

How Do I Start An Investment ?

The Basics

Is there a minimum initial investment?

You can start off with an investment of minimum RM1,000 (Ringgit Malaysia One Thousand) only.

What about subsequent investments?

You can make additional investments, the minimum being RM200 (Ringgit Malaysia Two Hundred) only.

There is no maximum limit to the number of units or amount you can invest.

Illustration:

Assuming you make an application to invest RM1,000 in the Fund.
The Selling Price per Unit on the following day after your application is received by the Manager is RM0.50.

Therefore, the units credited to your account is:

$$\frac{\text{Amount Invested}}{\text{Selling Price per Unit}} = \frac{\text{RM1,000}}{\text{RM0.50}} = 2,000 \text{ units}$$

You are required to complete an application form which is available at any of the Manager's offices or BHL Bank's branches (*please refer to the list of the Manager's offices and BHL Bank's branches on pages 47-49*).

Term of the Fund

The duration of the Fund is indefinite. However, the Deed provides for a number of circumstances under which the Trustee may terminate the Fund.

Recognition as Unitholder

You will be recognised as an Unitholder upon being registered and registration will take effect only after application form and monies are received.

Can I use my EPF funds to invest with BPTMB?

Yes.

How can I redeem my investment?

You may redeem your units at any time by simply completing the Redemption Form and returning it to any of the Manager's offices or BHL Bank's branches (*as listed on pages 47-49*) on any Business Day.

On receiving your request, the Manager will repurchase the units at the Redemption Price which is quoted in the major daily newspapers on the following Business Day.

Illustration:

Assuming that you have requested the Manager to repurchase One Thousand Units (1,000) of your investment. The Redemption Price per Unit quoted on the following Business Day upon receipt of your request was RM0.50.

$$\begin{aligned}\text{Redemption Proceeds} &= \text{Number of Units Redeemed} \times \text{Redemption Price per Unit} \\ &= 1,000 \text{ units} \times \text{RM0.50} \\ &= \text{RM500.00}\end{aligned}$$

The Manager shall remit the redemption proceeds to the unitholder within ten (10) days from the date the repurchase request is received by the Manager.

The Trustee has the right to suspend the repurchase of units by the Manager in a situation where it is impractical for the Manager to calculate the Net Asset Value and provided the Trustee considers it to be in the interest of Unitholders to do so. In canceling units subject to a repurchase request, the Trustee may consider it contrary to the interests of Unitholders for investments of the Fund to be sold and where investments cannot be liquidated at an appropriate price or terms. Accordingly, the Trustee should suspend the repurchase of units and call for a Unitholders' meeting on the next course of action.

How much can I redeem?

You may redeem any amount of units. However, the Manager shall not be bound to comply with any request to partially repurchase units if the effect thereof would be that you hold less than one thousand (1,000) units.

Is there a restriction on the frequency for redemption?

No.

Communication With Investors

Confirmation Advice Slips

Each time you purchase units, a Confirmation Advice Slip is sent out to you by ordinary post.

Statements of Account

A statement summarising all transactions effected within each calendar year ending 31 December will be generated and sent to you.

Financial Reports

You will be informed of the Fund's performance through an audited annual report for the financial year end of the fund and an unaudited interim report (applies to a six-month period). The reports will be sent to you within 2 months of the two stated periods.

Newspaper

The Manager publishes the Fund's Selling/Redemption Prices of units and the Net Asset Value per unit in at least one national Bahasa Melayu and one national English newspaper daily.

Newsletter

You will receive a half-yearly newsletter, Investment Touch (inTouch) which keeps you informed of your investment's progress and updates you on the economy and the share market performance.

Who do I contact for clarification or further information?

You can seek the assistance of the Customer Service personnel at 03-77262088 ext. 7 on Fund related issues at the Manager's Head Office, regional offices (Mondays to Fridays from 9.00 a.m. to 5.30 p.m) or alternatively, you can e-mail us via csd@pacifitrust.com.my for any clarification or visit our homepage at www.bhlbunittrust.com.my.

Fund Switching?

Switching is a facility offered by the Manager to existing Unitholders. This facility enables you to convert units of one Fund to units of another unit trust fund managed by the Manager.

You are entitled for a first free switch out of a Fund. After which the Manager will charge RM100 for every subsequent switch.

Please refer to the following switching illustration:

Types of Funds		Pricing		Switching Fee
Existing Fund	Intended Fund	Units redeemed at	Units acquired at	
INF	Other Balanced /Equity Funds	NAV	NAV	RM100
Other Balanced /Equity Funds	INF	NAV	NAV	RM100
INF	Non-equity (BOF)	NAV	NAV	RM100
Non-equity (BOF)	INF	NAV	Selling Price	Nil

Exception - Switching out of DALI into the INF is not permissible under the Shariah principle.

Are there any charges for Switching?

RM100 per transaction if you switch from an equity/balanced fund into the INF.

What is Transfer?

You are entitled to transfer the units registered in your name to another person in the form as approved by the Manager.

Does the Manager allow Regular Withdrawals?

Yes.

Regular Withdrawal Plan

RWP is a facility offered by the Manager to Unitholders. This facility permits you to make a choice as to whether you require an automatic redemption of units on a half-yearly or yearly basis. This may be exercised on the 15th of the month. Once exercised, you will receive your redemption proceeds from your total unitholdings at the Redemption Price published on the 15th (if this is not a Business Day then the Redemption Price will be based on the next Business Day after the 15th).

- In order to activate the first RWP withdrawal, the minimum amount in your account has to be RM10,000 and the minimum amount per withdrawal is RM500. All dividend distributions due from the fund will be re-invested into your account.
- You are required to complete the RWP application form to join this facility. The RWP application form is available at any of the Manager's offices or BHL Bank branches.