PRODUCT HIGHLIGHTS SHEET

Areca i-Strategic Income Fund 2

(Date of Constitution: 15 May 2026)

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of Areca Capital Sdn Bhd and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

SPECIFIC RISK DISCLOSURE STATEMENTS

The Fund may invest in Shariah-compliant illiquid assets such as non-tradable and non-transferable equity related securities or unlisted securities. Potential Sophisticated Investors are warned that they may not be able to redeem any Units within the first thirty six (36) months or longer from the date of investment; subject to the requirement of the underlying assets. For instance, the Fund may invest up to 100% of its NAV in preference share issued by a single issuer with an investment tenure of up to thirty six (36) months, therefore, you may not be able to redeem your investment for up to thirty six (36) months.

The Fund is suitable only for Sophisticated Investors who have a Medium to Long Term investment horizon. Investors may face difficulties in redeeming their investments as the Manager may not be able to dispose the investments. You are advised not to invest in this Fund if you are unable to accept the risks.

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the Areca i-Strategic Income Fund 2, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgment of the relevant information and document in relation to the Areca i-Strategic Income Fund 2, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Areca i-Strategic Income Fund 2 or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Areca Capital Sdn Bhd responsible for the Areca i-Strategic Income Fund 2 and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

WE DO NOT ACCEPT CASH DEPOSIT, CASH PAYMENT AND PAYMENT THROUGH THE CASH DEPOSIT MACHINE AND PAYMENT MADE BY A THIRD PARTY.

INVESTOR SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT WHEN PURCHASING UNITS OF THE FUND.

This Product Highlights Sheet only highlights the key features and risks of Areca i-Strategic Income Fund 2. Investors are advised to request, read and understand the disclosure documents of the Fund before deciding to invest.

PRODUCT HIGHLIGHTS SHEET
ARECA i-STRATEGIC INCOME FUND 2

BRIEF INFORMATION ON THE FUND

1. What is this fund about?

Fund category / type	Shariah-Compliant Wholesale Fund with Flexible Asset Allocation / Income & Growth
Manager	Areca Capital Sdn Bhd [200601021087 (740840-D)]
Trustee	RHB Trustees Berhad [200201005356 (573019-U)]

PRODUCT SUITABILITY

2. Who is this fund suitable for?

Please note that this wholesale fund is for Sophisticated Investors (please refer to Glossary) only.

This Fund is suitable and only offer to Sophisticated Investors (applicable for principal Unit Holder and Jointholder) who:

- have Medium to Long Term investment horizon;
- seek to invest in a portfolio of investments that comply with Shariah requirements; and
- seek combination of income and incidental capital growth that is higher than performance benchmark rate of returns.

KEY FUND FEATURES

3. What am I investing in?

Launch date	18 June 2026
Initial Offer Period	21 days from the date of this Information Memorandum. The Manager may shorten the IOP.
Initial Offer Price	RM 1.0000
Objective of the Fund	The Fund aims to provide investors with a combination of income and incidental capital growth over Medium to Long Term. Income could be in the form of Units or cash. Any material changes to the Fund's objective would require Unit Holder's approval.
Investment Strategy	The Fund aims to provide income with incidental capital growth for investors over the Medium to Long Term through investment in shariah-compliant fixed income and equity. The Fund may invest up to 100% of its NAV in permitted investments with flexible allocation in its assets to achieve a potential higher return by freely changing risk degree according to current market conditions. Depending on the market conditions, the Fund may concentrate its investments on few selected asset classes or a single investment that has potential income and/or incidental capital growth or that will minimize the Fund exposure to market risks. The Fund may also invest in Shariah-compliant unlisted securities (such as private equities, preference shares, pre-IPO securities and convertible securities), Islamic CIS and placement of Islamic deposits with Financial Institutions.
Asset Allocation	Flexible allocation between Shariah-compliant fixed income investment and Shariah-compliant equity depending on prevailing economic conditions and market outlook.
Base Currency	RM
Performance Benchmark	Absolute return of 5% per annum.
Distribution of Income and Reinvestment Policy	Incidental. Subject to the availability of distributable income.

	In the absence of any instructions, we will, at our discretion, reinvest the income distribution or capital distribution of the Fund into another unit trust fund as determined by the Manager at the net asset value per unit of that unit trust fund on the distribution day of the Fund without any entry fee.
Capital Distribution	Capital distribution without cancellation / Redemption of Units ("Cash Capital Distribution") The Manager may declare Cash Capital Distribution by way of cash to Unit Holders at its discretion. Cash Capital Distribution will reduce the NAV of the Fund without reducing the total Units in circulation of the Fund. Capital distribution by way of mandatory cancellation / Redemption of Units ("Capital Redemption") The Manager may make Capital Redemption through the compulsory Redemption of the Units held by the Unit Holders at its discretion. The Capital distribution of the Fund (with or without cancellation of Units) is pursuant to the maturity of the investment, disposal of the investment by Manager or early redemption of the investment by issuer (if any) and the Manager does not intend to reinvest the investment proceeds.
Financial Year End	30 September

4. Who am I investing with?

Manager	Areca Capital Sdn Bhd [200601021087 (740840-D)]
Trustee	RHB Trustees Berhad [200201005356 (573019-U)]
Shariah Advisor	Masryef Advisory Sdn. Bhd. [201901030636 (1339966-H)]

5. What are the possible outcomes of my investment?

There are many possible outcomes associated with an investment in the Fund and involves some degree of risk. Investors are to take note that the value of an investment in the Fund and its distributions payable (if any) may go down as well as up and are not guaranteed. The value of your investment is at risk depending on the underlying investments of the Fund.

Under normal circumstances, the Manager aims to out-perform the Fund's benchmark, the Absolute return of 5% per annum. However, on the flip side, the Fund may post a much lower return or even incurring losses if one or more of the key risks occur**. In the worst scenario where all the investments of the Fund are in default or suspended, investors may lose part or even all of your initial investments.**

KEY RISKS

6. What are the key risks associated with this fund?

PLEASE BE ADVISED THAT IF YOU INVEST IN UNITS THROUGH AN IUTA WHICH ADOPTS THE NOMINEE SYSTEM OF OWNERSHIP, YOU WOULD NOT BE CONSIDERED TO BE A UNIT HOLDER UNDER THE DEED AND YOU MAY CONSEQUENTLY NOT HAVE ALL THE RIGHTS ORDINARILY EXERCISABLE BY A UNIT HOLDER (FOR EXAMPLE, THE RIGHT TO CALL FOR A UNIT HOLDERS' MEETING AND TO VOTE THEREAT AND THE RIGHT TO HAVE YOUR PARTICULARS APPEARING IN THE REGISTER OF UNIT HOLDERS OF THE FUND).

Below are the risks associated in the product which may cause significant losses if they occur.

General risks of investing in the Unit Trust Fund

- **Market Risk**
  Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political, social and/or other factors, which will result in a decline in the fund's net asset value. Market risk stems from the fact that there are economy-wide perils which impact all businesses. Investors will be exposed to market uncertainties no matter how a fund's investments are diversified. The fluctuations in the economy, political and social environment will affect the market price of the fund's investments either in a positive or negative way.

- **Manager's Risk**
  This risk refers to the day-to-day management of a fund by the manager which will impact the performance of the fund. For example, investment decisions undertaken by the manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant laws or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the fund.

- **Liquidity Risk**
  Liquidity risks refer to the ease of liquidating an asset at or near its fair value 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. In situation where the fund has insufficient cash and is unable to liquidate its assets due to market condition as aforesaid, redemption requests made by the unit holders are likely to be affected as the manager may not be able to fulfil its payment obligation on time.

- **Financing Risk**
  The risk occurs when investors take a financing to finance their investment and thereafter unable to service the financing payments. If units are used as collateral, an investor may be required to top-up his existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financing.

- **Performance Risk**
  As a result of the risk elements, the returns from a fund are not guaranteed. The value of the fund's investment will vary when disposed and an investment may be worth more or less than when purchased.

- **Inflation Risk**
  This is the risk that the investors' investment in the unit trust fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.

- **Non-Compliance Risk**
  This risk refers to the possibility that the manager may not follow the provisions set out in the information memorandum, the deed, the relevant laws, rules, guidelines or internal operating policies which governs the fund. Non-compliance may occur directly due to factors such as human error or system failure and can also occur indirectly due to amendment on the relevant regulatory frameworks, relevant laws, rules, and other legal practices affecting the fund. This risk may result in operational disruptions and potential losses to the fund.

- **Suspension of Redemption Request Risk**
  Having considered the best interests of unit holders, the redemption requests by the unit holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the fund's assets cannot be determined. In such case, unit holders will not be able to redeem their units and will be compelled to remain invested in the fund for a longer period of time than original timeline. Hence, their investments will continue to be subject to the risks inherent to the fund.

Specific risks associated to the Fund.

- **Stock Specific Risk**
  Prices of a particular stock may fluctuate 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. Any adverse price movements of such stocks will adversely affect the Fund's NAV.

- **Equity-related Securities Risk**
  The risk of the Fund's investment in equity-related securities such as rights and warrants, where the price movement is dependent on the price movement of the underlying equities is generally higher than the underlying equities as these equity-related securities are leveraged form of investment. The price of equity-related securities generally fluctuates more than the underlying equities and consequently may affect the volatility of the Fund's NAV. For example, warrants have a limited life and will depreciate in value as they approach their maturity date. If a warrant's exercise price is above the share price at any time during its remaining subscription period, the warrant will theoretically carry little value and warrants that are not exercised at the maturity date become worthless.

- **Islamic CIS Risk**
  The Fund may invest into Islamic CIS which the Islamic CIS's management company has absolute discretion over the management and operations control as well as investment strategy of such Islamic CIS. In the event of mis-management of the Islamic CIS due to factors such as incorrect market view adopted by the Islamic CIS's management company or non-compliance with the Shariah investment requirements by the Islamic CIS, the performance of the Islamic CIS will be adversely affected. This will further impact the performance of the Fund.

- **Private Equity Risk**
  The Fund may be subject to the risks inherent in private equity investment. The task of identifying good companies that may become successful and generate good capital gains is difficult. The future performance of any entity into which any part of the Fund is invested and therefore the value of the Fund's investment portfolio may be subject to many factors over which the Fund may have limited or no control.

- **Illiquidity Risk**
  The investment to be made by the Fund would be generally illiquid. The eventual liquidity of all investment of the Fund will be dependent upon the success of the realisation strategy proposed for each investment which could adversely be affected by a variety of risk factors. The period of time required to liquidate the Fund's assets cannot be predicted with certainty.

- **Concentration Risk**
  Concentration risk is the probability of loss arising from lack of diversification, investing with a single issuer. The strength of the issuer may be affected due to changes of financial performance, news of a possible merger or loss of key personnel of the issuer.

- **Country Risk**
  Investments of the Fund in any foreign countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the laws or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of the countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV or prices of Units to fall.

- **Credit and Default Risk**
  Credit risk relates to the creditworthiness of the issuers of the debt instruments and its expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the debt instrument. Default risk relates to the risk that an issuer of a debt instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the debt instruments. This could adversely affect the value of the Fund.

- **Profit Rate Risk**
  Profit rate risk refers to the impact of profit rate changes on the Islamic Deposits. Profit rate fluctuations affect the Islamic Deposits' returns of the Fund. Profit rates offered by the Financial Institutions will fluctuate according to the overnight rate policy determined by BNM and this has direct correlation with the Fund's investment in Islamic Deposits. The Fund's future reinvestment in Islamic Deposits will benefit from the higher profit rate and in the event of falling profit rates, the Fund's future investment in Islamic deposits will be reinvested at lower profit rates which in turn will reduce the Fund's potential returns.

- **Counterparty Risk**
  The Fund's placements of Islamic deposits and/or investments in Islamic money market instruments with Financial Institutions are subject to the risk of the counterparty. Counterparty risk also refers to the possibility that the counterparty being unable to make timely payments of interest and/or principal payment on the maturity date. This may then lead to a default in the payment and/or profit and ultimately, affect the NAV per Unit of the Fund.

- **Flexible Asset Allocation Risk**
  This Fund is a flexible asset allocation fund where the strategies employed to shift the asset mix between equities and fixed income, depends on the prevailing market outlook. The Manager's investment decision pertaining to the asset allocation may adversely affect the Fund's performance if the assessment concluded by the Manager is not consistent with the market outlook.

- **Valuation Risk Related to the Fund's Assets**
  The Fund's assets will consist of illiquid, unlisted and unquoted securities for which no public market exists, and for which no price quotation may be available from exchanges, brokers or other third party sources. Valuation of assets undertaken or provided by the Manager will be conclusive and binding on all investors. However, these valuations may not reflect the actual prices which would be realized upon a sale of a particular asset. Prospective investors should be aware that the valuation or pricing of certain asset classes, particularly hard-to-price assets such as illiquid, unlisted and unquoted securities, may result in subjective prices being applied to the Manager's calculations of the NAV of the Fund. This could materially affect the NAV of the Fund, particularly if the judgments of the Manager or its third party valuation agents regarding appropriate valuations or pricing is proven incorrect.

- **Unlisted Security Risk**
  The Fund may be subject to the risks inherent in unlisted investment. The Fund may be compelled to make investment decisions on the basis of financial information that will be less complete and reliable than that customarily available for listed securities. The future performance of any entity into which any part of the Fund is invested and therefore the value of the Fund's investment portfolio may be subject to many factors over which the Fund may have limited or no control.

- **Regulatory Risk**
  Regulatory risk refers to the possibilities where security, business, sector, or market may be materially impacted due to the changes in laws or regulations made by the government or a regulatory body. The adverse impact may include the increase of business operating expenses, more stringent regulatory requirements such as the regulatory requirement for the listing of IPO or issuance of private placement or any other regulations which may reduce the attractiveness or value of the investment which subsequently may result in a decline in NAV of the Fund.

- **Reclassification of Shariah Status Risk**
  This refers to the situation where the Shariah-compliant investments currently held by the Fund may be reclassified as Shariah non-compliant in the periodic review by the SAC of the SC or the Shariah Adviser of the Fund. In such circumstance, we are required to dispose of such investments immediately if the market value is above the investment cost. In the event the market value is below the investment cost, we may choose to hold these investments until the market value meets the investment cost. However, in the event we decide to dispose of these investments below the investment cost, the Fund will realise its losses and thus impact the NAV of the Fund.

  For further information of the risk, you may refer to "Shariah Investment Guidelines" issued by the Shariah Adviser on page 21 of this Information Memorandum on how the Shariah methodologies treat the investment gains and losses as a result of reclassification of Shariah status of a particular investment.

  The abovementioned risks which you should consider before investing into a wholesale fund should not be considered to be an exhaustive list.
  You should be aware that investments in the Fund may be exposed to other risks of an exceptional nature from time to time.

FEES & CHARGES

7. What are the fees and charges involved?

Entry Fee (Sales Charge)	Up to 4% of the net investment amount of the Fund.
Exit Fee	NIL
Annual Management Fee	Up to 2.00% per annum of the NAV of the Fund.

Annual Trustee Fee	Up to 0.07% per annum of the NAV of the Fund (excluding foreign custodian fees, if any).
Performance Fee	The Manager is entitled to a Performance Fee of up to 20% on the net total returns upon redemption or Capital Distribution, computed on each Unit Holder's account individually. For avoidance of doubt, the net total returns for each Unit Holder's account will be calculated by comparing the investment amount (including entry fee) to redemption or Capital Distribution value after adjusting and taking into consideration of all income distributions during the investment period.

How will I be notified of any increase in fees and charges?

- A written communication will be sent to unit holders to notify on the higher rate and its effective date;
- A supplementary or replacement Information Memorandum will be lodged and issued.

VALUATION AND EXITING FROM INVESTMENT

8. How often are valuations available?

The valuation of the assets of the Fund is carried out at the end of the Business Day.
The NAV per unit of the Fund will be published on the Manager's website at www.arecacapital.com

9. How can I invest in this investment?

Minimum Initial Investment	RM50,000 or such other amount at the Manager's discretion.
Minimum Additional Investment	RM10,000 or such other amount at the Manager's discretion.

Note: The Manager reserves the rights to accept or reject any application in whole or part thereof without assigning any reason.

10. How can I exit from this investment and what are the risks and costs involved?

Cooling-Off Rights	Not available.
Minimum Redemption	50,000 Units or such other lower number of Units at the Manager's discretion.
Minimum Balance	50,000 Units or such other number of Units at the Manager's discretion. We will, at our sole discretion, require you to redeem all the Units should the remaining balance Units in your account is less than the minimum balance.
Redemption Restriction	Investors should note that the Fund has a lock-in period of 36 months from the investment date. There is no exit fee or penalty as early redemption is not allowed. The redemption of units is subject to the liquidity of the Fund and its underlying investments.
Redemption Payment	We will pay you within seven (7) Business Days upon our receipt of the duly completed original Redemption form. However, for the Fund, it is our general Redemption policy to make payment within three (3) Business Days (T+3 days). Please note that for third party distributors such as IUTA, the Redemption payment could be longer, however it will still be within seven (7) Business Days as aforementioned. Redemption proceeds will be only paid to the principal holder, unless requested by the principal holder to pay to the Jointholder. We do not pay to any third-party.
Switching Facility	Not available.

Transfer Facility	Unit Holders are permitted to transfer part or all of their Units in the Fund to their immediate family members by completing a transfer form. However, for the transfer of Units to other investors, it is subject to the discretion of the Manager and the Manager reserve the rights to reject the transfer without assigning any reason. Transfers from corporate accounts to individual accounts are not permitted. You must submit the completed transfer form before the cut-off time on any Business Day. We will process your transaction on the next Business day if we receive your application after the cut-off time. Please note that the person who is in receipt of the Units must be a Sophisticated Investor as well.
Cut-Off time	All completed transaction forms and investment notice must be submitted to the Manager before the cut-off time, on any Business Day. We will process your transaction on the next Business Day if we receive your application after the cut-off time. Distributors may impose an earlier cut-off time if you purchase the Units through our distributors. Redemption proceeds will only be credited to your bank account after we receive your original Redemption form. Please refer to our company website, www.arecacapital.com for the cut-off time.

For more information, please refer to the Information Memorandum dated 18 June 2026.

CONTACT INFORMATION

11. Who should I contact for further information or to lodge a complaint?

For enquiries/further information, please contact:

Head Office	**Areca Capital Sdn Bhd (200601021087 (740840-D))** 107, Blok B, Pusat Dagangan Phileo Damansara 1, No 9, Jalan 16/11, Off Jalan Damansara, 46350 Petaling Jaya, Selangor. Tel: 603-7956 3111 Fax: 603-7955 4111 Website: www.arecacapital.com E-mail: invest@arecacapital.com	
Branches	**Pulau Pinang** **Tel: 604-210 2011 Fax: 604-210 2013**	**Malacca** **Tel: 606-282 9111 Fax: 606-283 9112**
	Ipoh **Tel: 605-249 6697 Fax: 605-249 6696**	**Kuching** **Tel: 082-572 472**
	Johor Bharu **Tel: 07-336 3689**	**Kota Kinabalu** **Tel: 088-276 757**

1. For internal dispute resolution, you may contact:
   Areca Capital Sdn Bhd – Investor Care: 03-7956 3111

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Ombudsman Service (FMOS):
   (a) By fax / email / post to: Chief Executive Officer
   Financial Ombudsman Service (FMOS):
   14th Floor, Main Block, Menara Takaful Malaysia,
   No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
   Tel: 03-2272 2811 Fax: 03-22721577
   Website: www.fmos.org.my

   (b) Walk in: Financial Ombudsman Service (FMOS):
   14th Floor, Main Block, Menara Takaful Malaysia,
   No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

3. You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with (FMOS). To make a complaint, please contact the Securities Commission Malaysia's Investor Affairs & Complaints Department:
   (a) via phone to the Aduan Hotline at : 03-6204 8999
   (b) via fax to : 03-6204 8991
   (c) via e-mail to : aduan@seccom.com.my
   (d) via online complaint form available at www.sc.com.my
   (e) via letter to : Investor Affairs & Complaints Department
   Securities Commission Malaysia
   No. 3 Persiaran Bukit Kiara, Bukit Kiara
   50490 Kuala Lumpur

4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
   (a) via phone to : 03-2092 3800
   (b) via fax to : 03-2093 2700
   (c) via e-mail to : complaints@fimm.com.my
   (d) via online complaint form available at www.fimm.com.my

(e) via letter to : Legal, Secretariat & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-01, 6th Floor Wisma Tune
No. 19 Lorong Dungun, Damansara Heights
50490 Kuala Lumpur

GLOSSARY

Business Day	A day on which Bursa Malaysia Securities Berhad, the stock exchange managed or operated by Bursa Malaysia Securities Berhad, is open for trading;
Deed(s)	The deed in relation to the Fund and any other supplemental deeds that may be entered into between the Manager and the Trustee;
Financial Institution(s)	If the institution is in Malaysia – i. licensed bank; ii. licensed investment bank; or iii. licensed Islamic bank. If the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised to provide financial services by the relevant banking regulator; "licensed bank" has the same meaning as given under the Financial Services Act 2013; "licensed investment bank" has the same meaning as given under the Financial Services Act 2013; "licensed Islamic bank" means a bank licensed under the Islamic Financial Services Act 2013;
Fund	Areca i-Strategic Income Fund 2;
Guidelines	Guidelines on unlisted Capital Market Products Under the Lodge and Launch Framework as may be amended from time to time;
Islamic CIS	Islamic collective investment schemes which include Islamic exchange traded funds;
Islamic Deposits	Means a sum of money accepted or paid in accordance with Shariah - (a) on terms under which it will be repaid in full, with or without any gains, return or any other consideration in money or money's worth, either on demand or at a time or in circumstances agreed by or on behalf of the person making the payment and person accepting it; or (b) under an agreement, on terms whereby the proceeds under the arrangement to be paid to the person paying the sum of money shall not be less than such sum of money; but excludes money paid bona fide – (i) by way of an advance or a part payment under a contract for the sale, hire or other provision of property or services, and is repayable only in the event that the property or services are not in fact sold, hired or otherwise provided; (ii) by way of security for the performance of a contract or by way of security in respect of any loss which may result from the non-performance of a contract; (iii) without limiting paragraph (ii), by way of security for the delivery up or return of any property, whether in a particular state of repair or otherwise; and (iv) in such other circumstances, or to or by such other person, as set out in schedule 2 of the Islamic Financial Services Act 2013;
Islamic Liquid Assets	Means any Shariah-compliant permitted investment capable of being converted into cash within seven (7) days;
Information Memorandum	Information Memorandum in relation to the Fund and includes any supplemental or replacement Information Memorandum;
IUTA	Institutional Unit Trust Scheme Adviser;
Jointholder	A Sophisticated Investor who holds Units together with another Sophisticated Investor(s);
Manager/We/Us	Areca Capital Sdn Bhd;
Medium to Long Term	A period of two(2) years or more;
NAV	The net asset value of the Fund, which is the value of all the assets of the Fund less the value of all liabilities of the Fund at the valuation point;

NAV per Unit	The NAV of the Fund divided by the total number of Units in circulation of the Fund at the valuation point;
Redemption	The repurchase by the manager of the Units owned by the Unit Holders upon a proper redemption request;
RM	Means Ringgit Malaysia;
SAC of SC	Refers to Shariah Advisory Council of the Securities Commission Malaysia;
SC	The Securities Commission Malaysia which was established under the Securities Commission Malaysia Act 1993;
Shariah	Means Islamic law derived primarily from the Quran and Hadith. For the avoidance of doubt, in the context of Islamic finance, it refers to the principles and rulings in Islamic law as determined by: • the Shariah Adviser; and • the Shariah Advisory Council of the Securities Commission Malaysia and/or Bank Negara Malaysia, whether such Shariah principles are determined, ascertained, or stated in the form of any regulations, guidelines, rulings or any other authoritive form, as the case may be;
Shariah Adviser	Refers to Masryef Advisory Sdn. Bhd. [201901030636 (1339966-H)];
Shariah-compliant Investments	Means an investment that operates in accordance with the principles of Islamic finance and Shariah law, as determined by a qualified Shariah Adviser. This includes adherence to prohibitions against riba (interest), gharar (excessive uncertainty), maysir (gambling), and investments in non-halal activities, and requires the use of Shariah-compliant contracts such as Murabahah (cost-plus sale), Mudarabah (profit-sharing), Musharakah (joint venture), and Ijarah (leasing);
Sophisticated Investor(s)	Refers to: (a) any person who is determined to be a sophisticated investor under: (i) the Guidelines on Categories of Sophisticated Investors issued by the SC; or (ii) any relevant laws/guidelines for wholesale funds; or (b) any person who acquires any capital market product specified under the Guidelines where the consideration is not less than RM250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise;
Trustee	RHB Trustees Berhad and includes its permitted assigns and successors in title;
Units	Units of the Fund and includes a fraction of a unit of the Fund; and
Unit Holder/You	A Sophisticated Investor for the time being who is registered pursuant to the Deed as a holder of Units of a Class of Units, including a Jointholder.