MUAMALAT-i GLOBAL REAL ESTATE INVESTMENT TRUST FUND

("the Fund")

Date of Issuance: 18 August 2026

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Muamalat Invest Sdn. Bhd. ("MISB") and they collectively and individually accept full responsibility for the accuracy of the information contained herein and confirm, having made all enquiries which are reasonable in the circumstances, that to the best of their knowledge and belief, there are no false or misleading statements, or omission of other facts which would make any statement in this Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund, and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Product Highlights Sheet.

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

This Product Highlights Sheet only highlights the key features and risks of the Muamalat-i Global Real Estate Investment Trust Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

1. What is Muamalat-i Global Real Estate Investment Trust Fund?

The Fund is a Shariah-compliant mixed assets unit trust fund that seeks to provide income and potential capital growth by investing globally in a portfolio of assets comprising Shariah-compliant real estate investment trusts ("REITs"), Shariah-compliant real estate related equities and Shariah-compliant equity-related securities related to the global real estate sector, and Islamic liquid assets, including Islamic money market instruments, Islamic deposits and/or Islamic money market funds.

2. Fund Suitability

The Fund is suitable for Unit holders who:

- seek investment exposure through a diversified portfolio of Shariah-compliant REITs, Shariah-compliant real estate related equities and Shariah-compliant equity-related securities related to the global real estate sector;
- seek regular income and potential capital appreciation in the medium to long term; and
- have a moderate to high risk-tolerance.

3. Investment Objective

The Fund aims to provide income and potential capital growth by investing primarily in a portfolio of Shariah-compliant REITs, Shariah-compliant real estate related equities and Shariah-compliant equity-related securities related to the global real estate sector.

Any material change to the investment objective of the Fund would require the Unit Holders' approval.

4. Key Product Features

Fund Type	Income and Growth
Fund Category	Shariah-compliant Mixed-Assets (Real Estate)
Fund's Domicile	Malaysia
Base Currency	RM
Islamic Concept of the Fund	The Fund will be managed in accordance with the Shariah concept of *Wakalah Bil Istithmar* which refers to an investment agency contract whereby the investor *(Muwakkil)* appoints MISB *(Wakil)* as the investment manager to undertake investment activities on behalf of the investor. MISB acts in dual capacity - as the agent in accepting deposits from the investors and the investment manager in carrying out Shariah-compliant investment activities as agreed by the parties.
Manager	Muamalat Invest Sdn. Bhd.
Trustee	Maybank Trustees Berhad
Shariah Advisor	Bank Muamalat Malaysia Berhad
Performance Benchmark	Target return of 6% per annum. ***Notes:*** *(1) The risk profile of the Fund is different from the risk profile of the performance benchmark.* *(2) The performance benchmark of the Fund is used to measure the performance of the Fund only.* *(3) The performance benchmark is not intended to represent or be indicative of the Fund's actual or expected returns and does not constitute a guarantee or assurance of performance. The Fund's returns may vary and are subject to market conditions and investment risks.*

Investment Policy and Strategy	The Fund will invest 70% to 80% of its NAV in listed Shariah-compliant REITs globally. REITs are securities in a trust structure that invest in income-producing real estate through properties or premises, and are typically required to distribute nearly all of their income to investors. The Fund will invest in listed Shariah-compliant REIT across various property sub-sectors, including but not limited to commercial, retail, industrial and logistics, healthcare, hospitality and data centers. The Fund will also invest 10% to 30% of its NAV in Shariah-compliant equities and Shariah-compliant equity-related securities related to the global real estate sector. The Shariah-compliant equity-related securities that the Fund may invest in include rights issues and Shariah-compliant warrants that are capable of being converted into new shares of the same issuing companies. The Fund adopts an actively managed strategy that seeks to identify listed Shariah-compliant REITs and real estate-related Shariah-compliant equities and Shariah-compliant equity-related securities which are expected to benefit from medium to long-term structural trends such as digitalisation, growth in e-commerce activities, healthcare demand and infrastructure modernisation. The Manager may dynamically allocate the Fund's exposure across geographical markets and property sub-sectors based on macroeconomic conditions, global profit rate trends and the attractiveness of investment opportunities across different markets and sectors. The investment opportunities of individual holdings will be identified after reviewing the macroeconomic trends and the outlook of the listed Shariah-compliant REIT markets in the respective countries. The Manager will target listed Shariah-compliant REITs with a track record of income distribution and potential for capital growth. In evaluating the suitability of a listed Shariah-compliant REIT, the Manager will review key attributes, including but not limited to the quality of the underlying properties of the listed Shariah-compliant REIT, the track record of the listed Shariah-compliant REIT's manager, the investment portfolio, the financial strength, the occupancy levels, the tenant profile, the lease structure, the operating cost structure and its distribution yield. The countries and markets in which the Fund may invest include, but are not limited to, the U.S., Europe, and Asia-Pacific, and are listed or traded under the rules of an Eligible Market. The remainder of the Fund's NAV will be invested in Islamic liquid assets, which consist of Islamic money market instruments, placements in Islamic deposits and/or Islamic money market funds for liquidity purposes. <u>Temporary Defensive Position</u> In the event of adverse or volatile market conditions, the Manager may undertake temporary defensive positions by holding a higher proportion or 100% of the Fund's NAV in Islamic liquid assets (for up to six (6) months in order to optimize the portfolio position) that may result in a deviation from the Fund's strategic asset allocation strategy. The increase in cash holdings and adjustment of the Fund's asset allocation towards Islamic liquid assets are intended for risk management purposes and will be implemented in accordance with the Manager's internal governance and approval processes.
Launch Date	18 August 2026
Sales Charge	Up to 5.00% of the NAV per Unit.
Redemption Charge	The Manager does not intend to impose any redemption charge.
Transfer Fee	RM50.00 per transfer.

Switching Fee	A switching fee will be imposed on Unit Holders switching between funds under management (that allow switching). A switching fee of RM25.00 will be imposed and deducted from the redemption amount of the Units to be switched for a switch between funds that impose a similar sales charge or a switch to a fund that impose a lower sales charge. Unit Holders switching to a fund that imposes a higher sales charge will pay the difference in sales charge which is deductible from the redemption amount of the Units to be switched.
Management Fee	The management fee imposed is up to 1.50% per annum of the NAV of the Fund calculated and accrued on a daily basis. *Note:* *(1) Please refer to Section 3.1.3 (of the Prospectus) – Computation of NAV and NAV per Unit on the illustration of the calculation of management fee.* *(2) Please refer to the Manager's website, https://www.muamalat.com.my/about-us/muamalat-invest-sdn-bhd/ for the actual management fee of the Fund.*
Trustee Fee	The trustee fee imposed is 0.05% per annum of the NAV of the Fund, subject to a minimum fee of RM12,000 per annum, calculated and accrued on a daily basis (excluding foreign custodian fees and charges). *Note:* *Please refer to Section 3.1.3 (of the Prospectus) – Computation of NAV and NAV per Unit on the illustration of the calculation of trustee fee.*
Minimum Initial Investment	RM500.00*
Minimum Additional Investment	RM100.00*
Minimum Unit Holdings	500 Units*
**or such other lower amount or number of Units as we may decide from time to time.*	
YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.	
Distribution Policy	The Fund seeks to distribute income at least once a year.

5. Asset Allocation

Asset Type	% of the Fund's NAV
Shariah-compliant listed REITs	70% to 80%
Shariah-compliant equities and Shariah-compliant equity-related securities related to the global real estate sector	10% to 30%
Islamic money market instruments, Islamic deposits and/or Islamic money market funds	the remainder

6. Key Risks

Specific Risks of Investing in the Fund

Shariah-compliant REITs related Risk –

(i) Regulatory Risk – Shariah-compliant REITs are subject to specific legal and regulatory frameworks in each jurisdiction in which they are established and listed. The qualification criteria, distribution requirements, leverage limits, asset composition tests and tax treatment of Shariah-compliant REITs vary significantly across the U.S., European and Asia-Pacific markets. Changes to the regulatory framework governing the Shariah-compliant REITs in any jurisdiction could adversely affect a Shariah-compliant REIT's operations, tax efficiency and distribution capacity. A Shariah-compliant REIT's failure to maintain its qualifying status in its jurisdiction of establishment could result in the loss of preferential tax treatment, leading to a significant reduction in distributions and a decline in the market value of the Shariah-compliant REIT's securities. Such developments would adversely affect the NAV of the Fund. The Manager will monitor the regulatory compliance status of Shariah-compliant REITs held in the portfolio and will conduct extensive research in each target market to identify and assess regulatory risks on an ongoing basis.

(ii) Shariah-compliant REITs Governance Risk – Governance failures of the Shariah-compliant REITs held by the Fund which include related-party transaction abuses, inadequate disclosure, conflicts of interest between Shariah-compliant REIT managers and unit holders, excessive management fees, aggressive financial reporting or fraudulent misrepresentation could materially and adversely affect the value of a Shariah-compliant REIT's securities. Discovery of governance failures at a Shariah-compliant REIT held by the Fund may lead to significant and sudden declines in the market value of that Shariah-compliant REIT's securities, trading halts, regulatory investigations and, in severe cases, investor losses from fraud or misappropriation. The Manager will incorporate governance assessment as part of the investment due diligence process and ongoing portfolio monitoring, with a preference for Shariah-compliant REITs with transparent governance structures, independent board oversight, and strong regulatory track records.

(iii) Property Valuation Risk –The value of a Shariah-compliant REITs' portfolio is primarily derived from the value of its underlying real estate assets. Property valuations are inherently subjective and dependent upon prevailing market conditions, comparable transaction evidence, capitalisation rates, occupancy rates and the physical condition of the properties. Valuations may be significantly affected by macroeconomic conditions including economic recessions, rising interest rates, and structural shifts in demand for specific property types. A decline in property values will reduce the net asset value of the Shariah-compliant REITs held by the Fund and may cause the market price of Shariah-compliant REIT securities to fall, leading to a decline in the NAV of the Fund. Downward revaluations may also affect a REITs' ability to refinance its debt obligations on favourable terms. The Manager will assess property valuations and portfolio quality metrics of target Shariah-compliant REITs as part of the investment selection process, focusing on Shariah-compliant REITs with high-quality, well-located assets in resilient property sub-sectors.

(iv) Sector-Specific Property Risks – The Fund may invest in Shariah-compliant REITs across various property sub-sectors, including but not limited to commercial office, retail, industrial and logistics, healthcare, hospitality and data centers. Each sub-sector is subject to its own specific risk factors:

- Offices: Structural decline in office demand due to hybrid and remote working arrangements; elevated vacancy rates in major markets; high tenant incentive packages required to secure leases.
- Retail: Ongoing shift to e-commerce reducing foot traffic and rental reversions in shopping malls; tenant restructurings and insolvencies.
- Industrial and Logistics: Supply chain reconfiguration risks; speculative development creating over supply; land availability constraints.
- Healthcare: Regulatory changes affecting healthcare operators; reimbursement rate risks affecting healthcare real estate tenants; ageing demographics presenting long-term tailwinds but near-term operational risks.
- Hospitality: Highly cyclical demand; exposure to global travel disruptions, pandemics and geopolitical events affecting travel.
- Data Centers: High capital expenditure requirements; rapid technological change; power supply and environmental constraints.

Any adverse developments in any property sub-sector to which the Shariah-compliant REIT that the Fund has significant exposure may materially and adversely affect the Shariah-compliant REIT and in turn the NAV of the Fund. The Manager will seek diversification across Shariah-compliant REITs focusing on specific property sub-sectors and will actively monitor sub-sector dynamics as part of ongoing portfolio management.

(v) Restricted Shariah-compliant REITs Investment Universe Risk – The Shariah-compliant REITs investment universe is smaller than the broader conventional REITs investment universe. The Fund's investment options are limited to Shariah-compliant REITs that have passed Shariah screening criteria, which exclude non-Shariah-compliant REITs. The restricted investment universe may limit the Manager's ability to fully diversify the investment portfolio of the Fund, take advantage of certain investment opportunities, or exit positions as readily as a conventional fund. During periods where Shariah-compliant REITs underperform the broader REIT universe, the Fund's returns may lag behind comparable conventional REIT funds. The Manager has fewer securities to choose from in constructing an optimal portfolio, which may affect risk-adjusted returns.

(vi) Taxation Risk/ Withholding Tax Risk – The Fund's investment portfolio may be subject to taxation resulting, for example, from income or realised capital gains attributable to certain portfolio securities which the Fund invests in. In certain cases, a double-taxation treaty may exist and serve to eliminate or ameliorate the effect of such taxation. In other cases, no such double-taxation treaty may exist. Investments in foreign REITs may be subject to foreign taxes, including withholding taxes on income distributions and/or disposal proceeds, based on the tax laws and regulations of the relevant jurisdictions. Such tax treatment may change from time to time and may affect the Fund's returns. In general, these taxes will neither be refundable nor subject to reduction under an income tax treaty between the country of source and the country of residence of the Fund. No assurance can be given that applicable tax laws and interpretations thereof will not be changed or amended in the future in a manner that will adversely affect the NAV of the Fund.

In addition, the Fund (through the Manager or its agents) may need to request for certain information from an investor for it to avoid certain withholding taxes if requested by foreign tax authorities. Unit Holders should seek their own tax advice on their tax position with regard to their investment in the Fund.

Real estate related securities Risk – The performance of real estate related securities depends heavily on the value of its underlying real estate and is susceptible to various market factors, which includes but not limited to economic condition, property vacancy rates, development or construction of new property around the particular area and/or political or regulatory occurrences that affect the real estate business operations and taxation. As such, the NAV of the Fund may be adversely affected should there be a negative development in the factors mentioned above. The Manager seeks to mitigate this risk by investing diversely across the countries.

Concentration Risk – As the Fund invests at least 70% of its assets in Shariah-compliant REITs globally, investors should be aware of two concentration risks. First, by focusing on REITs as an asset class, the Fund's performance is closely tied to the real estate market. Factors such as rising interest rates, falling property valuations and weak occupancy rates can weigh heavily on REITs returns and because the Fund is concentrated in this space, such downturns will affect the Fund more acutely than a broadly diversified fund would be. Second, limiting investments to Shariah-compliant REITs narrows the investable universe considerably. This reduces the Manager's ability to diversify or to reposition the portfolio when market conditions change. There is also the risk that a Shariah-compliant REIT currently held by the Fund loses its Shariah-compliant status following a periodic Shariah review, which would require the Manager to sell that holding resulting in opportunity loss.

The Manager will seek to diversify within the permitted investment parameters by investing across multiple geographies (US, Europe, Asia-Pacific), various real estate sub-sectors (e.g. commercial, industrial, healthcare, logistics, data centers) and a range of issuers. The 10% to 30% of the NAV of the Fund's allocation to real estate related Shariah-compliant equities and Shariah-compliant equity-related securities also provides complementary exposure to real estate-related businesses beyond the Shariah-compliant REITs structure.

Income Distribution Risk – While Shariah-compliant REITs are generally structured to distribute a high proportion of their taxable income to investors, there is no assurance that the Fund will receive regular income distributions from its Shariah-compliant REIT holdings, nor that the Fund will distribute income to Unit Holders in any particular period. The level and frequency of income distributions from the Fund may vary from period to period or may not be made at all, which may not meet the income expectations of investors seeking regular distributions. The Manager will target Shariah-compliant REITs with established distribution track records. Unit Holders are advised that income distributions are not guaranteed and are subject to the Fund's distributable income position.

Stock Specific Risk – Prices of a particular Shariah-compliant stock/equity 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 Shariah-compliant stock/equity will adversely affect the Fund's NAV.

Country Risk – Shariah-compliant investments of the Fund in any 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 such countries may adversely affect the value of the Shariah-compliant investments undertaken by the Fund in those affected countries. This in turn may cause the Fund's NAV or prices of Units to fall.

Currency Risk – As the Shariah-compliant investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the Shariah-compliant investments are denominated may have an impact on the value of these Shariah-compliant investments. Investors should be aware that if the currencies in which the Shariah-compliant investments are denominated depreciate against the base currency of the Fund, this will have an adverse effect on the Fund's NAV in the base currency of the Fund and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the Shariah-compliant investment.

Equity-related Securities Risk – The risk of investing in Shariah-compliant equity-related securities is generally higher than their underlying Shariah-compliant equities. The Fund may invest in Shariah-compliant equity-related securities such as Shariah-compliant warrants and, rights issues which are capable of being converted into new shares of the company that issued the Shariah-compliant warrants and rights issues. The price of Shariah-compliant warrants and rights issues are typically linked to the underlying Shariah-compliant stock. However, the price and performance of such Shariah-compliant warrants will generally fluctuate more than the underlying Shariah-compliant stocks because of the greater volatility of the Shariah-compliant warrants market. Generally, as the Shariah-compliant warrants have a limited life, they will depreciate in value as they approach their maturity date, assuming that all other factors remain unchanged. Shariah-compliant warrants that are not exercised at maturity will become worthless and negatively affect the Fund's NAV.

Emerging Market Risk – Investments in emerging markets may involve additional risks compared to developed markets, including greater political, economic and regulatory uncertainties, lower market liquidity and higher volatility. These factors may adversely affect the value of the Fund's investments and may result in greater fluctuations in the Fund's NAV.

Profit Rate Risk – As the Fund invests in Islamic money market instruments and makes placements in Islamic deposits, the Fund is subject to profit rate risk. Islamic money market instruments will generally increase in value when profit rates fall and decrease in value when profit rates rise. Profit rate risk is the chance that such movements in profit rates will negatively affect the value of Islamic money market instruments. Profit rate movements affect the returns of Islamic deposits as well. In an environment of falling profit rates, the Fund's future placements in Islamic deposits would be reinvested at lower profit rates, which in turn will reduce the potential returns of the Fund. Changes in profit rates may influence the Fund's return and may positively or negatively affect the NAV of the Fund on a daily basis.

Reclassification of Shariah Status Risk – The risk that the currently held Shariah-compliant securities in the portfolio of the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC, the Shariah Advisor or the Shariah boards of the relevant indices. If this occurs, the Manager will take the necessary steps to dispose of such securities. There may be opportunity loss to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant securities. The value of the Fund may also be adversely affected in the event of a disposal of the Shariah non-compliant securities at a price lower than the investment cost.

Suspension of Redemption Risk – The Manager may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the redemption of Units due to exceptional circumstances where there is good and sufficient reason to do so, for example, where the market value or fair value of a material portion of the Fund's investment cannot be determined. Upon suspension, the Fund will not be able to pay Unit Holders' redemption proceeds in a timely manner (i.e., within seven (7) Business Days from the date on which the Units are redeemed in normal circumstances) and Unit Holders will be required to remain invested in the Fund for a longer period of time than the stipulated redemption timeline. Hence, Unit Holder's investments will continue to be subjected to the risk factors inherent to the Fund.

Temporary Defensive Position Risk – The Manager may adopt a temporary defensive position, including holding up to 100% of the Fund's NAV in Islamic liquid assets under adverse market conditions. During such periods, the Fund may not achieve its investment objective.

IT IS IMPORTANT TO NOTE THAT INVESTMENT-RELATED EVENTS ARE INHERENTLY UNPREDICTABLE, AND IT IS NOT POSSIBLE TO ELIMINATE ALL RISKS. UNIT HOLDERS ARE STRONGLY ADVISED TO READ THE ENTIRE PROSPECTUS. WHEN NECESSARY, UNIT HOLDERS SHOULD CONSULT PROFESSIONAL ADVISERS TO FULLY ASSESS AND UNDERSTAND THE RISKS INVOLVED.

PLEASE BE AWARE THAT THE LIST OF RISKS PROVIDED ABOVE IS NOT EXHAUSTIVE.

FOR MORE DETAILS, PLEASE REFER TO SECTION 1.2 IN THE PROSPECTUS FOR THE GENERAL RISKS OF INVESTING IN THE FUND AND THE SPECIFIC RISKS OF INVESTING IN THE FUND.

Note: If your investments are made through an institutional unit trust scheme adviser ("Distributor") which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the Deed and as a result, your rights as an investor may be limited. Accordingly, the Manager will only recognize the Distributor as a unit holder of the Fund and the Distributor shall be entitled to all the rights conferred to it under the Deed.

7. Valuation of the Fund

The Fund is valued once every Business Day after the close of the market in which the portfolio of the Fund is invested for the relevant day but not later than the end of the next Business Day.

As such, the daily price of the Fund for a particular Business Day will not be published on the next Business Day but will instead be published two (2) Business Days later (i.e. the price will be two (2) days old).

8. Exiting from Investment

Submission of Redemption Request	Unit Holders may redeem their investments in the Fund by completing the prescribed redemption request form and returning it to the Manager on any Business Day prior to the cut-off time of 4.00 p.m. on the Business Day. This form is available at the office of the Manager and our authorised distributors.
Payment of Redemption Proceeds	Redemption proceeds will be paid within seven (7) Business Days from the date on which the redemption request is received by the Manager, PROVIDED that the written redemption request is received in good and proper form by the Manager before the cut-off time on that Business Day.

9. Contact Information

I. *For internal dispute resolution, you may contact us:*

- ***a.*** *via phone to : 603 – 2615 8175 / 8176*
- ***b.*** *via email to : misb@muamalat.com.my*
- ***c.*** *via letter to :* ***MUAMALAT INVEST SDN. BHD. 199601012286 (384635-P)***
  4th Floor, Menara Bumiputra
  No. 21, Jalan Melaka
  50100 Kuala Lumpur

II. *If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):*

- ***a.*** *via phone to : 603 – 2272 2811*
- ***b.*** *via the FMOS Dispute Form available at https://www.fmos.org.my/en/*
- ***c.*** *via letter to : Financial Markets Ombudsman Service*
  Level 14, Main Block
  Menara Takaful Malaysia

No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

III. *You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:*

- ***a.*** *via phone to : 603 – 6204 8999 (Aduan hotline)*
- ***b.*** *via fax to : 603 – 6204 8991*
- ***c.*** *via email to : aduan@seccom.com.my*
- ***d.*** *via the online complaint form available at www.sc.com.my*
- ***e.*** *via letter to : Consumer & Investor Office*
  Securities Commission Malaysia
  No 3 Persiaran Bukit Kiara
  Bukit Kiara
  50490 Kuala Lumpur

IV. *Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:*

- ***a.*** *via phone to : 603 – 7890 4242*
- ***b.*** *via email to : complaints@fimm.com.my*
- ***c.*** *via the online complaint form available at www.fimm.com.my*
- ***d.*** *via letter to : Complaints Bureau*
  Legal & Regulatory Affairs
  Federation of Investment Managers Malaysia
  19-06-1, 6th Floor, Wisma Capital A
  No. 19, Lorong Dungun
  Damansara Heights
  50490 Kuala Lumpur

DEFINITIONS

BMMB or Shariah Advisor	:	refers to Bank Muamalat Malaysia Berhad (Registration No. 196501000376 (6175-W)), the Shariah advisor appointed for the Fund and includes its permitted assigns, successors in title and any replacement Shariah advisor;
Bursa Malaysia	:	means the stock exchange managed or operated by Bursa Malaysia Securities Berhad;
Business Day(s)	:	means a day on which Bursa Malaysia is open for trading and/or banks in Kuala Lumpur are open for business;
Deed	:	means the principal deed dated 16 July 2026 entered into between the Manager and the Trustee in respect of the Fund and any supplemental deeds(s) thereto;
Eligible Market		means an exchange, government securities market or an OTC market: (a) that is regulated by a regulatory authority of that jurisdiction; (b) that is open to the public or to a substantial number of market participants; and (c) on which financial instruments are regularly traded;
Fund	:	means the Muamalat-i Global Real Estate Investment Trust Fund;
Islamic deposits	:	has the same meaning assigned to it in the Islamic Financial Services Act 2013;
Islamic money market instruments	:	means: (a) Islamic Investment Accounts; (b) Islamic Negotiable Instruments; (c) Islamic repurchase agreement; and (d) Islamic Commercial Papers;
long term	:	means a period of more than 5 years;
Manager, MISB, we, us or our	:	refers to Muamalat Invest Sdn. Bhd. (Registration No. 199601012286 (384635-P)), the management company of the Fund and includes its permitted assigns and successors in title and any replacement management company of the Fund;
medium to long term	:	means a period of three (3) to five (5) years or more.
Net Asset Value (NAV)	:	means the value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation;
NAV per Unit	:	means the NAV of the Fund divided by the number of Units in circulation, at a particular valuation point;
OTC	:	means over-the-counter;
Prospectus	:	means the prospectus of the Fund including any supplementary or replacement prospectus of the Fund, as the case may be;
REITs	:	means a unit trust scheme or collective investment scheme that invests or proposes to invest primarily in income-generating real estate;
RM or MYR	:	means Ringgit Malaysia, the official currency of Malaysia;
SAC	:	means Shariah Advisory Council;

SC	:	means the Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993;
Shariah	:	means Islamic law, originating from the Qur`an (the holy book of Islam), and its practices and explanations rendered by the Prophet Muhammad (PBUH) (Sunnah) and Ijtihad of ulama (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit);
Trustee	:	refers to Maybank Trustees Berhad (Registration No. 196301000109 (5004-P)), the trustee appointed for the Fund and includes its permitted assigns and successors in title and any replacement trustee of the Fund;
Unit(s)	:	means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a Unit of the Fund;
Units in circulation	:	means Units created and fully paid for and which has not been cancelled and is the total number of Units issued at a particular valuation point;
Unit Holder(s)	:	means a registered holder of a Unit or Units of the Fund including any jointholder whose name appears in the Manager's register of Unit Holders; and
U.S.	:	means the United States of America.