Listed Shariah-compliant securities (other than fixed income/sukuk) – any such Shariah-compliant securities will be valued based on the last done market price. However, if-
- (a) a valuation based on the market price does not represent the fair value of the Shariah-compliant securities, for example during abnormal market conditions; or
- (b) no market price is available, including in the event of a suspension in the quotation of the Shariah-compliant securities for a period exceeding 14 days, or such shorter period as agreed by the Trustee,
- then the Shariah-compliant securities should be valued at fair value, as determined in good faith by the Manager, based on the methods or bases approved by the Trustee after appropriate technical consultation.
- (ii) Unlisted Shariah-compliant securities – valuation is based on the fair value of an instrument estimated by discounting the future cash stream to its present value using the prevailing (current) market rate that reflects the risk of the issuer. The valuation method shall be verified by the Auditors and approved by the Trustee. For unlisted Shariah-compliant securities that have been approved for listing, the valuation is based on the “offer price” paid by the Fund.
- (iii) Listed and unlisted Islamic fixed income securities/sukuk – for listed Islamic fixed income securities/sukuk, the last traded prices quoted on a recognised exchange will be used. In the case of unlisted Islamic fixed income securities/sukuk, such investments will be valued on a daily basis using fair value prices quoted by a bond pricing agency registered with the SC. If the Manager is of the view that the price quoted by the bond pricing agency differs from the market price by more than 20 basis points, the Manager may use the market price, provided that the Manager record the basis for not using the bond pricing agency price, obtain the necessary internal approvals for not using the bond pricing agency price and keep an audit trail of all the decisions and basis for adopting the market yield.
- (iv) Suspended Shariah-compliant securities – will be valued at their suspended price unless there is conclusive evidence to indicate that the value of such Shariah-compliant securities have gone below the suspended price, whereupon their value will be ascertained in a manner as agreed upon by the Manager and Trustee, and verified by the Auditors.
- (v) Islamic deposits – the value of such investments which are Islamic deposits placed with financial institutions and banks bills shall be determined each day by reference to their nominal values and the accrued income or profit thereon for the relevant period.
- (vi) Units in the other Shariah-compliant collective investment schemes – will be valued based on the last published repurchase price.”

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6. Amendment to pages 23 to 26 of the Master Prospectus - “Information on the Funds – MIDF Amanah Dynamic Fund (MADF)”

- (a) The information in relation to the investment policy and strategy of MADF is hereby deleted in its entirety and replaced with the following:

“Investment Policy and Strategy

The investment strategy is to seek Long Term capital appreciation by investing in Shariah-compliant equities, irrespective of their specific type, size or sector.

The overall investment strategy for the Fund focuses on implementing appropriate asset allocation and Shariah-compliant securities selection based on the prevailing investment outlook at that time. In other words, the Manager aims to employ the optimal combination of asset allocation and Shariah-compliant securities selection strategies for the Fund at any point of time. The Manager adopts a “Top Down” approach to asset allocation and a “Bottom Up” approach to securities selection.

Asset allocation decisions are arrived at after assessing the international and local economic and political environment as well as all other relevant factors. As for Shariah-compliant securities selection, the Manager uses various valuation yardsticks to value Shariah-compliant equities. Depending on the company’s business activity, sector characteristics and stage of economic cycle, some or all of these yardsticks may be used to value the Shariah-compliant equities.

The Fund is actively managed. However, the frequency of its trading will depend on market opportunities.”

- (b) The information in relation to the asset allocation of MADF is hereby deleted in its entirety and replaced with the following:

“Asset Allocation

Shariah-compliant equities:	70% - 98%
Islamic deposits and/or Islamic liquid assets:	2% - 30%”

- (c) The information in relation to the performance benchmark of MADF is hereby deleted in its entirety and replaced with the following:

“Performance Benchmark

FBM Hijrah^

(^Can be obtained from the Bursa Malaysia website: www.bursamalaysia.com)

The risk profile of the Fund is different from the risk profile of the performance benchmark.”

- (d) The information in relation to the risk management strategies of MADF is hereby deleted in its entirety and replaced with the following:

“Risk Management Strategies

The Manager will utilise asset allocation to mitigate the overall investment risk to the Fund. Asset allocation allows for strategic switching of assets to protect the overall value of the Fund when necessary. Sector selection on the other hand provides the opportunity to diversify investment risk within an asset class. Furthermore, for Shariah-compliant equities, investment in any one Shariah-compliant stock is normally not more than 5% to 10% of the respective Fund as a matter of risk diversification.”

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- (e) The information in relation to the temporary defensive measures of MADF is hereby deleted in its entirety and replaced with the following:

“Temporary Defensive Measures

The Manager may take temporary defensive positions that may be inconsistent with the Fund’s asset allocation in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate the Fund’s Shariah-compliant equity investments into other asset classes such as Islamic deposits and/or Islamic liquid assets.”

- (f) The information in relation to the gearing policy of MADF is hereby deleted in its entirety and replaced with the following:

“Gearing Policy

The Fund shall not borrow cash/apply for financing or other assets (including the borrowing/financing of Shariah-compliant securities) to finance the activities of the Fund or finance any of its cash or investments.”

- (g) The information in relation to the permitted investments of MADF is hereby deleted in its entirety and replaced with the following:

“Permitted Investments

The Fund may invest in the following:

1. Shariah-compliant securities;
2. Sukuk;
3. Islamic deposits;
4. units or shares in other Shariah-compliant collective investment schemes; and
5. such other kinds of investments as may be permitted by the SC from time to time.”

- (h) The information in relation to the investment restrictions and limits of MADF is hereby deleted in its entirety and replaced with the following:

“Investment Restrictions and Limits

The Fund is subject to the following investment restrictions:

(a) Spread of investment

- (i) The value of the Fund’s investment in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund’s NAV.
- (ii) The value of the Fund’s investment in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund’s NAV.
- (iii) The value of the Fund’s placement in Islamic deposits with any single institution must not exceed 20% of the Fund’s NAV.
- (iv) The aggregate value of the Fund’s investment in Shariah-compliant transferable securities, Islamic money market instruments and Islamic deposits issued by or placed with, as the case may be, any single issuer/institution must not exceed 25% of the Fund’s NAV.
- (v) The value of the Fund’s investments in units or shares of any Shariah-compliant collective investment scheme must not exceed 20% of the Fund’s NAV.

(b) Spread on group of companies

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- (i) The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV.

(c) Concentration of investment

- (i) The Fund's holding of any class of Shariah-compliant securities of any single issuer must not exceed 10% of the Shariah-compliant securities issued.

(d) General

- (i) The value of the Fund's holding of Shariah-compliant securities that are not traded in or under the rules of an Eligible Market must not exceed 10% of the NAV of the Fund. This limit is not applicable to the Fund's holding of Shariah-compliant securities not listed or quoted on a stock exchange but have been approved for such listing or quotation and offered directly to the Fund by the issuer.
- (ii) In relation to Item (a)(v) under Investment Restrictions and Limits mentioned above,
- the Shariah-compliant collective investment scheme has to be regulated and registered as well as authorised or approved by the relevant regulatory authority in its home jurisdiction;
 - the investments in Shariah-compliant collective investment schemes must operate on the principle of prudent spread of risk and comply with the general investment principles and/or requirements of the Guidelines; and
 - There must not be any cross-holding between the Fund and the Shariah-compliant collective investment schemes.

The above stated limits and restrictions shall be complied with at all times based on the most up-to-date value of the Fund's Shariah-compliant investments and instruments. However, a 5% allowance in excess of any limits or restrictions may be permitted where the limit or restriction is breached through the appreciation or depreciation in value of the NAV of the Fund (as a result of an appreciation or depreciation in value of Shariah-compliant investments or as a result of the repurchase of Units or payment made from the Fund). Once the relevant limit is breached, no further acquisitions of the particular Shariah-compliant securities involved shall be made and the Manager should, within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach.

There are no restrictions and limits imposed on securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia."

- (i) The information in relation to the bases of valuation of investments of MADF is hereby deleted in its entirety and replaced with the following:

"Bases of Valuation of Investments

- (i) Listed Shariah-compliant securities (other than fixed income/sukuk) – any such Shariah-compliant securities will be valued based on the last done market price. However, if-
- (a) a valuation based on the market price does not represent the fair value of the Shariah-compliant securities, for example during abnormal market conditions; or

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- (b) no market price is available, including in the event of a suspension in the quotation of the Shariah-compliant securities for a period exceeding 14 days, or such shorter period as agreed by the Trustee,

then the Shariah-compliant securities should be valued at fair value, as determined in good faith by the Manager, based on the methods or bases approved by the Trustee after appropriate technical consultation.

- (ii) Unlisted Shariah-compliant securities – valuation is based on the fair value of an instrument estimated by discounting the future cash stream to its present value using the prevailing (current) market rate that reflects the risk of the issuer. The valuation method shall be verified by the Auditors and approved by the Trustee. For unlisted Shariah-compliant securities that have been approved for listing, the valuation is based on the “offer price” paid by the Fund.
- (iii) Listed and unlisted Islamic fixed income securities/sukuk – for listed Islamic fixed income securities/sukuk, the last traded prices quoted on a recognised exchange will be used. In the case of unlisted Islamic fixed income securities/sukuk, such investments will be valued on a daily basis using fair value prices quoted by a bond pricing agency registered with the SC. If the Manager is of the view that the price quoted by the bond pricing agency differs from the market price by more than 20 basis points, the Manager may use the market price, provided that the Manager record the basis for not using the bond pricing agency price, obtain the necessary internal approvals for not using the bond pricing agency price and keep an audit trail of all the decisions and basis for adopting the market yield.
- (iv) Suspended Shariah-compliant securities – will be valued at their suspended price unless there is conclusive evidence to indicate that the value of such Shariah-compliant securities have gone below the suspended price, whereupon their value will be ascertained in a manner as agreed upon by the Manager and Trustee, and verified by the Auditors.
- (v) Islamic deposits – the value of such investments which are Islamic deposits placed with financial institutions and banks bills shall be determined each day by reference to their nominal values and the accrued income or profit thereon for the relevant period.
- (vi) Units in the other Shariah-compliant collective investment schemes – will be valued based on the last published repurchase price.”

7. Amendment to pages 27 to 29 of the Master Prospectus - “Information on the Funds – MIDF Amanah Money Market Fund (MAMMF) (now known as MIDF Amanah Shariah Money Market Fund (MASMMF II))”

- (a) The information in relation to the investment policy and strategy of MAMMF (now known as MASMMF II) is hereby deleted in its entirety and replaced with the following:

“Investment Policy and Strategy

The Fund will invest in Islamic money market instruments and other short-term Islamic debt instruments.

The Fund will invest at least 90% of its NAV in Islamic deposits, Islamic money market instruments and/or Islamic short-term debt instruments, all of which have a remaining maturity period of not more than 365 days. Up to 10% of the Fund’s NAV will be invested in Islamic short-term debt instruments which have a remaining maturity period of more than 365 days but less than 732 days.

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The minimum credit rating of Islamic money market instruments and Islamic short-term debt instruments that the Fund shall invest in is at least “BBB” for long-term instruments or “P2” for short-term papers. Should the ratings be downgraded below the stated minimum credit rating, the Manager shall dispose off the instruments/ papers within the reasonable time frame taking into consideration of market condition and factors at that point of time.

The Fund will be actively managed. However, the frequency of its trading will depend on market opportunities”

- (b) The information in relation to the asset allocation of MAMMF (*now known as MASMMF II*) is hereby deleted in its entirety and replaced with the following:

“Asset Allocation

Minimum 90% - Islamic deposits, Islamic money market instruments and/or Islamic short-term debt instruments, all of which have a remaining maturity period of not more than 365 days.

Up to 10% - Islamic short-term debt instruments which have a remaining maturity period of more than 365 days but less than 732 days.”

- (c) The information in relation to the performance benchmark of MAMMF (*now known as MASMMF II*) is hereby deleted in its entirety and replaced with the following:

“Performance Benchmark

Maybank Islamic Overnight Rate

(Information on the benchmark can be obtained from <http://www.maybank2u.com.my>)

The risk profile of the Fund is higher than the performance benchmark and as a result of the higher risk assumed, the Fund is expected to outperform the performance benchmark.”

- (d) The information in relation to the risk management strategies of MAMMF (*now known as MASMMF II*) is hereby deleted in its entirety and replaced with the following:

“Risk Management Strategies

The Manager will utilise asset allocation to mitigate the overall investment risk to the Fund. Asset allocation allows for strategic switching of assets to protect the overall value of the Fund when necessary. For long-term instruments and Islamic short-term debt instruments, diversification of maturity dates, coupon/profit profiles and a minimum credit rating of BBB and P2 respectively help to mitigate the investment risk.”

- (e) The information in relation to the temporary defensive measures of MAMMF (*now known as MASMMF II*) is hereby deleted in its entirety and replaced with the following:

“Temporary Defensive Measures

The Manager may take temporary defensive positions that may be inconsistent with the Fund’s asset allocation in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate the Fund’s sukuk investments into other asset classes such as cash in bank and/or Islamic liquid assets.”

- (f) The information in relation to the gearing policy of MAMMF (*now known as MASMMF II*) is hereby deleted in its entirety and replaced with the following:

“Gearing Policy

The Fund shall not borrow cash/apply for financing or other assets (including the borrowing/financing of securities) to finance the activities of the Fund or lend any of its cash or investments.”

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- (g) The information in relation to the permitted investments of MAMMF (*now known as MASMMF II*) is hereby deleted in its entirety and replaced with the following:

“Permitted Investments

The Fund may invest in the following:

1. Islamic money market instruments;
2. Sukuk;
3. placement of Islamic deposits with financial institutions; and
4. any other kinds of Shariah-compliant investments as may be permitted by the SC from time to time.”

- (h) The information in relation to the investment restrictions and limits of MAMMF (*now known as MASMMF II*) is hereby deleted in its entirety and replaced with the following:

“Investment Restrictions and Limits

1. The value of the Fund’s holdings in permitted investments which have a remaining maturity period of not more than 365 days must not be less than 90% of the Fund’s NAV;
2. The value of the Fund’s holding in permitted investments which have a remaining maturity period of more than 365 days but fewer than 732 days must not exceed 10% of the Fund’s NAV;
3. The value of the Fund’s investments in Islamic short-term debt instruments and Islamic money market instruments issued by any single issuer must not exceed 20% of the Fund’s NAV;
4. The value of the Fund’s investments in Islamic short-term debt instruments and Islamic money market instruments issued by any single issuer may be increased to 30% if the Islamic short-term debt instruments are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of profit and principal;
5. The value of the Fund’s placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund’s NAV;
6. The value of the Fund’s investments in Islamic short-term debt instruments and Islamic money market instruments issued by any group of companies must not exceed 30% of the Fund’s NAV;
7. The Fund’s investments in Islamic short-term debt instruments must not exceed 20% of the securities issued by any single issuer;
8. The Fund’s investments in Islamic money market instruments must not exceed 20% of the instruments issued by any single issuer; and
9. There will be no restriction or limits for Shariah-compliant securities issued or guaranteed by the Malaysian Government or Bank Negara Malaysia.

The above stated limits and restrictions shall be complied with at all times based on the most up-to-date value of the Fund’s Shariah-compliant investments and instruments. However, a 5% allowance in excess of any limits or restrictions may be permitted where the limit or restriction is breached through the appreciation or depreciation in value of the NAV of the Fund (as a result of an appreciation or depreciation in value of Shariah-compliant investments or as a result of the repurchase of Units or payment made from the Fund). Once the relevant limit is breached, no further acquisitions of the particular Shariah-compliant securities involved shall be made and the Manager should, within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach.”

- (i) The information in relation to the bases of valuation of investments of MAMMF (*now known as MASMMF II*) is hereby deleted in its entirety and replaced with the following:

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“Bases of Valuation of Investments

- (i) Islamic money market instruments - the value of such investments which are Islamic money market instruments placed with other financial institutions and banks bills shall be determined each day by reference to their nominal values and the accrued income or profit thereon for the relevant period.
- (ii) Listed and unlisted Islamic fixed income securities/sukuk – for listed Islamic fixed income securities/sukuk, the last traded prices quoted on a recognised exchange will be used. In the case of unlisted Islamic fixed income securities/sukuk, such investments will be valued on a daily basis using fair value prices quoted by a bond pricing agency registered with the SC. If the Manager is of the view that the price quoted by the bond pricing agency differs from the market price by more than 20 basis points, the Manager may use the market price, provided that the Manager record the basis for not using the bond pricing agency price, obtain the necessary internal approvals for not using the bond pricing agency price and keep an audit trail of all the decisions and basis for adopting the market yield.
- (iii) Islamic deposits – the value of such investments which are Islamic deposits placed with other financial institutions and banks bills shall be determined each day by reference to their nominal values and the accrued income or profit thereon for the relevant period.

Investment in the Fund is not the same as placement in a 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.”

8. Amendment to pages 33 to 35 of the Master Prospectus - “Additional Information in relation to Shariah-compliant Funds (MAIF, MASMMF)”

- (a) The information in relation to the additional information in relation to Shariah-compliant Funds (MAIF, MASMMF) is hereby deleted in its entirety and replaced with the following:

“(5) ADDITIONAL INFORMATION IN RELATION TO SHARIAH-COMPLIANT FUNDS

Shariah Investment Guidelines

The following matters are adopted by the Shariah Adviser in determining the Shariah status of the Funds’ investments.

- (i) **Local Securities:**
Reference for investment in local securities is based on the list of Shariah-compliant securities issued by the SACSC twice a year.
- (ii) **Initial Public Offering Of Local Securities**
For securities of an initial public offering, the Shariah Adviser adopts the following qualitative and quantitative analysis in determining its Shariah status¹.
 - (A) Quantitative Analysis
 - (1) The Shariah Adviser excludes companies which main business activities involve the following:
 - (a) financial services based on *riba* (interest);

¹ This criterion is adopted by the Shariah Adviser as an interim measure until the SACSC releases the Shariah status of the securities.

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- (b) conventional insurance;
 - (c) stockbroking or share trading in Shariah non-compliant securities;
 - (d) gambling and gaming;
 - (e) manufacture or sale of non-halal products or related products (e.g. pork and liquor);
 - (f) manufacture or sale of tobacco-based products or related products;
 - (g) entertainment activities that are not permitted by the Shariah; and
 - (h) other activities deemed non-permissible according to the Shariah.
- (2) For companies with activities comprising both permissible and non-permissible elements, the Shariah Adviser adopts the following two-tier quantitative approach, which applies the business activity benchmarks and the financial ratio benchmarks as determined by the SACSC:

(a) Business Activity Benchmarks

The contribution of Shariah non-compliant activities to the overall revenue and profit before taxation of the company will be computed and compared against the relevant business activity benchmarks as follows:

- (i) The five per-cent benchmark or such other percentage benchmark as may be determined by the SACSC:
The 5% benchmark would be applicable to the following business activities:
 - conventional banking;
 - conventional insurance;
 - gambling;
 - liquor and liquor-related activities;
 - pork and pork-related activities;
 - non-halal food and beverages;
 - Shariah non-compliant entertainment;
 - interest income from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitrator and dividends from Shariah non-compliant investment);
 - tobacco and tobacco-related activities; and
 - other activities deemed non-compliant according to Shariah.

The contribution of Shariah non-compliant businesses/activities to the overall revenue or profit before taxation of the company must be less than 5%.

- (ii) The twenty per-cent benchmark or such other percentage benchmark as may be determined by the SACSC:
The 20% benchmark would be applicable to the following business activities:
 - share trading;
 - stockbroking business;
 - rental received from Shariah non-compliant activities; and
 - other activities deemed non-compliant according to Shariah.

The contribution of Shariah non-compliant businesses activities to the overall revenue or profit before taxation of the company must be less than 20%.

(b) Financial Ratio Benchmarks

The financial ratios applied are as follows:

- (i) Cash over total asset

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Cash will only include cash placed in conventional accounts and instruments, whereas cash placed in Islamic accounts and instruments will be excluded from the calculation.

- (ii) Debt over total asset
Debt will only include interest-bearing debt whereas Islamic debt/financing or sukuk will be excluded from the calculation.

The above ratios (or such other ratios as may be determined by the SACSC), which are intended to measure *riba* and *riba*-based elements within a company's balance sheet, must be lower than 33%.

Should any of the above deductions fail to meet the above benchmarks (business activity and financial ratio), the Shariah Adviser will not accord a Shariah-compliant status for the companies.

(B) Qualitative Analysis

The Shariah Adviser will look into the aspects of general public perception of the companies' images, core businesses which are considered important and *maslahah* (beneficial) to the Muslim *ummah* and the country, the non-permissible elements are very small and involve matters like '*umum balwa* (common plight and difficult to avoid), '*uruf* (custom) and rights of the non-Muslim community which are accepted by the Shariah.

(iii) Local Sukuk

Based on the list of sukuk readily available at the SC's website.

(iv) Islamic money market instruments and Islamic Deposits

The Shariah Adviser stand guided and make reference to the Shariah resolutions, guidelines and circulars issued by the Shariah Advisory Council of Bank Negara Malaysia.

(v) Cleansing/Purification Process For the Funds

Cleansing/purification process for the Funds

(a) Wrong Investment

Refers to Shariah non-compliant investment made by the Manager. The said investment will be disposed of /withdrawn with immediate effect. In the event that the investment resulted in gain (through capital gain and/or dividend), the gain is to be channeled to *Baitulmal* or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

All costs incurred during the acquisition and disposal process, either the investment resulted in either gain or losses, are to be borne by the Manager.

(b) Reclassification of Shariah Status of the Funds' Investment

Reclassification relates to securities which have been reclassified as Shariah non-compliant by the SACSC. As per the SACSC's advice, the said securities will be disposed of soonest practicable, once the total

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amount of dividends received and the market value held equal the original investment costs.

Any capital gains arising from the disposal of the Shariah non-compliant securities made at the time of the announcement can be kept by the Funds. However, any excess capital gains derived from the disposal after the announcement day at a market price that is higher than the closing price on the announcement day is to be channelled to *Baitulmal* or any charitable bodies as advised by the Shariah Adviser.

(vi) Zakat for the Funds

The Funds do not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Funds. Thus, investors are advised to pay zakat on their own accord.

Investment portfolio

The Shariah Adviser confirms that the investment portfolio of MAGF, MASF, MAIF and MADF comprises securities which have been classified as Shariah-compliant by the SACSC. As for the securities which are not certified by the SACSC, they have reviewed the said securities and opine that these securities are designated as Shariah-compliant.

The Shariah Adviser confirms that the investment portfolio of MASMMF and MASMMF II have been made in Shariah-compliant investments instruments as approved by the SACSC and Bank Negara Malaysia.”

9. Amendment to pages 63 to 64 of the Master Prospectus - “The Deed”

- (a) The information in relation to the deed is hereby deleted in its entirety and replaced with the following:

“(f) The Deed

MAGF

The Deed of Trust dated 2 December 1966 as amended by the Supplemental Deed dated 8 June 1972, the Second Supplemental Deed dated 17 April 1974, the Third Supplemental Deed dated 3 October 1991, the Fourth Supplemental Deed dated 1 April 1992, the Fifth Supplemental Deed dated 22 October 1993, the Sixth Supplemental Deed dated 19 May 1994, the Seventh Supplemental Deed dated 18 December 1998, the Master Supplemental Deed dated 1 November 2001, the Second Supplemental Master Deed dated 31 October 2002, the Third Supplemental Master Deed dated 23 August 2007, the Fourth Supplemental Master Deed dated 6 November 2008, the Fifth Supplemental Master Deed dated 18 November 2009, the Sixth Master Supplemental Deed dated 18 October 2010, the Seventh Master Supplemental Deed dated 6 June 2013, the Eighth Master Supplemental Deed dated 17 December 2013, the Ninth Master Supplemental Deed dated 20 March 2015 and the Tenth Master Supplemental Deed dated 12 April 2018.

MASF

The Deed of Trust dated 1 June 1970 as amended by the Supplemental Deed dated 17 April 1974, the Second Supplemental Deed dated 3 October 1991, the Third Supplemental Deed dated 1 April 1992, the Fourth Supplemental Deed dated 22 October 1993, the Fifth Supplemental Deed dated 19 May 1994, the Sixth Supplemental Deed dated 18 December 1998, the Master Supplemental Deed dated 1 November 2001, the Second Supplemental Master Deed dated 31 October 2002, the Third Supplemental Master Deed dated 23 August 2007, the Fourth Supplemental Master Deed dated 6

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November 2008, the Fifth Supplemental Master Deed dated 18 November 2009, the Sixth Master Supplemental Deed dated 18 October 2010, the Seventh Master Supplemental Deed dated 6 June 2013, the Eighth Master Supplemental Deed dated 17 December 2013, the Ninth Master Supplemental Deed dated 20 March 2015 and the Tenth Master Supplemental Deed dated 12 April 2018.

MAIF

The Deed of Trust dated 14 May 1971 as amended by the Supplemental Deed dated 17 April 1974, the Second Supplemental Deed dated 3 October 1991, the Third Supplemental Deed dated 1 April 1992, the Fourth Supplemental Deed dated 22 October 1993, the Fifth Supplemental Deed dated 3 March 1994, the Sixth Supplemental Deed dated 10 May 1994, the Seventh Supplemental Deed dated 18 December 1998, the Eighth Supplemental Deed dated 3 November 2000, the Master Supplemental Deed dated 1 November 2001, the Second Supplemental Master Deed dated 31 October 2002, the Third Supplemental Master Deed dated 23 August 2007, the Fourth Supplemental Master Deed dated 6 November 2008, the Fifth Supplemental Master Deed dated 18 November 2009, the Sixth Master Supplemental Deed dated 18 October 2010, the Seventh Master Supplemental Deed dated 6 June 2013, the Eighth Master Supplemental Deed dated 17 December 2013, the Ninth Master Supplemental Deed dated 20 March 2015 and the Tenth Master Supplemental Deed dated 12 April 2018.

MADF

The Deed of Trust dated 5 May 1976 as amended by The Supplemental Deed dated 18 March 1987, the Second Supplemental Deed dated 3 October 1991, the Third Supplemental Deed dated 1 April 1992, the Fourth Supplemental Deed dated 22 October 1993, the Fifth Supplemental Deed dated 19 May 1994, the Sixth Supplemental Deed dated 18 December 1998, the Master Supplemental Deed dated 1 November 2001, the Second Supplemental Master Deed dated 31 October 2002, the Third Supplemental Master Deed dated 23 August 2007, the Fourth Supplemental Master Deed dated 6 November 2008, the Fifth Supplemental Master Deed dated 18 November 2009, the Sixth Master Supplemental Deed dated 18 October 2010, the Seventh Master Supplemental Deed dated 6 June 2013, the Eighth Master Supplemental Deed dated 17 December 2013, the Ninth Master Supplemental Deed dated 20 March 2015 and the Tenth Master Supplemental Deed dated 12 April 2018.

MASMMF

The Deed dated 1 April 2004 as amended by the Supplemental Deed dated 10 October 2007, the Second Supplemental Deed dated 18 November 2009, the Third Supplemental Deed dated 18 October 2010, the Fourth Supplemental Deed dated 6 June 2013 and the Fifth Supplemental Deed dated 20 March 2015.

MASMMF II

The Deed of Trust dated 24 January 1984 as amended by the Supplemental Deed dated 18 March 1987, the Second Supplemental Deed dated 3 October 1991, the Third Supplemental Deed dated 1 April 1992, the Fourth Supplemental Deed dated 22 October 1993, the Fifth Supplemental Deed dated 19 May 1994, the Sixth Supplemental Deed dated 18 December 1998, the Master Supplemental Deed dated 1 November 2001, the Second Supplemental Master Deed dated 31 October 2002, the Third Supplemental Master Deed dated 23 August 2007, the Fourth Supplemental Master Deed dated 6 November 2008, the Fifth Supplemental Master Deed dated 18 November 2009, the Sixth Master Supplemental Deed dated 18 October 2010, the Seventh Master Supplemental Deed dated 6 June 2013, the Eighth Master Supplemental Deed dated 17 December 2013, the Ninth Master Supplemental Deed dated 20 March 2015 and the Tenth Master Supplemental Deed dated 12 April 2018.

The Deeds can be inspected at the office of the Manager during business hours.”



MIDF AMANAH ASSET MANAGEMENT BERHAD,
 Level 3A, Menara MIDF, 82, Jalan Raja Chulan,
 50200 Kuala Lumpur.

General Line: 03-2173 8888 Fax No.:03-2173 8555
 Customer Service Line: 03-2173 8488

Customer Service E-mail: midfamanah@midf.com.my

Website: www.midf.com.my/index.php/en/what-we-do-en/asset-management

Account Type	Investment Type
<input type="checkbox"/> Individual	<input type="checkbox"/> New
<input type="checkbox"/> Joint	<i>Please complete all sections where applicable.</i>
<input type="checkbox"/> Corporate	<input type="checkbox"/> Additional
<input type="checkbox"/> EPF	<i>Please complete Section 1.1 & 1.3/ 3.1 & 3.2 and 8 to 10 only.</i>

ACCOUNT OPENING & INVESTMENT FORM

This form is to be completed by Unitholders who wish to invest in any of the funds which MIDF AMANAH acts as the Manager. You are advised to read it carefully as you shall be bound to the General Terms and Conditions enclosed with this form upon our acceptance of your application. Kindly complete this form in **BLOCK LETTERS** only. Incomplete application form and/or required documents submitted may cause the delay or rejection to your application.

* Particulars **MUST** be completed.

ACCOUNT DETAILS

1. PARTICULARS OF PRINCIPAL UNITHOLDER (must be 18 years of age and above from the date of this application)

*1.1 Name (as in NRIC/ Passport): <input style="width: 90%;" type="text"/>			
*1.2 Name Title: (if any) <input style="width: 50%;" type="text"/>	*1.3 New NRIC No.: <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/>	Old NRIC/ Passport: <input style="width: 80%;" type="text"/>	
*1.4 Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	*1.5 Date of Birth: <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>	*1.6 Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	
*1.7 Nationality: <input type="checkbox"/> Malaysian, Bumiputra <input type="checkbox"/> Malaysian, Non-Bumiputra <input type="checkbox"/> Non-Malaysian	*1.8 Race: <input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others _____		
*1.9 Occupation: <input style="width: 80%;" type="text"/>	1.10 EPF Membership No: <input style="width: 80%;" type="text"/> <small>(for EPF investment only)</small>		
*1.11 Mother's Maiden Name: <input style="width: 90%;" type="text"/>			
*1.12 Gross Annual Income: <input type="checkbox"/> Below RM100,000 <input type="checkbox"/> RM100,000 – RM300,000 <input type="checkbox"/> RM300,001 – RM500,000 <input type="checkbox"/> Above RM500,000			

2. PARTICULARS OF JOINT UNITHOLDER (IF APPLICABLE)

*2.1 Name (as in NRIC/ Passport): <input style="width: 90%;" type="text"/>			
*2.2 Name Title: (if any) <input style="width: 50%;" type="text"/>	*2.3 New NRIC No.: <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/>	Old NRIC/ Passport: <input style="width: 80%;" type="text"/>	
*2.4 Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	*2.5 Date of Birth: <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>	2.6 Relationship with principal unitholder: <input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> Child <input type="checkbox"/> Others _____ <small>(for Joint Application only)</small>	

3. PARTICULARS OF CORPORATE UNITHOLDER

*3.1 Company Registered Name: <input style="width: 90%;" type="text"/>			
*3.2 Company Registration No: <input style="width: 80%;" type="text"/>	*3.3 Date of Registration / Incorporation: <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>		
*3.4 Country of Registration / Incorporation: <input style="width: 70%;" type="text"/>	*3.5 Status: <input type="checkbox"/> Bumiputra <input type="checkbox"/> Non-Bumiputra <input type="checkbox"/> Others _____		
*3.6 Business Type: <input type="checkbox"/> Sendirian Berhad <input type="checkbox"/> Berhad <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Government / Statutory Bodies <input type="checkbox"/> Association/ Club/Society <input type="checkbox"/> Cooperative <input type="checkbox"/> Trustee Company <input type="checkbox"/> Foreign Company	*3.8 Contact Person: <input style="width: 80%;" type="text"/>		
*3.7 Principle Business Activities/Operations: <input style="width: 80%;" type="text"/>	*3.9 Designation: <input style="width: 80%;" type="text"/>		

4. CONTACT DETAILS

*4.1 Permanent Address (as per NRIC / Business Registration's Address): <input style="width: 100%; height: 40px;" type="text"/> <input style="width: 100%; height: 40px;" type="text"/> <input style="width: 100%; height: 40px;" type="text"/> Postcode <input style="width: 100px;" type="text"/> Town/City <input style="width: 100px;" type="text"/> State <input style="width: 100px;" type="text"/> *Country <input style="width: 100px;" type="text"/>	*4.2 Correspondence / Mailing Address (if differs from permanent address): <input style="width: 100%; height: 40px;" type="text"/> <input style="width: 100%; height: 40px;" type="text"/> <input style="width: 100%; height: 40px;" type="text"/> Postcode <input style="width: 100px;" type="text"/> Town/City <input style="width: 100px;" type="text"/> State <input style="width: 100px;" type="text"/> *Country <input style="width: 100px;" type="text"/>
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*4.3 Office: -

*4.4 Home: -

*4.5 Mobile: -

4.6 Fax: -

4.7 E-Mail:

5. DISTRIBUTION INSTRUCTION

Distribution will be reinvested automatically unless otherwise indicated Payout by Cheque Reinvestment (Note: For EPF Accounts, distribution will be automatically reinvested, if any)

6. AUTHORITY TO OPERATE ACCOUNT (applicable for joint application only)

First Holder to sign Both to sign Either one to sign Others

7. EXCHANGE CONTROL DECLARATION (APPLICABLE FOR NON-MALAYSIAN REGISTERED COMPANY ONLY)

7.1 I / We declare that I am / we are non-resident(s) of Malaysia. I am / We are permanent resident(s) of (Country)

7.2 We declare that our organisation is incorporated in (Country)

8. INVESTMENT DETAILS

Fund Name	Amount (RM)	ENTRY FEES**	Investment Type	Account Holder No.
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> SIP#	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> SIP#	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> SIP#	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> SIP#	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> SIP#	<input type="text"/>
Total Investment	<input type="text"/>			

**For details on Entry Fees, please refer to MIDF Amanah's Master Prospectus. #SIP denotes Systematic Investment Plan.

9. PAYMENT DETAILS

Payment Mode	Cheque No. / T.T No.	Issuing Bank	Amount (RM)
<input type="checkbox"/> Personal Cheque			
<input type="checkbox"/> Banker Draft / Money Order / TC			
<input type="checkbox"/> Telegraphic Transfer (T.T)			
<input type="checkbox"/> EPF Account			

Please make cheque / bank draft / money order payable to "MIDF Amanah Asset Management Berhad." Please include bank charges for outstation cheques. The Manager shall take as final amount received from EPF if there is any discrepancy between the figures and the amount stated in the Account Opening & Investment Form.

10. INVESTMENT OBJECTIVE*

Income Capital Growth Others (Please specify) _____

11. INVESTMENT EXPERIENCE*

Security _____ year(s) Fixed Income _____ year(s) Derivatives _____ year(s) Others (Please specify) _____ year(s)

12. GENERAL DECLARATION / SIGNATURE(S)*

- A. I / We acknowledge that I / We have received and understood the Master Prospectus, Supplementary Prospectus (if any), Notes and Terms and Conditions in this form. I / We declare that all details given in this form are true and correct and undertake to be bound by the provisions of the Deed / Supplementary Deed (if any), relating to the Fund(s) and that any additional information reasonably from time to time by MIDF Amanah will be provided in accordance with company policy or statute.
- B. I am / We are aged 18 years and above as at the date of this application. Copy / Copies of my / our NRIC / Passport and copy of Birth Certificate for Joint Unitholder below 12 years of age is / are enclosed.
- C. I / We acknowledge that the Manager and / or the Trustee do not guarantee any particular returns.
- D. I / We hereby give consent to the Manager to disclose to its Advisors to review my / our account information for the purpose of providing ongoing services.
- E. I / We acknowledge that I am / We are aware of the fees and charges that I / We incur directly or indirectly when investing in the fund.
- F. I / We acknowledge that I am / We are aware of the Unit Trust Loan Financing Risk Disclosure Statement as indicated herein under the "Terms and Conditions".
- G. I / We hereby declare that I / We are aware of the Anti-Money Laundering Act 2001.
- H. I / We declare that I am / We are neither insolvent nor an undischarged bankrupt / placed under receivership and do not have any case pending against me / us for any debt due.

Yes No

Signature of Principal Unitholder/
Authorised Signatory

Signature of Joint Unitholder/
Authorised Signatory

Date

For Advisor / Sales Staff Use Only

I hereby confirm this document together with other required documents are duly received and sighted by me. Date: _____
Name: _____ Advisor / Sales Staff Code: Signature: _____ Contact No.: _____

For MIDF Amanah Use Only

Application Date:	Sales Ref No.:	Entered By / Date:
Amount Received (RM):	Batch No.:	Checked By / Date:
Price (RM):	A/C Holder No.:	Approved By / Date:
Remarks:		

TERMS AND CONDITIONS

Please read these notes before completing the Account Opening & Investment Form as you are bound by the terms stated below. You are advised to read and understand the contents of the Master Prospectus, Prospectus, Supplementary Prospectus (if any), Deed and Supplementary Deed (if any), (which shall be made available upon request) before investing in the Fund. Please check that the advisor servicing you has a valid authorisation and registration card. Pursuant to S.232(2) of the CMSA, this application form should not be circulated unless accompanied by the Prospectus. For investment in wholesale funds, you are advised to read and understand the contents of the Information Memorandum, Deed and Supplementing Deed (if any) of the respective funds.

ELIGIBILITY

All applicants must be 18 years of age and above as at the date of application.

JOINT APPLICATION

For application in joint names, correspondence and payments relating to the units will be sent to the Principal Unitholder. If both Unitholders are above 18 years old, both Unitholders must sign or affix their thumb prints on the form for the first time purchase. MIDF Amanah will only act on the operating instruction given by both or either Unitholder. In the case of the Joint Unitholder who is below 18 years old (minor), the Form must be signed by the Principal Unitholder (parent/guardian) and accompanied by such evidence of the minor's age. MIDF Amanah will only act on the operating instruction given by the parent/guardian.

In the case of death of any Unitholder in a joint account, the survivor will be the only person recognised by the Manager and the Trustee as having the title to or interest in such units. If the Joint Unitholder is a minor, the Manager and Trustee shall recognise the estate of the deceased as having the title to or interest in the investment units.

AUTHORITY TO OPERATE ACCOUNT

The operating instruction empowers the authorised signatory(ies) to operate the account which includes effecting redemption, switching, transfer, changing of distribution instruction, change of address and any other request. For joint application, please refer to paragraph above.

CORRESPONDENCE STATEMENT AND PAYMENT

Confirmation advice, statements, cheques and other documents shall be sent at the risk of Unitholder to the Unitholder's correspondence address as in our register. If the Unitholder fails to notify MIDF Amanah in writing of any errors in the confirmation advice within 14 business days, or in the statement within 14 business days of issue, the Unitholder shall be deemed to have waived any right to raise an objection or to pursue any remedies against MIDF Amanah or the Trustee.

DISTRIBUTION INSTRUCTION

For distribution pay out, the payment will be made payable to the Principal Unitholder only. Unless specified in the Account Opening & Investment Form, distribution will be automatically reinvested on behalf of the Principal Unitholder at the NAV price. For EPF accounts, distribution will be automatically reinvested.

In the event that any distribution cheque has not been presented for payment after a period of 6 months, the Manager reserves the right to reinvest the distribution as additional units on behalf of the unitholder. Any change in distribution instruction must be submitted via a duly completed "Change / Amendment of Unitholder's Particulars" form or a written notice, 14 business days prior to the financial year end of the Fund. Otherwise, the change will be effective from the next distribution.

NOTICE OF COOLING-OFF PERIOD

A cooling-off right refers to the right of a Unitholder to obtain a refund of his investment in the Funds if he so requests within the cooling-off period. A cooling-off right is only given to a Unitholder other than those listed below, who is investing in any of the Manager's funds for the first time:

- (i) a corporation or institution;
- (ii) a staff of the Manager; and
- (iii) persons registered to deal in unit trusts of the Manager.

The cooling-off period shall be for a total of six (6) Business Days commencing from the date the application for Units is received by the Manager. Unitholders applying for Units through the EPF scheme are subject to the terms and conditions imposed by the EPF.

The refund of every Unit held by the Unitholder pursuant to the exercise of his cooling-off right shall be the sum of:

- (a) the NAV per Unit on the day the Units were first purchased; and
- (b) the sales charge per Unit originally imposed on the day the Units were purchased.

Cooling-off proceeds will only be paid to the Unitholder or to the EPF if investment was made under the EPF scheme, after the Manager receives cleared funds for the original investment.

SWITCHING

Switching amount will be calculated based on the closing NAV price of the business day, on which the switching forms are received and accepted by the Manager. Please refer to Master Prospectus, Prospectus, and Supplementary Prospectus (if any) for fees and charges. Switching is not applicable for wholesale funds.

REDEMPTION

The Manager shall repurchase units from a Unitholder at the closing NAV price of the business day, on which the valid redemption request is received by the Manager. Refer to Master Prospectus, Prospectus and Supplementary Prospectus (if any) for partial redemption and redemption charges (if any). For security reasons, redemption payment to third party or request for open cheque is STRICTLY not allowed. For redemption of wholesale funds, please refer to the Information Memorandum of the respective funds.

TRANSFER

Transfer is the change of ownership within the Fund. If transfer is made to a new account, the transfer amount must meet the minimum requirement of the initial investment. Transfer is not applicable for wholesale funds.

REQUIRED DOCUMENTATION

For New Initial investment, the following documents must be forwarded together with an Account Opening & Investment Form and a Pre-Investment Form (as required by FIMM) duly completed by the Unitholder.

- Individual Account - NRIC (photocopy both sides)
 - Joint Account - NRIC (photocopy both sides) (above 18 years of age)
NRIC (photocopy both sides) / Birth certificate (below 18 years of age)
 - EPF Account - NRIC (photocopy both sides) complete with thumbprint, KWSP 9F Form
- For Corporate Unitholder, certified true copy of documents for

Society pursuant to Societies Act 1966 (i.e. Clubs, Societies & Charities) - Certificate by ROS (i.e. Form 3), List of Principal Office Bearers/Committee Members, Council/Committee Resolution to authorise the investment, Resolution of the Authorised Signatories and their specimen signatures, identification document (i.e. NRIC) of the signatories.

Company pursuant to Companies Act 1965 (i.e. Public Ltd Co., Private Ltd Co.) - Certificate of Incorporation by the Registrar of Societies (ROC) (i.e. Form 8-Public Ltd Co., Form 9-Private Ltd Co., Form 83-Foreign Co.), Memorandum and Articles of Association, Form 24, Form 49, Board Resolution to authorise the investment, Resolution of the Authorised Signatories and their specimen signatures, Identification document (i.e. NRIC) of at least two Authorised Signatories and at least two Directors (incl. the Managing Director).

Business pursuant to Business Registration Act 1956 / Commercial License Ordinance 1948 for Sabah & Sarawak (i.e. Sole Proprietorship, Partnership) - Registration Certificate by the Registrar of Businesses (ROB) (i.e. Form D) / Registrar of Commercial License Ordinance for Sabah & Sarawak (Form B) / Trading License. *List of the Partners / Owners (i.e. holding 25% or more) & the Principals (if applicable). *Resolution to authorise the investment, *Resolution of the Authorised Signatories and their specimen signatures, Identification document (i.e. NRIC) of at least two Authorised Signatories and at least two Partners (incl. the Managing / General Partner), or Identification document (i.e. NRIC) for Sole Proprietor (if Sole Proprietorship). *NA for Sole Proprietorship.

Federal / State Government Departments or Agencies - Relevant Statute / Act / By-law, Official letter from Head of government / agency / local authority to authorise the investment, List of Directors / Principals, Resolution of the Authorised Signatories and their specimen signatures, Original Mandate / Policy Document / Charter / Resolution where available.

Trustees - Identification documents of the Trustee(s) (i.e. depending whether it is a Company or Individual as stipulated per above required documentation), Resolution to authorise the investment, Resolution of the Authorised Signatories and their specimen signatures, Written undertaking from the Trustee stating that they have performed the Customer Due Diligence (CDD) on their clients/beneficiaries.

Notwithstanding the above, the Unitholder may be required to provide/complete any additional information/documents, which deemed necessary in accordance with the relevant regulatory requirements and guidelines from time to time.

PAYMENT FOR INVESTMENT

Investment application should be accompanied by Cheque / Bank Draft / Money Order to be made payable to MIDF Amanah Asset Management Berhad. Payment can also be directly credited into MIDF Amanah's bank account and then, the validated bank-in slip together with the duly completed Account Opening & Investment Form and other required documents should be forwarded to MIDF Amanah. Please contact our Customer Service for more details. Unitholders are advised not to make payment in Cash when purchasing Units of a Fund via any institutional / retail advisor.

MONEY LAUNDERING STATEMENTS

The Unitholder hereby warrants that:

- (a) the Unitholder is the underlying principal of the Account (where applicable);
- (b) no person other than the Unitholder has or will have any interest in the Account (where applicable); and
- (c) all monies as may be paid to MIDF Amanah from time to time shall come from a legitimate (and not illegal) source.
- (d) the Unitholder agrees to provide all such information and documents as may be necessary to verify the Unitholder's identity and do all such acts and things as may be necessary to enable MIDF Amanah to comply with all applicable anti-money laundering and counter financing of terrorism (AML/CFT), and know-your customer laws, rules and regulations (whether in Malaysia or elsewhere).
The Unitholder agrees that MIDF Amanah shall not be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result or in connection with any delay or failure to process any application or transaction if such information or document requested by MIDF Amanah have not been promptly provided by the Unitholder to MIDF Amanah.
- (e) MIDF Amanah reserves the right to terminate the relationship if any documents requested pursuant to the AML/CFT requirements are not received within 14 business days. In the event of termination, units will be redeemed at the closing NAV price at the 15 business days.

PERSONAL DATA PROTECTION

The Unitholder hereby expressly consent and authorise MIDF Amanah to disclose, at MIDF Amanah shall in its absolute discretion deem fit, to any regulators, authorities and companies within MIDF Group including but not limited to their respective agents for the purpose of providing integrated services, maintaining records, marketing, distribution and/or other programmes at any time without notice or liability, any information and particulars relating to the investment herein and accounts, facilities or conduct thereof in pursuant to the Personal Data Protection Act 2010. For further details, kindly visit our data privacy policy at our website, www.midf.com.my.

IMPLEMENTATION OF GOODS & SERVICES TAX ACT

All fees and charges payable to the Manager and the Trustee are subject to goods and services tax as may be imposed by the government or other authorities from time to time.

GENERAL

The Unitholder(s) shall indemnify and shall keep MIDF Amanah indemnified against all losses, damages, fees, cost, charges and expenses which MIDF Amanah may sustain or incur and which have arisen directly or indirectly out of or in connection with carrying out this request.

RIGHTS OF THE MANAGER

The Manager reserves the right to accept or reject any application in whole or in part without assigning reasons in respect thereof.

TERMS AND CONDITIONS (Cont'd)

UNIT TRUST LOAN FINANCING

Investing in a Unit Trust Fund with Borrowed Money Is More Risky than Investing with Your Own Savings

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

1. The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.
4. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

Acknowledgement of Receipt of Risk Disclosure Statement

I acknowledge that I have received a copy of this Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.

Signature: _____

Full name: _____

Date: _____

FOR OFFICE USE ONLY (Check that all documents are submitted / Searches done before opening the account)

Documents for new accounts (Individual)	Submitted (✓)	Remarks
1. Account Opening & Investment Form		
2. Photocopy of NRIC (both sides) / Passport (first three pages)		
3. Proof of payment (Cheque / Bank Draft / Money Order / Validated Bank-In Slip / Cash)		
4. Pre-Investment Form (as required by FIMM)		
Other documents		
1. Suitability Assessment Form		
2. Risk Profiling and Enhanced Due Diligence Checklists		
3. Disclosure of Foreign Status Form - Individual		

Documents for new accounts (Company)	Submitted (✓)	Remarks
1. Account Opening & Investment Form		
2. Photocopy of NRIC (both sides) / Passport (first three pages) - of Directors, and Authorised Signatories		
3. Latest Form 24 (Significant Shareholders)		
4. Latest Form 49 (List of Directors)		
5. Certificate of Incorporation / Registration (Form 8-Public Company, Form 9-Private Company, Form 83-Foreign Co.)		
6. Memorandum & Articles of Association		
7. Board Resolution to authorise the investment		
8. Resolution of the Authorised Signatories and specimen signatures		
9. Proof of payment (Cheque / Bank Draft / Money Order / Validated Bank-In Slip)		
Other documents		
1. Suitability Assessment Form		
2. Risk Profiling and Enhanced Due Diligence Checklists		
3. Disclosure of Foreign Status Form - Corporate		

Documents for new accounts (Sole Proprietorship / Partnership)	Submitted (✓)	Remarks
1. Account Opening & Investment Form		
2. Photocopy of NRIC (both sides) / Passport (first three pages) - of Owner or Partners and Authorised Signatories / Sole Proprietor		
3. Certificate of Registration / Trading License		
4. List of the Partners / Owners (i.e holding more than 25% or more) & the principals (if applicable)*		
5. Mandate / Resolution to authorise the investment*		
6. Resolution of the Authorised Signatories and specimen signatures*		
7. Proof of payment (Cheque / Bank Draft / Money Order / Validated Bank-In Slip)		
Other documents		
1. Suitability Assessment Form		
2. Risk Profiling and Enhanced Due Diligence Checklists		
3. Disclosure of Foreign Status Form - Corporate		

* N/A for Sole Proprietorship

Documents for new accounts (Association / Club / Society)	Submitted (✓)	Remarks
1. Account Opening & Investment Form		
2. Photocopy of NRIC (both sides) / Passport (first three pages) - of Authorised Signatories		
3. Certificate of Registration		
4. List of Principal Office Bearers / Committee Members		
5. Council / Committee Resolution to authorise the investment		
6. Resolution of the Authorised Signatories and specimen signatures		
7. Proof of payment (Cheque / Bank Draft / Money Order / Validated Bank-In Slip)		
Other documents		
1. Suitability Assessment Form		
2. Risk Profiling and Enhanced Due Diligence Checklists		
3. Disclosure of Foreign Status Form - Corporate		

Documents for new accounts (Federal / State Government Depts / Agencies)	Submitted (✓)	Remarks
1. Account Opening & Investment Form		
2. Relevant Statute / Act / By-Law		
3. Official letter from Head of Government / Agency / Legal Authority to authorise the investment		
4. List of Directors / Principals		
5. Resolution of the Authorised Signatories and specimen signatures		
6. Original Mandate / Policy Document / Charter / Resolution where available		
7. Proof of payment (Cheque / Bank Draft / Money Order / Validated Bank-In Slip)		
Other documents		
1. Suitability Assessment Form		
2. Risk Profiling and Enhanced Due Diligence Checklists		
3. Disclosure of Foreign Status Form - Corporate		