

**SUMMARY OF AMENDMENTS (SOA) :**

No.	MASTER PROSPECTUS FOR AMANAH SAHAM BANK SIMPANAN NASIONAL, BSN DANA AL-JADID AND BSN DANA DIVIDEND AL-IFRAH DATED 26 NOVEMBER 2016, FIRST SUPPLEMENTAL MASTER PROSPECTUS DATED 29 MARCH 2019, SECOND SUPPLEMENTAL MASTER PROSPECTUS DATED 1 NOVEMBER 2019 AND THIRD SUPPLEMENTAL MASTER PROSPECTUS DATED 1 OCTOBER 2021.			REPLACEMENT MASTER PROSPECTUS FOR AMANAH SAHAM BANK SIMPANAN NASIONAL, BSN DANA AL-JADID AND BSN DANA DIVIDEND AL-IFRAH DATED 18 SEPTEMBER 2023.			REMARKS
	Chapter	Clause No. & Page number	Clause	Chapter	Clause No. / Page number	Revised Clause	
1.	COVER PAGE		Manager: PERMODALAN BSN BERHAD (319744-W)	COVER PAGE		Manager: PERMODALAN BSN BERHAD <u>199401034061</u> (319744-W)	Editorial amendment. Added the new company number for the Manager.
2.	COVER PAGE		Trustee: AMANAHRAYA TRUSTEES BERHAD (766894-T)	COVER PAGE		Trustee: AMANAHRAYA TRUSTEES BERHAD <u>200701008892</u> (766894-T)	Editorial amendment. Added the new company number for the Trustee.
3.	COVER PAGE		Nil	COVER PAGE		<b><u>THE FUNDS ARE NOT CAPITAL GUARANTEED FUNDS OR CAPITAL PROTECTED FUNDS.</u></b>	Editorial amendment. Added this disclaimer on the cover page. Editorial amendment.
4.	DEFINITIONS	1	Business Day :  means a day on which the Bursa Malaysia is open for trading;	DEFINITIONS	1	Business Day :  means a day (other than Saturday, Sunday or public holiday) on which Bursa Malaysia and/or bank in Kuala Lumpur is or are open for business or trading;	Editorial amendment. Updated for clarity.
5.	DEFINITIONS	1	Deeds :  means the principal deeds in respect of the Funds entered into between the Manager and the Trustee and any supplemental(s) thereto:- (a) ASBSN is governed by a principal deed dated 31 December 1994, a first supplemental deed dated 10 July 1996, a second supplemental deed dated 9 February 1999, a third supplemental deed dated 14 November 2005 and a fourth supplemental deed dated 30 October 2008; (b) BSNDAJ is governed by a principal deed dated 11 March 2008 and a supplemental deed dated 23 May 2013; (c) BSNDDAI is governed by a principal deed dated 9 February 2012;	DEFINITIONS	1	Deeds :  means the principal deeds in respect of the Funds entered into between the Manager and the Trustee and any supplemental(s) thereto:- (a) ASBSN is governed by a principal deed dated 31 December 1994, a first supplemental deed dated 10 July 1996, a second supplemental deed dated 9 February 1999, a third supplemental deed dated 14 November 2005, a fourth supplemental deed dated 30 October 2008 and a <u>fifth supplemental deed dated 22 December 2022</u> ; (b) BSNDAJ is governed by a principal deed dated 11 March 2008, a supplemental deed dated 23 May 2013 and a <u>second supplemental deed dated 22 December 2022</u> ; and (c) BSNDDAI is governed by a principal deed dated 9 February 2012 and a <u>first</u>	Updated the latest supplemental deeds.

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						<u>supplemental deed dated 22 December 2022.</u>	
6.	<b>DEFINITIONS</b>	1	Eligible Markets :  means a market that: (a) is regulated by a regulatory authority; (b) operates regularly; (c) is open to the public; and (d) <del>has adequate liquidity for the purposes of the Fund.</del>	<b>DEFINITIONS</b>	1	Eligible Markets :  <u>means an exchange, government securities market or an over-the-counter (OTC) market that:</u> (a) is regulated by a regulatory authority <u>of that jurisdiction;</u> (b) is open to the public <u>or to a substantial number of market participants; and</u> (c) <u>on which financial instruments are regularly traded.</u>	Editorial amendment. Updated this definition in accordance with the definitions in the latest Guidelines on Unit Trust Funds.
7.	<b>DEFINITIONS</b>		Nil	<b>DEFINITIONS</b>	1	<u>Fair Value :</u>  <u>means, the price that the Funds would reasonably expect to receive upon the current sale of the investment.</u>	Added this definition in accordance with the definitions in the latest Guidelines on Unit Trust Funds.
8.	<b>DEFINITIONS</b>	1	financial institution :  (a) if the institution is in Malaysia: (i) licensed bank; (ii) licensed investment bank; or (iii) Islamic bank;	<b>DEFINITIONS</b>	1	financial institution :  (a) if the institution is in Malaysia: (i) licensed bank; (ii) licensed investment bank; or (iii) <u>licensed</u> Islamic bank;	Editorial amendment – added the word “licensed” for Islamic bank. Editorial amendment.
9.	<b>DEFINITIONS</b>		Nil	<b>DEFINITIONS</b>	1	<u>Forward Pricing :</u>  <u>means the price of a unit that is the NAV per unit calculated at the next valuation point after an instruction or request to subscribe or redeem is received.</u>	Editorial amendment. Added this definition for clarity.
10.	<b>DEFINITIONS</b>	2	<del>General</del> Investment Account (GIA) :  refers to investment account which is based on Shariah contracts and applicable for investment purposes;	<b>DEFINITIONS</b>	2	<u>Investment Account (IA) :</u>  refers to an account which is based on Shariah contracts and applicable for investment purposes as assigned to it in the Islamic Financial Services Act 2013 and its’ updates from time to time;	Editorial amendment on the term “Investment Account”.
11.	<b>DEFINITIONS</b>	2	Islamic bank :  means a bank licensed under the Islamic Financial Services Act 2013;	<b>DEFINITIONS</b>	3	<u>licensed</u> Islamic bank :  means a bank licensed under the Islamic Financial Services Act 2013;	Editorial amendment. Added the word “licensed” before the terms “Islamic bank”.
12.	<b>DEFINITIONS</b>		Nil	<b>DEFINITIONS</b>	3	<u>securities lending :</u>  <u>means transactions whereby a fund lends its securities to a counterparty for an agreed rate;</u>	Editorial amendment. Added this definition in accordance with the definitions in the latest Guidelines on Unit Trust Funds for clarity

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							purpose.
13.	<b>DEFINITIONS</b>		Nil	<b>DEFINITIONS</b>	4	<p><u>securities equivalent to shares :</u></p> <p><u>includes units or shares in business trusts, depository receipts, participatory notes, rights, warrants and any other rights, options or interests that can be converted into new shares.</u></p>	Added this definition in accordance with the definitions in the latest Guidelines on Unit Trust Funds for clarity purpose.
14.	<b>DEFINITIONS</b>		Nil	<b>DEFINITIONS</b>	4	<p><u>short term deposit :</u></p> <p><u>means a deposit with a tenure of not more than 12 months;</u></p>	Editorial amendment. Added this definition in accordance with the definitions in the latest Guidelines on Unit Trust Funds for clarity purpose.
15.	<b>DEFINITIONS</b>		Nil	<b>DEFINITIONS</b>	5	<p><u>Transferable Securities refers to :-</u></p> <p><u>(a) shares or securities equivalent to shares;</u>  <u>(b) bonds or other forms of securities debt; and</u>  <u>(c) sukuk.</u></p> <p><u>but do not include money market instruments of any security where the title can be transferred only when the consent of a third party.</u></p>	Added this definition in accordance with the definitions in the latest Guidelines on Unit Trust Funds for clarity purpose.
16.	<b>CORPORATE DIRECTORY</b>	5	<p><b>THE MANAGER</b></p> <p>NAME : PERMODALAN BSN BERHAD  COMPANY NO. : 319744-W  REGISTERED OFFICE &amp; BUSINESS ADDRESS :  Level 19, Lot 1,  Bangunan TH Selborn,  153, Jalan Tun Razak,  50400 Kuala Lumpur.  TELEPHONE NO. : 03-2180-9020  FAX NO. : 03-7966-5660  EMAIL ADDRESS : info@pbsn.com.my  WEBSITE : www.pbsn.com.my</p>	<b>CORPORATE DIRECTORY</b>	6	<p><b>THE MANAGER</b></p> <p>NAME : PERMODALAN BSN BERHAD  COMPANY NO. : 199401034061 (319744-W)  REGISTERED OFFICE &amp; BUSINESS ADDRESS :  Tingkat 2, Blok A,  Wisma Bank Simpanan Nasional,  117 Jalan Ampang,  50450 Kuala Lumpur.  TELEPHONE NO. : 03-2634 2200  FAX NO. : 03-2177 1300  EMAIL ADDRESS : info@pbsn.com.my  WEBSITE : www.pbsn.com.my</p>	Editorial amendment. Updating of information pertaining to the Manager.
17	<b>CORPORATE DIRECTORY</b>	5	<p><b>THE TRUSTEE</b></p> <p>NAME : AMANAHRAYA TRUSTEES BERHAD  COMPANY NO. : 766894-T  REGISTERED OFFICE : Tingkat 11, Wisma AmanahRaya ,  No. 2 Jalan Ampang  50508 Kuala Lumpur  BUSINESS ADDRESS :  Tingkat 2, Wisma Amanahraya H  No. 21 Jalan Melaka</p>	<b>CORPORATE DIRECTORY</b>	6	<p><b>THE TRUSTEE</b></p> <p>NAME : AMANAHRAYA TRUSTEES BERHAD  COMPANY NO. : 200701008892 (766894-T)  REGISTERED OFFICE : Tingkat 11, Wisma AmanahRaya  No. 2 Jalan Ampang  50508 Kuala Lumpur  BUSINESS ADDRESS :  Tingkat 14, Wisma AmanahRaya  No. 2 Jalan Ampang  50508 Kuala Lumpur</p>	Editorial amendment. Updating of information pertaining to the Trustee.

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			50100 Kuala Lumpur TELEPHONE : 03-2036 5129 FAX NO. : 03-2072 0322 WEBSITE : <a href="http://www.artrustees.com.my">http://www.artrustees.com.my</a>			TELEPHONE : 03-2036 5129 FAX NO. : 03-2072 0322 EMAIL ADDRESS : <a href="mailto:art@arb.com.my">art@arb.com.my</a> WEBSITE : <a href="http://www.artrustees.my">http://www.artrustees.my</a>			
18.	<b>CORPORATE DIRECTORY</b>	5 / First Supplemental Master Prospectus - 2	<b>THE SHARIAH ADVISER</b> NAME : TAWAFUQ CONSULTANCY SDN BHD COMPANY NO. : 1161491-M REGISTERED OFFICE : No. 6-2F Pinggiran Mutiara Utama, Taman Mutiara Gombak 2, 53100 Kuala Lumpur, Malaysia. BUSINESS ADDRESS : <del>Unit 19-02, Level 19, Binjal 8 Suites</del> <del>No.2, Lorong Binjai,</del> 50450 Kuala Lumpur, Malaysia TELEPHONE NO. : 03-21813272 FAX NO. : 03-21813272 WEBSITE : <a href="http://www.tawafuqconsultancy.com">www.tawafuqconsultancy.com</a> EMAIL ADDRESS : <a href="mailto:office@tawafuqconsultancy.com">office@tawafuqconsultancy.com</a>	<b>CORPORATE DIRECTORY</b>	6	<b>THE SHARIAH ADVISER</b> NAME : TAWAFUQ CONSULTANCY SDN BHD COMPANY NO. : <u>201501036171</u> (1161491-M) REGISTERED OFFICE : No. 6-2F Pinggiran Mutiara Utama, Taman Mutiara Gombak 2, 53100 Kuala Lumpur, Malaysia. BUSINESS ADDRESS : <u>Suite 10.01, Level 10, Menara Atlan,</u> <u>161B, Jalan Ampang,</u> <u>Persiaran KLCC,</u> <u>50450 Kuala Lumpur,</u> <u>Malaysia.</u> TELEPHONE NO. : <u>03-9212 0921</u> FAX NO. : <u>03-92120921</u> EMAIL ADDRESS : <a href="mailto:office@tawafuqconsultancy.com">office@tawafuqconsultancy.com</a> WEBSITE : <a href="http://www.tawafuqconsultancy.com">www.tawafuqconsultancy.com</a>	Editorial amendment. Updating of information pertaining to the Shariah Adviser.		
19.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>Investment Policy, Strategy and Asset Allocation</b>	1.1 (a) / 6	The Fund is an equity fund where major portion of the investment scheme funds is invested in equities. <del>In general, up to 90% of the scheme may be invested in securities listed on the Bursa Malaysia.</del>	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>Investment Policy, Strategy and Asset Allocation</b>	1.1 (a) / 7	The Fund is an equity fund where major portion <u>i.e 60% of the NAV and above</u> of the investment scheme funds is invested in equities.	Applicable to Amanah Saham Bank Simpanan Nasional (ASBSN) only. Streamlining the asset allocation disclosures of this Fund. The removed statement is redundant.		
20.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>Why invest in ASBSN</b>	1.1 (a) / 7 First Supplemental Master Prospectus 3.1 / 3	<table border="1"> <tr> <td>Easy Access</td> <td>Transactions of ASBSN can be made at BSN branches nationwide.</td> </tr> </table>	Easy Access	Transactions of ASBSN can be made at BSN branches nationwide.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>Why invest in ASBSN</b>	1.1 (a) / 8	Nil	Editorial amendment. Removed as no longer applicable.
Easy Access	Transactions of ASBSN can be made at BSN branches nationwide.								
21.	<b>CHAPTER 1:</b>	1.1 (a) / 8	The performance benchmark used by the Manager	<b>CHAPTER 1:</b>	1.1 (a) / 8	The performance benchmark used by the Manager	Applicable to ASBSN only.		

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	<b>DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>Performance Benchmark</b>		is the performance of the FBM KLCI. The performance of the Fund would be measured against the FBM KLCI generally in terms of the percentage change of the total net asset value of the Fund's underlying assets over a specific time period and compared with the percentage change in the value of the FBM KLCI over the same time period. Information on FBM KLCI can be obtained from <a href="http://www.klse.com.my">www.klse.com.my</a> .	<b>DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>Performance Benchmark</b>		is the performance of the FBM KLCI. The performance of the Fund would be measured against the FBM KLCI generally in terms of the percentage change of the total net asset value of the Fund's underlying assets over a specific time period and compared with the percentage change in the value of the FBM KLCI over the same time period. Information on FBM KLCI can be obtained from <a href="http://Bursa Malaysia's website at www.bursamalaysia.com">Bursa Malaysia's website at www.bursamalaysia.com</a> or major daily newspapers.	Editorial amendment. Updated the information pertaining to Bursa Malaysia's webpage and availability of information in relation to the benchmark in major daily newspapers.
22.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>Permitted Investments</b>	1.1 (a) 4 / 8	Malaysian currency balances in hand, Malaysian currency deposits with commercial banks, finance companies, merchant banks and Islamic banks including negotiable certificates of deposits, and placement of money at call with <del>discount houses</del> ;	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>Permitted Investments</b>	1.1 (a) 4 / 9	Malaysian currency balances in hand, Malaysian currency deposits with commercial banks, finance companies, merchant banks and Islamic banks including negotiable certificates of deposits, and placement of money at call with <u>financial institutions</u> ;	Applicable to ASBSN only. Editorial amendment. Changed "discount houses" to "financial institutions".
23.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>AMANAH SAHAM BANK SIMPANAN NASIONAL</b>  <b>Investment Restrictions and Limits</b>	1.1 (a) (a) to (g) – 8 & 9 /	The investment of ASBSN is subjected to the limits as specified in the Deed and the following limits as specified by the relevant authorities:  (a) the value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the fund's NAV;  (b) <del>the value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the fund's NAV;</del>  (c) <del>the value of the Fund's placement in deposits in any single institution must not exceed 20% of the fund's NAV;</del>  (d) <del>the value of the Fund's investments in transferable securities and money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV;</del>  (e) <del>the Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer;</del>	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.1 Fund Profile</b>  <b>AMANAH SAHAM BANK SIMPANAN NASIONAL</b>  <b>Investment Restrictions and Limits</b>	1.1 (a) (a) to (n) / 9 & 10	The investment of ASBSN is subjected to the limits as specified in the Deed and the following limits as specified by the relevant authorities:  (a) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the fund's NAV;  (b) <u>The aggregate value of the Fund's investments in transferable securities that are not traded or dealt in or under the rules of an eligible market, CIS that do not comply with paragraphs 6.11(a), (b) and (c) of the Guidelines and other securities must not exceed 15% of the Fund's NAV, subject to a maximum limit of 10% of the Fund's NAV in a single issuer or single CIS, as the case may be;</u>  (c) <u>the value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the fund's NAV ("single issuer limit"). In determining the single issuer limit, the value of the Fund's investments in instruments in item (b) above issued by the</u>	Significant changes. Revised and updated the investment restrictions and limits to be in-lined with the requirements under Chapter 6 and Schedule B: Investment Restrictions and Limits – Core Requirements of the latest Guidelines.

			<p><del>(f) the Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer; and</del></p> <p><del>(g) the Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. The limit does not apply to money market instruments that do not have a pre-determined issue size.</del></p>			<p><u>same issuer must be included in the calculation;</u></p> <p><del>(d) The single issuer limit under item (c) above may be raised to 35% of the Fund's NAV if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supernational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency;</del></p> <p><del>(e) Where the single issuer limit is increased to 35% of the Fund's NAV, the single issuer aggregate limit in (g) may be raised, subject to group limit in item (j) not exceeding 35% of the Fund's NAV;</del></p> <p><del>(f) the value of the Fund's placement in deposits in any single institution must not exceed 20% of the fund's NAV. The single financial institution placement does not apply to placements of deposits arising from :</del></p> <p><del>(i) subscription monies received prior to the commencement of investment by the Funds;</del></p> <p><del>(ii) liquidation of investments prior to the termination or maturity of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of unit holders; or;</del></p> <p><del>(iii) Money held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial institutions would not be in the best interests of unit holders;</del></p> <p><del>(g) The aggregate value of the Fund's investments in, or exposures to, a single issuer through transferable securities, money market instruments and deposits must not exceed 25% of the Fund's NAV ("single issuer aggregate limit"). In determining the single issuer aggregate limit, The value of the Fund's investments in item (b) above issued by the same issuer must be included in the calculation;</del></p>	
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						<p>(h) <u>the value of the Fund’s investment in units or share of a CIS must not exceed 20% of the Fund’s NAV, provided that the CIS complies with:-</u></p> <p><u>(i) paragraph 6.11(a) of the Guidelines;</u>  <u>(ii) paragraph 6.11(b) of the Guidelines; or</u>  <u>(iii) paragraph 6.11(c), excluding a CIS that invests in real estate of the Guidelines</u></p> <p>(i) <u>the value of the Fund’s investments in units or shares of a CIS that invests in real estate pursuant to paragraph 6.11(c) of the Guidelines must not exceed 15% of the Fund’s NAV;</u></p> <p>(j) <u>the value of the Fund’s investments in transferable securities and money market instruments issued by any group of companies must not exceed 20% of the Fund’s NAV (“group limit”). In determining the group limit, the value of the Fund’s investments in instruments in item (b) above issued the issuers within the same group of companies must be included in the calculation;</u></p> <p>(k) <u>the Fund’s investment in shares or securities equivalent to shares or securities equivalent to shares must not exceed 10% of the shares or securities equivalent to shares, as the case may be, issued by a single issuer;</u></p> <p>(l) <u>the Fund’s investment in debt securities must not exceed 20% of the debt securities issued by a single issuer. The limit may be disregarded at the time of acquisition if at the time of acquisition, the gross amount of debt securities in issue cannot be determined;</u></p> <p>(m) <u>the Fund’s investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. The limit does not apply to money market instruments that do not have a pre-determined issue size; and</u></p> <p>(n) <u>the Fund’s investment in CIS must not exceed 25% of the units or shares in the CIS.</u></p>
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24.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>AMANAH SAHAM BANK SIMPANAN NASIONAL</b></p> <p><b>Investment Restrictions and Limits</b></p>	1.1 (a) / 9	<p><del>The above mentioned limits will be complied at all times based on the up to date value of ASBSN and the value of the investment. However, a 5% allowance in excess of any such limit will be permitted if the limit is breached through the appreciation in value of ASBSN's investments but not through additional investment.</del></p> <p>The Fund will not make any further acquisitions to which the limit is breached, and the Investment Manager will within a reasonable period of not more than 3 months from the date of the breach undertake all necessary steps and actions to rectify the breach.</p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>AMANAH SAHAM BANK SIMPANAN NASIONAL</b></p> <p><b>Investment Restrictions and Limits</b></p>	1.1 (a) /10 & 11	<p><u>The above restrictions and limits shall be complied with at all times based on the most up-to-date value of the Funds' investments. The Manager shall notify the SC, within seven (7) Business Days, of any breach of investment limits and restrictions as stated above with the steps taken to rectify and prevent such breach from recurring. In determining the compliance with limits or restrictions, any accrued entitlement on the securities or instruments held by the Funds may be excluded. The entitlement should not be exercised if the exercise results in breach of any limit or restriction.</u></p> <p><u>Any breach as a result of any:–</u></p> <p><u>(a) appreciation or depreciation in value of the Funds' investments.</u></p> <p><u>(b) repurchase of units or payment made out of the Funds;</u></p> <p><u>(c) change in capital of a corporation in which the Funds have invested in; or</u></p> <p><u>(d) downgrade in or cessation of a credit rating.</u></p> <p><u>need no to be reported to the SC but must be rectified as soon as practicable within three (3) months from the date of the breach unless otherwise specified in the Guidelines on Unit Trust Funds and its' updates from time to time.</u></p> <p><u>However, the three (3) months period may be extended if it is in the best interest of unit holders and Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee until resolution.</u></p> <p><u>Such limits and restrictions, however, do not apply to securities or instruments that are issued or guaranteed by the Malaysian government or Bank Negara Malaysia.</u></p>	Significant changes. Revised and updated the investment restrictions and limits to be in-lined with the requirements under Chapter 6 and Schedule B: Investment Restrictions and Limits – Core Requirements of the latest Guidelines. Paragraphs 6.47 to 6.49 of the GUTF.
25.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA AL-JADID</b></p>	1.1 (b) / 10	<p>FTSE Bursa Malaysia EMAS Shariah Index (FBMSHA).</p> <p>Source: <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a></p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA AL-JADID</b></p> <p><b>Performance Benchmark</b></p>	1.1 (b) /12	<p>FTSE Bursa Malaysia EMAS Shariah Index (FBMSHA).</p> <p><u>Information on FBMSHA can be obtained from Bursa Malaysia's website at <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a> or major daily newspapers.</u></p>	Editorial amendment. Updated the information pertaining to Bursa Malaysia's webpage and availability of information in relation to the benchmark in major daily newspapers.



	Performance Benchmark						
26.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA AL-JADID</b></p> <p><b>Investment Restrictions and Limits</b></p>	1.1 (b) / 11 & 12	<p>The Fund is subject to the following investment restrictions and limits in the course of execution of its investment policies and strategies. The Fund is restricted to investments:</p> <ul style="list-style-type: none"> <li>• <del>The value of the Fund’s investments in unlisted Shariah-compliant securities must not exceed 10% of the Fund’s NAV. The exposure limit referred does not apply to “unlisted Shariah-compliant securities” that are:</del> <ul style="list-style-type: none"> <li>(a) <del>Shariah-compliant equities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing and quotation, and are offered directly to the fund by the issuer;</del></li> <li>(b) <del>Sukuk traded on an organised over-the-counter (OTC) market; and</del></li> <li>(c) <del>Islamic structured products.</del></li> </ul> </li> <li>• The value of the Fund’s investments in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund’s NAV.</li> <li>• <del>The value of the Fund’s investments in transferable Shariah-compliant securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund’s NAV. (“transferable Shariah-compliant securities” are Shariah-compliant equities, sukuk and Shariah-compliant warrants)</del></li> <li>• <del>The value of the Fund’s placement in Islamic deposits with any single institution must not exceed 20% of the fund’s NAV.</del></li> <li>• <del>For investments in Shariah-compliant derivatives (where applicable):</del> <ul style="list-style-type: none"> <li>(a) <del>the exposure to the underlying assets must not exceed the investment spread limits stipulated in schedule A of the</del></li> </ul> </li> </ul>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA AL-JADID</b></p> <p><b>Investment Restrictions and Limits</b></p>	1.1 (b) (a) to (o) / 13 & 14	<p>(a) The value of the Fund’s investments in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund’s NAV;</p> <p>(b) <u>The aggregate value of the Fund’s investments in transferable Shariah-compliant securities that are not traded or dealt in or under the rules of an eligible market, Islamic CIS that do not comply with paragraphs 6.11(a), (b) and (c) of the Guidelines and other Shariah-compliant securities must not exceed 15% of the Fund’s NAV, subject to a maximum limit of 10% of the Fund’s NAV in a single issuer or single Islamic CIS, as the case may be;</u></p> <p>(c) <u>The value of the Fund’s investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund’s NAV. (“single issuer limit”). In determining the single issuer limit, the value of the Fund’s investments in instruments in item (b) above issued by the same issuer must be included in the calculation;</u></p> <p>(d) <u>The single issuer limit under item (c) above may be raised to 35% of the Fund’s NAV if the issuing entity is , or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supernational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency;</u></p> <p>(e) <u>where the single issuer limit is increased to 35% of the Fund’s NAV, the single issuer aggregate limit in item (g) may be raised, subject to group limit in item (j) not exceeding 35% of the Fund’s NAV;</u></p> <p>(f) <u>The value of the Fund’s placement in Islamic deposits with any single institution must not exceed 20% of the fund’s NAV. The single financial institution placement does not apply to placements of deposits arising from :</u> <ul style="list-style-type: none"> <li>(i) <u>subscription monies received prior to the commencement of investment by the</u></li> </ul> </p>	<p>Significant changes. Revised and updated the investment restrictions and limits to be in-lined with the requirements under Chapter 6 and Schedule B: Investment Restrictions and Limits – Core Requirements of the latest Guidelines.</p>

			<p><u>Guidelines; and</u></p> <p><del>(b) the value of the Fund's over the counter (OTC) transaction with any single counter party must not exceed 10% of the Fund's NAV;</del></p> <ul style="list-style-type: none"> <li><del>• The aggregate value of the Fund's investments in transferable Shariah-compliant securities, Islamic money market instruments, Islamic deposits, OTC Shariah-compliant derivatives and Islamic structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed 25% of the Fund's NAV;</del></li> <li><del>• The value of the Fund's investments in units/shares of any Shariah-compliant collective investment scheme must not exceed 20% of the Fund's NAV;</del></li> <li><del>• The value of a fund's investments in transferable Shariah-compliant securities and Islamic money market instrument issued by any group of companies must not exceed 20% of the Fund's NAV;</del></li> <li><del>• The Fund's investment in transferable Shariah-compliant securities (other than sukuk) must not exceed 10% of the Shariah-compliant securities issued by any single issuer;</del></li> <li><del>• The Fund's investments in sukuk must not exceed 20% of the sukuk issued by any single issuer;</del></li> <li><del>• The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have pre-determined issue size;</del></li> <li><del>• The Fund's investments in Shariah-compliant collective investment schemes must not exceed 25% of the units/shares in any one Shariah-compliant collective investment scheme;</del></li> </ul>			<p><u>Funds;</u></p> <p><del>(ii) liquidation of investments prior to the termination or maturity of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of unit holders; or;</del></p> <p><del>(iii) Money held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of unit holders;</del></p> <p><u>(g) The aggregate value of the Fund's investments in, or exposures to, a single issuer through transferable Shariah-compliant securities, Islamic money market instruments, Islamic deposits, underlying assets of Islamic derivatives and counterparty exposures arising from the use of OTC Islamic derivatives must not exceed 25% of the Fund's NAV ("single issuer aggregate limit"). In determining the single issuer aggregate limit, the value of the Fund's investments in item (b) above issued by the same issuer must be included in the calculation;</u></p> <p><u>(h) The value of the Fund's investments in units/shares of any Islamic CIS must not exceed 20% of the Fund's NAV, provided that the Islamic CIS complies with:-</u></p> <ul style="list-style-type: none"> <li><u>(i) paragraph 6.11(a) of the Guidelines;</u></li> <li><u>(ii) paragraph 6.11(b) of the Guidelines; or</u></li> <li><u>(iii) paragraph 6.11(c), excluding an Islamic CIS that invests in real estate of the Guidelines.</u></li> </ul> <p><u>(i) The value of the Fund's investments in units or shares of an Islamic CIS that invests in real estate pursuant to paragraph 6.11(c) of the Guidelines must not exceed 15% of the Fund's NAV;</u></p> <p><u>(j) The value of a fund's investments in Shariah-compliant transferable securities and Islamic money market instrument issued by any group of companies must not exceed 20% of the Fund's NAV("group limit"). In determining the group limit, the value of the</u></p>	
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			<p><del>Islamic liquid assets must be held in the form of cash, Islamic deposits with licensed institutions and/or other institutions licensed or approved to accept Islamic deposits, or any other Islamic financial instrument capable of being converted into cash within seven days; the value of the Fund's holding of Islamic liquid assets may be up to 100% of its NAV; However, this does not preclude the Manager (after consultation with the Trustee) from lowering the Islamic liquid assets level beyond the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risk when circumstances warrant it.</del></p>			<p><u>Fund's investments in instruments in item (b) above issued by the issuers within the same group of companies must be included in the calculation;</u></p> <p><u>(k) The Fund's investment in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities equivalent to shares, as the case may be, issued by a single issuer;</u></p> <p><u>(l) The Fund's investment in sukuk must not exceed 20% of the sukuk issued by a single issuer. The limit may be disregarded at the time of acquisition if at the time of acquisition, the gross amount of sukuk in issue cannot be determined;</u></p> <p><u>(m) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have pre-determined issue size;</u></p> <p><u>(n) The Fund's investments in Islamic CIS must not exceed 25% of the units/shares in the Islamic CIS; and</u></p> <p><u>(o) Islamic liquid assets must be held in the form of cash, Islamic deposits with financial institutions and/or other institutions licensed or approved to accept Islamic deposits, or any other Islamic financial instrument capable of being converted into cash within seven days; the value of the Fund's holding of Islamic liquid assets may be up to 100% of its NAV; However, this does not preclude the Manager (after consultation with the Trustee) from lowering the Islamic liquid assets level beyond the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risk when circumstances warrant it.</u></p>	
27.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>	1.1 (b) / 12	<p><del>The aforesaid investment restrictions and limits have at all times to be complied with based on the most up-to-date valuation of the investments of the Fund. However, a 5% allowance in excess of any restriction or limit may be permitted where</del></p>	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>	1.1 (b) / 14 & 15	<p><u>The above restrictions and limits shall be complied with at all times based on the most up-to-date value of the Funds' investments. The Manager shall notify the SC, within seven (7) Business Days, of any breach of investment limits and restrictions as</u></p>	<p>Significant changes. Revised and updated the investment restrictions and limits to be in-lined with the requirements under Chapter 6 and Schedule B:</p>

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	<p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA AL-JADID</b></p> <p><b>Investment Restrictions and Limits</b></p>		<p><del>the restriction or limit is breached through the appreciation in value of the investments of the Fund due to market movements.</del></p> <p><del>If a particular restriction or limit is breached, no further acquisition of the relevant investment may be made. The Investment Manager will then, as soon as possible but in any event no later than three (3) months from the date of breach, take all necessary steps and actions to rectify the breach.</del></p> <p><del>Such limits and restrictions, however, do not apply to Shariah-compliant securities that are issued or guaranteed by the Government or Bank Negara Malaysia.</del></p>	<p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA AL-JADID</b></p> <p><b>Investment Restrictions and Limits</b></p>		<p><del>stated above with the steps taken to rectify and prevent such breach from recurring. In determining the compliance with limits or restrictions, any accrued entitlement on the securities or instruments held by the Funds may be excluded. The entitlement should not be exercised if the exercise results in breach of any limit or restriction.</del></p> <p><del>Any breach as a result of any:–</del></p> <p><del>(a) appreciation or depreciation in value of the Funds’ investments;</del></p> <p><del>(b) repurchase of units or payment made out of the Funds;</del></p> <p><del>(c) change in capital of a corporation in which the Funds have invested in; or</del></p> <p><del>(d) downgrade in or cessation of a credit rating.</del></p> <p><del>need no to be reported to the SC but must be rectified as soon as practicable within three (3) months from the date of the breach unless otherwise specified in the Guidelines on Unit Trust Funds and its’ updates from time to time.</del></p> <p><del>However, the three (3) months period may be extended if it is in the best interest of unit holders and Trustee’s consent is obtained. Such extension must be subject to at least a monthly review by the Trustee until resolution.</del></p> <p><del>Such limits and restrictions, however, do not apply to Shariah-compliant securities or instruments that are issued or guaranteed by the Malaysian government or Bank Negara Malaysia.</del></p>	<p>Investment Restrictions and Limits – Core Requirements of the latest Guidelines.</p>
28.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA DIVIDEN AL-IFRAH</b></p> <p><b>Performance Benchmark</b></p>	1.1 (c) / 13	<p>FTSE Bursa Malaysia EMAS Shariah Index (FBMSHA).</p> <p>Source: <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a></p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA DIVIDEN AL-IFRAH</b></p> <p><b>Performance Benchmark</b></p>	1.1 (c) / 16	<p>FTSE Bursa Malaysia EMAS Shariah Index (FBMSHA).</p> <p>Information on FBMSHA can be obtained from Bursa Malaysia’s website at <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a> or major daily newspapers.</p>	<p>Editorial amendment. Updated the information pertaining to Bursa Malaysia’s webpage and availability of information in relation to the benchmark in major daily newspapers.</p>
29.	<p><b>CHAPTER 1:</b></p>	1.1 (c) / 14	<p><del>The Fund is subject to the following investment</del></p>	<p><b>CHAPTER 1:</b></p>	1.1 (c) (a) to	<p><del>The Fund is subject to the following investment</del></p>	<p>Significant changes. Revised and</p>

<p><b>DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA DIVIDEN AL-IFRAH</b></p> <p><b>Investment Restrictions and Limits</b></p>	<p>&amp; 15</p>	<p><del>restrictions and limits in the course of execution of its investment policies and strategies:-</del></p> <ul style="list-style-type: none"> <li><del>• The value of the Fund's investments in unlisted Shariah-compliant securities must not exceed 10% of the Fund's NAV. The exposure limit referred does not apply to "unlisted Shariah-compliant securities" that are:</del></li> <li><del>— Shariah-compliant equities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing and quotation, and are offered directly to the Fund by the issuer.</del></li> <li>• The value of the Fund's investments in ordinary Shariah-compliant shares issued by any single issuer must not exceed 10% of the Fund's NAV.</li> <li><del>• The value of the Fund's investments in transferable Shariah-compliant securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV.</del></li> <li><del>• The value of the Fund's placement in Islamic deposits with any single institution must not exceed 20% of the Fund's NAV.</del></li> <li><del>• The aggregate value of the Fund's investments 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 20% of the Fund's NAV.</del></li> <li><del>• The value of the Fund's investments in transferable Shariah-compliant securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV;</del></li> <li><del>• The Fund's investments in transferable Shariah-compliant securities (other than Islamic debentures) must not exceed 10% of the Shariah-compliant securities issued by</del></li> </ul>	<p><b>DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA DIVIDEN AL-IFRAH</b></p> <p><b>Investment Restrictions and Limits</b></p>	<p>(n) / 17 &amp; 18</p>	<p><u>restrictions and limits in the course of execution of its investment policies and strategies:-</u></p> <ul style="list-style-type: none"> <li>(a) The value of the Fund's investments in Shariah-compliant <u>ordinary</u> shares issued by any single issuer must not exceed 10% of the Fund's NAV;</li> <li>(b) <u>The aggregate value of the Fund's investments in Shariah-compliant transferable securities that are not traded under the rules of an eligible market, Islamic CIS that do not comply with paragraphs 6.11(a), (b) and (c) of the Guidelines and other securities must not exceed 15% of the Fund's NAV, subject to a maximum limit of 10% of the Fund's NAV in a single issuer or single Islamic CIS, as the case may be;</u></li> <li>(c) <u>The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV("single issuer limit").In determining the single issuer limit, the value of the Fund's investments in instruments in item (b) above issued by the same issuer must be included in the calculation;</u></li> <li>(d) <u>The single issuer limit under item (c) above may be raised to 35% of the Fund's NAV if the issuing entity is , or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supernational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency;</u></li> <li>(e) <u>where the single issuer limit is increased to 35% of the Fund's NAV, the single issuer aggregate limit in item (g) may be raised, subject to group limit in item (j) not exceeding 35% of the Fund's NAV;</u></li> <li>(f) <u>The value of the Fund's placement in Islamic deposits with any single institution must not exceed 20% of the Fund's NAV. The single financial institution placement does not apply to placements of deposits arising from :</u></li> </ul>	<p>updated the investment restrictions and limits to be in-lined with the requirements under Chapter 6 and Schedule B: Investment Restrictions and Limits – Core Requirements of the latest Guidelines.</p>
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			<p>any single issuer;</p> <p><del>The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have pre-determined issue size;</del></p>			<p>(i) <u>subscription monies received prior to the commencement of investment by the Funds;</u></p> <p>(ii) <u>liquidation of investments prior to the termination or maturity of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of unit holders; or</u></p> <p>(iii) <u>Money held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of unit holders;</u></p> <p>(g) <u>The aggregate value of the Fund's investments in, or exposures to, a single issuer through Shariah-compliant transferable securities, Islamic money market instruments and Islamic deposits must not exceed 25% of the Fund's NAV ("single issuer aggregate limit"). In determining the single issuer aggregate limit, the value of the Fund's investments in item (b) above issued by the same issuer must be included in the calculation;</u></p> <p>(h) <u>The value of the Fund's investments in units/shares of any Islamic CIS must not exceed 20% of the Fund's NAV, provided that the Islamic CIS complies with:-</u>  <u>(i) paragraph 6.11(a) of the Guidelines;</u>  <u>(ii) paragraph 6.11(b) of the Guidelines; or</u>  <u>(iii) paragraph 6.11(c), excluding an Islamic CIS that invests in real estate of the Guidelines.</u></p> <p>(i) <u>The value of the Fund's investments in units or shares of an Islamic CIS that invests in real estate pursuant to paragraph 6.11(c) of the Guidelines must not exceed 15% of the Fund's NAV;</u></p> <p>(j) <u>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 (group limit). In determining the group limit, the value of the</u></p>	
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						<p><u>Fund's investments in instruments in item (b) above issued the issuers within the same group of companies must be included in the calculation;</u></p> <p><u>(k) The Fund's investment in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities equivalent to shares, as the case may be, issued by a single issuer;</u></p> <p><u>(l) The Fund's investment in sukuk must not exceed 20% of the sukuk issued by a single issuer. The limit may be disregarded at the time of acquisition if at the time of acquisition, the gross amount of sukuk in issue cannot be determined;</u></p> <p><u>(m) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have pre-determined issue size;</u></p> <p><u>(n) The Fund's investments in Islamic CIS must not exceed 25% of the units/shares in the Islamic CIS.</u></p>	
30.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA DIVIDEN AL-IFRAH</b></p> <p><b>Investment Restrictions and Limits</b></p>	1.1 (c) / 15	<p><del>The aforesaid investment restrictions and limits shall at all times be complied with based on the most up-to-date valuation of the Fund's investments and instruments. However, a 5% allowance in excess of any restriction or limit shall be permitted where the restriction or limit is breached through the appreciation or depreciation in value of the Fund's assets due to market movements.</del></p> <p><del>If a particular restriction or limit is breached, no further acquisition of the relevant investment may be made. The Manager will then, as soon as possible, but in any event no later than three (3) months from the date of breach, take all necessary steps and actions to rectify the breach.</del></p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>BSN DANA DIVIDEN AL-IFRAH</b></p> <p><b>Investment Restrictions and Limits</b></p>	1.1 (c) / 18	<p><u>The above restrictions and limits shall be complied with at all times based on the most up-to-date value of the Funds' investments. The Manager shall notify the SC, within seven (7) Business Days, of any breach of investment limits and restrictions as stated above with the steps taken to rectify and prevent such breach from recurring. In determining the compliance with limits or restrictions, any accrued entitlement on the securities or instruments held by the Funds may be excluded. The entitlement should not be exercised if the exercise results in breach of any limit or restriction.</u></p> <p><u>Any breach as a result of any:–</u></p> <p><u>(a) appreciation or depreciation in value of the Funds' investments;</u></p> <p><u>(b) repurchase of units or payment made out of the Funds;</u></p> <p><u>(c) change in capital of a corporation in which the Funds have invested in; or</u></p>	<p>Significant changes. Revised and updated the investment restrictions and limits to be in-lined with the requirements under Chapter 6 and Schedule B: Investment Restrictions and Limits – Core Requirements of the latest Guidelines.</p>

						<p>(d) <u>downgrade in or cessation of a credit rating.</u></p> <p><u>need no to be reported to the SC but must be rectified as soon as practicable within three (3) months from the date of the breach unless otherwise specified in the Guidelines on Unit Trust Funds and its’ updates from time to time.</u></p> <p><u>However, the three (3) months period may be extended if it is in the best interest of unit holders and Trustee’s consent is obtained. Such extension must be subject to at least a monthly review by the Trustee until resolution.</u></p> <p><u>Such limits and restrictions, however, do not apply to Shariah-compliant securities or instruments that are issued or guaranteed by the Malaysian government or Bank Negara Malaysia.</u></p>	
31.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p>		Nil	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.1 Fund Profile</b></p> <p><b>Cross Trades</b></p>	1.1 / 18	<p><b>Cross Trades</b></p> <p><u>We may conduct cross trades between funds and / or portfolios that we are managing provided that the relevant laws imposed by the regulatory authority are met. However, cross trades between the personal account of our employee and the Funds’ account(s); and between our proprietary trading accounts and the Funds’ account(s) are strictly prohibited.</u></p>	Significant changes. Added the “cross-trades” practices of the Manager (where applicable).
32.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.2 General Risks of Investing in Unit Trust Funds</b></p>	1.2 / 15 Second Supplemental Master Prospectus 5.1 / 4	<p><b>Management Risk</b> – Inadequate expertise of a management company in dealing with the day to day management of managing a Fund will jeopardise the investment of Unit Holders through the risk of reduced returns and in some cases the Unit Holders may also lose the capital invested in the Fund. The selection of the Fund’s investment is a subjective process and depends on the expertise of the <del>external investment managers</del> in carrying out the fund management function. Lack of expertise of the <del>external investment managers</del> may adversely affect the returns from the Fund’s investments and consequently, the Unit Holder’s investment.</p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.2 General Risks of Investing in Unit Trust Funds</b></p>	1.2 / 19	<p><b>Management Risk</b> – Inadequate expertise of a management company in dealing with the day to day management of managing a Fund will jeopardise the investment of Unit Holders through the risk of reduced returns and in some cases the Unit Holders may also lose the capital invested in the Fund. The selection of the Fund’s investment is a subjective process and depends on the expertise of the <u>Investment Manager</u> in carrying out the fund management function. Lack of expertise of the <u>Investment Manager</u> may adversely affect the returns from the Fund’s investments and consequently, the Unit Holder’s investment.</p>	Editorial amendment. Amended the wordings of “external investment managers” to “Investment Manager” as we have ceased the services of the external investment managers since 1 October 2021.
33.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.2 General Risks of</b></p>	1.2 / 15	<p><b>Loan financing risk</b> - This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan <del>repayments</del> facility . In the event units are used as collateral, an investor may be required to top-up the investors’ existing installment if the prices of units fall below a</p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.2 General Risks of Investing in Unit Trust Funds</b></p>	1.2 / 19	<p><b>Loan financing risk</b> - This risk occurs when investors take a loan/financing <u>facility</u> to finance their investment. The inherent risk of investing with borrowed money/<u>financing facility</u> includes investors being unable to service the loan/<u>financing facility</u>. In the event units are used as collateral, an investor may be required to top-up the investors’ existing installment if the prices of units fall below</p>	Editorial amendments to include the word “facility” and “financing facility” for clarity.



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	<b>Investing in Unit Trust Funds</b>		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 loan.			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 loan/ <u>financing facility</u> .	
34.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.3 Specific Risks of Investing in Unit Trust Funds</b>  <b>BSN DANA AL-JADID</b>	1.3(b) / 16 Second Supplemental Master Prospectus 6.2 / 5	<b>Particular Stock/Securities Risk</b>  Prices of a particular stock/securities and equity-related securities 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 stock will adversely affect the Fund's NAV. The Investment Manager aims to mitigate this risk through diversification that is expected to reduce the Fund's portfolio.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.3 Specific Risks of Investing in Unit Trust Funds</b>  <b>BSN DANA AL-JADID</b>	1.3(b) / 20	<b>Particular Stock/Securities Risk</b>  Prices of a particular <u>Shariah-compliant</u> stock/securities and <u>Shariah-compliant equity-related securities</u> 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 stock will adversely affect the Fund's NAV. The Investment Manager aims to mitigate this risk through diversification that is expected to reduce the Fund's portfolio.	Editorial amendments to include the word "Shariah-compliant" for clarity.
35.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.3 Specific Risks of Investing in Unit Trust Funds</b>  <b>BSN DANA AL-JADID</b>	1.3(b) / 16	<b>Credit and Default Risk</b>  Credit risk relates to the creditworthiness of the issuers of the <del>debt instruments</del> and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the <del>debt instrument</del> . In the case of rated <del>debt instruments</del> , this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a <del>debt instrument</del> either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the <del>debt instruments</del> . This could adversely affect the value of the Fund.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.3 Specific Risks of Investing in Unit Trust Funds</b>  <b>BSN DANA AL-JADID</b>	1.3(b) / 20	<b>Credit and Default Risk</b>  Credit risk relates to the creditworthiness of the issuers of the <u>sukuk</u> and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the <u>sukuk</u> . In the case of rated <u>sukuk</u> , this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a <u>sukuk</u> either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the <u>sukuk</u> . This could adversely affect the value of the Fund.	Editorial amended for the terms "debt instrument / instruments" to "sukuk".
36.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.3 Specific Risks of Investing in Unit Trust Funds</b>  <b>BSN DANA AL-JADID</b>	1.3(b) / 16	<b>Interest Rate Risk</b>  Interest rate risk refers to the impact of interest rate changes on the valuation of debt instruments. When interest rates rise, debt instruments prices generally decline and this may lower the market value of the Fund's investment in debt instruments. The reverse may apply when interest rates fall.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.3 Specific Risks of Investing in Unit Trust Funds</b>  <b>BSN DANA AL-JADID</b>	1.3(b) / 20	<b>Interest Rate Risk</b>  Interest rate risk refers to the impact of interest rate changes on the valuation of debt instruments. When interest rates rise, debt instruments prices generally decline and this may lower the market value of the Fund's investment in debt instruments. The reverse may apply when interest rates fall.  <u>This risk is crucial since sukuk portfolio management depends on forecasting interest rate movements. Sukuk with longer maturity and lower yield profit rates are more susceptible to interest rate movements. In general, when interest rates rise, sukuk prices will tend to fall and vice versa. Therefore, the net asset value of the fund may also</u>	Significant changes. Added the descriptions pertaining to interest rate risk for clarity.

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						tend to fall when interest rates rise or are expected to rise. It does not in any way suggest that this fund will invest in conventional financial instruments. All the investments carried out for this fund are in accordance with Shariah requirements.	
37.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.3 Specific Risks of Investing in Unit Trust Funds</b>  <b>BSN DANA DIVIDEN AL-IFRAH</b>	1.3(c) / 17 Second Supplemental Master Prospectus 6.4 / 5	<b>Particular Stock/Securities Risk</b>  Prices of a particular stock/securities 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 will adversely affect the Fund's NAV. The Investment Manager aims to mitigate this risk through diversification that is expected to reduce the Fund's portfolio.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.3 Specific Risks of Investing in Unit Trust Funds</b>  <b>BSN DANA DIVIDEN AL-IFRAH</b>	1.3(c) / 21	<b>Particular Stock/Securities Risk</b>  Prices of a particular <u>Shariah-compliant</u> stock/securities 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 will adversely affect the Fund's NAV. The Investment Manager aims to mitigate this risk through diversification that is expected to reduce the Fund's portfolio.	Editorial amendment for clarity. Added the words "Shariah-compliant" in front of words "stock/securities".
38.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.4 Risk Management Strategies</b>	1.4 / 18	<ul style="list-style-type: none"> <li>Practising prudent liquidity management in a timely and cost effective manner.</li> </ul>	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.4 Risk Management Strategies</b>	1.4 / 22	<ul style="list-style-type: none"> <li>Practising prudent liquidity management in a timely and cost effective manner. <u>In a highly volatile market and foreseeable redemption trends, Investment Manager will raise the fund liquidity limit accordingly to meet redemption / withdrawal activity. In the event no liquidity limit is stated in the prospectus, a pre-determined internal liquidity requirement for a fund or portfolio will apply; and</u></li> </ul>	Significant changes. Added explanations on the liquidity management for clarity.
39.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.4 Risk Management Strategies</b>	1.4 / 18	Nil	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.4 Risk Management Strategies</b>	1.4 / 22	<ul style="list-style-type: none"> <li><u>The Manager's designated compliance officer will review and report compliance matters to the board of directors, Panel of Investment Advisers or oversight committee members and the senior management of the Manager.</u></li> </ul>	Added the escalation on reporting of compliance matters to the board of directors, Panel of Investment Advisers or oversight committee members and senior management of the Manager as one of the risk management strategies adopted and implemented in the Company.
40.	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN</b>	1.5.1 / 19	<p>a) <u>Business Activity Benchmarks</u></p> <p>The 5% benchmark would be applicable to the following business activities:</p> <ul style="list-style-type: none"> <li>Conventional banking;</li> <li>Conventional insurance;</li> <li>Gambling;</li> <li>Liquor and liquor-related activities;</li> <li>Pork and pork-related activities;</li> <li>Non-halal food and beverages;</li> </ul>	<b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b>  <b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrah</b>	1.5.1 / 23	<p>a) <u>Business Activity Benchmarks</u></p> <p>The 5% benchmark would be applicable to the following business activities:</p> <ul style="list-style-type: none"> <li>Conventional banking <u>and lending</u>;</li> <li>Conventional insurance;</li> <li>Gambling;</li> <li>Liquor and liquor-related activities;</li> <li>Pork and pork-related activities;</li> <li>Non-halal food and beverages;</li> </ul>	Editorial amendments in accordance to the wordings in the latest list of Shariah-compliant securities issued by the Shariah Advisory Council of the Securities Commission Malaysia (SACSC).

	<p><b>Bana Dividen Al-Ifrac</b></p> <p><b>1.5.1 Shariah Investment Guidelines</b></p> <p><b>Quantitative Review</b></p>		<ul style="list-style-type: none"> <li>• Shariah non-compliant entertainment;</li> <li>• Interest income<sup>1</sup> from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitrator);</li> <li>• Dividends<sup>2</sup> from Shariah non-compliant investments;</li> <li>• Tobacco and tobacco-related activities; and</li> <li>• Other activities deemed non-compliant according to Shariah.</li> </ul> <p>The 20% benchmark would be applicable to the following activities:</p> <ul style="list-style-type: none"> <li>• Share trading;</li> <li>• Stockbroking business;</li> <li>• Rental received from Shariah non-compliant activities; and</li> <li>• Other activities deemed non-compliant according to Shariah.</li> </ul> <p><small><sup>1</sup> Interest income will be compared against the companies' overall revenue/ sales/ turnover/ income. <sup>2</sup> Dividends will be compared against the companies' profit before taxation.</small></p>	<p><b>1.5.1 Shariah Investment Guidelines</b></p> <p><b>Quantitative Review</b></p>		<ul style="list-style-type: none"> <li>• Shariah non-compliant entertainment;</li> <li>• Interest income<sup>3</sup> from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitrator);</li> <li>• Dividends<sup>4</sup> from Shariah non-compliant investments;</li> <li>• Tobacco and tobacco-related activities; and</li> <li>• Other activities deemed non-compliant according to Shariah <u>principles as determined by the SACSC.</u></li> </ul> <p>The 20% benchmark would be applicable to the following activities:</p> <ul style="list-style-type: none"> <li>• Share trading;</li> <li>• Stockbroking business;</li> <li>• Rental received from Shariah non-compliant activities; and</li> <li>• Other activities deemed non-compliant according to Shariah <u>principles as determined by the SACSC.</u></li> </ul> <p><small><sup>1</sup> &amp; <sup>2</sup> Interest income and dividends from Shariah non-compliant investments will be compared against the Group revenue. However, if the main activity of the company is holding of investments, the dividends from Shariah non-compliant investments will be compared against the Group revenue and Group profit before taxation.</small></p>	
41.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrac</b></p> <p><b>1.5.1 Shariah Investment Guidelines</b></p>	1.5.1 / 20	<p>Investment in sukuk and/or Islamic money market instruments will be verified against the data available at “<del>Bond Info Hub</del>” (<del>www.bondinfo.bnm.gov.my</del>); and/or “Fully Automated System For Issuing/Tendering” (<a href="https://fast.bnm.gov.my">https://fast.bnm.gov.my</a>).”</p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrac</b></p> <p><b>1.5.1 Shariah Investment Guidelines</b></p> <p><b>Sukuk and</b></p>	1.5.1 / 24	<p>Investment in sukuk and/or Islamic money market instruments will be verified against the data available at “Fully Automated System For Issuing/Tendering” (<a href="https://fast.bnm.gov.my">https://fast.bnm.gov.my</a>).”</p>	<p>Editorial amendment. Updated the venue where the data in relation to sukuk and / or Islamic money market is available.</p>

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	Sukuk and Islamic Money Market Instruments			Islamic Money Market Instruments			
42.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrah</b></p> <p><b>1.5.1 Shariah Investment Guidelines</b></p>	Nil	Nil	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrah</b></p> <p><b>1.5.1 Shariah Investment Guidelines</b></p> <p><b>Investment/placement in Islamic deposit :</b></p>	1.5.1 / 24	<p><b>Investment/placement in Islamic deposit :</b></p> <p>Investment/placement in Islamic deposit or current account will be verified against financial institutions offering such facilities and as approved by the SAC of BNM.</p>	Included a new paragraph pertaining to “Investment / placement in Islamic deposit” under the Shariah Investment Guidelines.
43.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrah</b></p> <p><b>1.5.2 Cleansing Process for the Fund</b></p> <p><b>a) Wrong Investment</b></p>	1.5.2 a) / 20	<p><b>a) Wrong Investment</b></p> <p>Refers to Shariah non-compliant investment made by the Investment Manager. The said investment is to be disposed of/withdrawn with immediate effect or within a month of knowing the status of securities. Should the disposal resulted in gain (through capital gain and/or dividend/profit), it is to be channeled to baitulmal or any other charitable bodies as advised by the Shariah Adviser. However, should the disposal resulted in a loss to the Fund, the same will be borne by the Investment Manager.</p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrah</b></p> <p><b>1.5.2 Cleansing Process for the Fund</b></p> <p><b>a) Wrong Investment</b></p>	1.5.2 a) / 20	<p><b>a) Wrong Investment</b></p> <p>Refers to Shariah non-compliant investment made by the Investment Manager. The said investment is to be disposed of/withdrawn with immediate effect or within a month of knowing the status of securities. Should the disposal resulted in gain (through capital gain and/or dividend/profit), it is to be channeled to baitulmal and / or other charitable bodies as advised by the Shariah Adviser. <u>The Fund has the right to retain only the investment cost.</u> However, should the disposal resulted in a loss to the Fund, the same will be borne by the Investment Manager.</p>	Editorial amendment. Updated the disclosures / treatments pertaining to the “Wrong Investment” section to be in-lined with the list of Shariah-compliant securities issued by the Shariah Advisory Council of the Securities Commission Malaysia.
44.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p>	1.5.2 b) / 20	<p><b>b) Reclassification of Shariah Status of the Fund’s Investment</b></p> <p>Reclassification of Shariah status refers to securities which were reclassified as Shariah non-compliant by the SACSC, the Shariah</p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional</b></p>	1.5.2 b) / 24	<p><b>b) Reclassification of Shariah Status of the Fund’s Investment</b></p> <p>Reclassification of Shariah status refers to securities which were reclassified as Shariah non-compliant by the SACSC, the Shariah</p>	Editorial amendment. Updated the disclosures pertaining to “Reclassification of Shariah Status of the Fund’s Investment” in accordance with the treatments in the “List of Shariah compliant

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	<p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrac</b></p> <p><b>1.5.2 Cleansing Process for the Fund</b></p> <p><b>b) Reclassification of Shariah Status of the Fund's Investment</b></p>		<p>Adviser or the Shariah Boards of the relevant Islamic Indices. The said securities will be disposed soonest practical, once the total amount of dividends received and the market value of the Shariah non-compliant securities held exceeds or is equal to the investment cost.</p> <p>All gains arising from the disposal of the Shariah non-compliant securities made on the <del>announcement day</del> can be kept by the Fund. However, any dividend received and excess capital gains derived from the disposal past the <del>announcement day</del> at a market price that is higher than the closing price on the <del>announcement day</del> is to be channeled to baitulmal or <del>any</del> charitable bodies as advised by the Shariah Adviser.</p>	<p><b>Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrac</b></p> <p><b>1.5.2 Cleansing Process for the Fund</b></p> <p><b>b) Reclassification of Shariah Status of the Fund's Investment</b></p>		<p>Adviser or the Shariah Boards of the relevant Islamic Indices <u>(where applicable)</u>. The said securities will be disposed soonest practical, once the total amount of dividends received and the market value of the Shariah non-compliant securities held exceeds or is equal to the investment cost.</p> <p>All gains arising from the disposal of the Shariah non-compliant securities made on the <u>effective date</u> can be kept by the Fund. However, any dividend received and excess capital gains derived from the disposal past the <u>effective date</u> at a market price that is higher than the closing price on the <u>effective date</u> is to be channeled to baitulmal and / or charitable bodies as advised by the Shariah Adviser.</p> <p><u>On the other hand, the Fund is allowed to hold its investment in the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Fund must dispose of its holding.</u></p>	<p>securities by the Shariah Advisory Council of the Securities Commission Malaysia.”</p>
45.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrac</b></p> <p><b>Disclaimer</b></p>	1.5 / 21	<p><del>THE SHARIAH ADVISER CONFIRMS THAT THE INVESTMENT PORTFOLIO OF THE FUND COMPRISES SECURITIES WHICH HAVE BEEN CLASSIFIED AS SHARIAH-COMPLIANT BY THE SACSC. FOR SECURITIES WHICH ARE NOT CERTIFIED BY THE SACSC, THE SHARIAH ADVISER HAS REVIEWED THE SAID SECURITIES AND OPINE THAT THESE SECURITIES ARE SHARIAH-COMPLIANT.</del></p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrac</b></p> <p><b>Disclaimer</b></p>	1.5 / 24	<p><b>THE INVESTMENT PORTFOLIO OF THE FUND WILL COMPRISES INSTRUMENTS WHICH HAVE BEEN CLASSIFIED AS SHARIAH-COMPLIANT BY THE SACSC AND, WHERE APPLICABLE THE SAC OF BNM. FOR INSTRUMENTS WHICH ARE NOT CLASSIFIED BY THE SACSC AND, WHERE APPLICABLE THE SAC OF BNM, THE SHARIAH ADVISER HAS REVIEWED THE SAID INSTRUMENTS AND OPINE THAT THESE INSTRUMENTS ARE SHARIAH-COMPLIANT.</b></p>	<p>Editorial amendments to the wordings in accordance with paragraph 4.02 (w)(ii) of the Prospectus Guidelines for Collective Investment Schemes.</p>
46.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p>	1.5.2 a) / 20 First Supplemental Master Prospectus	<p><b>1.5.2 Cleansing Process for the Fund</b></p> <p><b>a) Wrong Investment</b></p> <p>Refers to Shariah non-compliant investment</p>	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p>	1.5.2 (a) / 24	<p><b>1.5.2 Cleansing Process for the Fund</b></p> <p><b>a) Wrong Investment</b></p> <p>Refers to Shariah non-compliant investment</p>	<p>Editorial amendment for the wordings “Fund Manager” to “Investment Manager” and updated the disclosures pertaining to “Wrong Investment” in</p>

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	<p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrah</b></p> <p><b>Cleansing Process for the Fund</b></p>	3.3 a) / 5	<p>made by the <del>Fund</del> Manager. The said investment is to be disposed of/withdrawn with immediate effect or within a month of knowing the status of securities. Should the disposal resulted in gain (through capital gain and/or dividend/profit), it is to be channelled to baitulmal or <del>any</del> other charitable bodies as advised by the Shariah Adviser. However, should the disposal resulted in a loss to the Fund, the same will be borne by the <del>Fund</del> Manager.</p>	<p><b>1.5 Additional Information in Relation to BSN Dana Al-Jadid and BSN Bana Dividen Al-Ifrah</b></p> <p><b>Cleansing Process for the Fund</b></p>		<p>made by the <u>Investment</u> Manager. The said investment is to be disposed of/withdrawn with immediate effect or within a month of knowing the status of securities. Should the disposal resulted in gain (through capital gain and/or dividend/profit), it is to be channelled to baitulmal <u>and / or other</u> charitable bodies as advised by the Shariah Adviser. <u>The Fund has the right to retain only the investment cost.</u> However, should the disposal resulted in a loss to the Fund, the same will be borne by the <u>Investment</u> Manager.</p>	<p>accordance with the treatments in the “List of Shariah compliant securities by the Shariah Advisory Council of the Securities Commission Malaysia.”</p>
47.	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>NOTE :</b></p>	21	Nil	<p><b>CHAPTER 1: DETAILED INFORMATION ON THE FUNDS</b></p> <p><b>NOTE :</b></p>	25	<p><b><u>THE ABOVE SHOULD NOT BE CONSIDERED TO BE AN EXHAUSTIVE LIST OF THE RISKS, WHICH POTENTIAL INVESTORS SHOULD CONSIDER BEFORE INVESTING INTO THE FUND. IT IS IMPORTANT TO NOTE THAT EVENTS AFFECTING THE INVESTMENTS CANNOT ALWAYS BE FORESEEN. THEREFORE, IT IS NOT POSSIBLE TO PROTECT INVESTMENTS AGAINST ALL RISKS. YOU ARE RECOMMENDED TO READ THE WHOLE MASTER PROSPECTUS TO ASSESS THE RISKS ASSOCIATED WITH THE FUND. IF NECESSARY, YOU SHOULD CONSULT YOUR PROFESSIONAL ADVISER(S) FOR A BETTER UNDERSTANDING OF THE MERITS AND RISKS OF AN INVESTMENT BEFORE INVESTING INTO THE FUND.</u></b></p>	<p>Added disclaimer / warning statement pertaining to the risks of investing in the Funds for clarity.</p>
48.	<p><b>CHAPTER 2: FEES, CHARGES AND EXPENSES</b></p> <p><b>2.1 Sales Charge</b></p>	2.1 / 22	<p><b>FEE AND CHARGES DIRECTLY INCURRED WHEN YOU INVEST IN THE FUNDS</b></p> <p><b>2.1 Sales Charge</b></p> <p><u>ASBSN and BSND AJ</u></p> <ul style="list-style-type: none"> <li>• Manager: up to 3.00% of the NAV per Unit</li> <li>• BSN branches: up to 3.00% of the NAV per Unit</li> <li>• Unit trust consultants/agents: up to 3.00% of the NAV per Unit</li> </ul> <p>The above sales charge is negotiable.</p> <p><u>BSNDDAI</u></p>	<p><b>CHAPTER 2: FEES, CHARGES AND EXPENSES</b></p> <p><b>2.1 Sales Charge</b></p>	2.1 / 26	<p><b>FEE AND CHARGES DIRECTLY INCURRED WHEN YOU INVEST IN THE FUNDS</b></p> <p><b>2.1 Sales Charge</b></p> <p><u>ASBSN and BSND AJ</u></p> <ul style="list-style-type: none"> <li>• Manager: up to 3.00% of the NAV per Unit</li> <li>• BSN branches (<u>IUTA</u>): up to 3.00% of the NAV per Unit</li> <li>• Unit trust consultants/agents: up to 3.00% of the NAV per Unit</li> </ul> <p><u>BSNDDAI</u></p> <ul style="list-style-type: none"> <li>• Manager: up to 4.50% of the NAV per Unit</li> <li>• BSN branches (<u>IUTA</u>): up to 4.50% of the NAV per Unit</li> </ul>	<p>Editorial amendments in relation to the sales charge. The purpose of the updates is to provide clarity on how the sales charge to be imposed.</p>

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			<ul style="list-style-type: none"> <li>• Manager: up to 4.50% of the NAV per Unit</li> <li>• BSN branches: up to 4.50% of the NAV per Unit</li> <li>• Unit trust consultants/agents: up to 4.50% of the NAV per Unit</li> </ul> <p>The sales charge is used mainly to defray advertising and promotions expenses, and commissions payable to distributors and agents.</p> <p><del>The above sales charge is negotiable. Please refer to Chapter 3.2, Pricing of Units for information on how the sales charge is calculated.</del></p>			<ul style="list-style-type: none"> <li>• Unit trust consultants/agents: up to 4.50% of the NAV per Unit</li> </ul> <p>The sales charge is used mainly to defray advertising and promotions expenses, and commissions payable to distributors and agents.</p> <p><u>(a) all sales charge is to be rounded to two (2) decimal points. The Manager reserves the right to waive and / or reduce the sales charge from time to time at its absolute discretion; and</u></p> <p><u>(b) Investors may negotiate with their preferred distribution channel for a lower sales charge. Investment through the distribution channel shall be subjected to their respective terms and conditions.</u></p> <p><i>Please refer to Chapter 3.2, Pricing of Units for information on how the sales charge is calculated.</i></p>	
49.	<b>CHAPTER 2: FEES, CHARGES AND EXPENSES</b>  <b>2.8 Other Expenses</b>	2.8 / 24	<p>The following is a list of expenses directly related to and which will be paid out of the Funds:</p> <ul style="list-style-type: none"> <li>• Commissions/fees paid to brokers;</li> <li>• Auditors' fee;</li> <li>• Tax adviser's fee;</li> <li>• Shariah Adviser's fee (where applicable);</li> <li>• Valuation fees incurred for valuation of any investment of the Funds by independent valuers for the benefit of the Funds;</li> <li>• <del>Taxes (including but not limited to GST) and other duties imposed by the government and/or other authorities;</del></li> <li>• Cost for modification of the Deed save where such modification is for the benefit of the Manager and/or Trustee;</li> <li>• Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> <li>• Independent <del>investment committee</del> members fee; and</li> <li>• Any other expenses allowed under the Deed.</li> </ul>	<b>CHAPTER 2: FEES, CHARGES AND EXPENSES</b>  <b>2.8 Other Expenses</b>	2.8 / 28	<p>The following is a list of expenses directly related to and which will be paid out of the Funds:</p> <ul style="list-style-type: none"> <li>• Commissions/fees paid to brokers;</li> <li>• Auditors' fee;</li> <li>• Tax adviser's fee;</li> <li>• Shariah Adviser's fee (where applicable);</li> <li>• Valuation fees incurred for valuation of any investment of the Funds by independent valuers for the benefit of the Funds;</li> <li>• <u>Applicable taxes and other indirect or similar duties imposed by the law or government and/or other authorities required to be paid in connection with any costs, fees and expenses as may be charged to the Funds;</u></li> <li>• Cost for modification of the Deed save where such modification is for the benefit of the Manager and/or Trustee;</li> <li>• Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> <li>• Independent <u>Panel of Investment Advisers</u> fee;</li> <li>• <u>Other fees and / or expenses directly related to the Funds such as printing, postage and publishing interim and annual reports, investment statements as well as other services associated with the administration of the Funds;</u></li> <li>○ <u>Costs, fees and expenses deemed by the</u></li> </ul>	Added additional fees, charges and expenses, which are in accordance to the disclosures in the respective deeds of the Funds.

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						<p><u>Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; and</u></p> <ul style="list-style-type: none"> <li>• Any other expenses allowed under the Deed.</li> </ul>	
50.	<p><b>CHAPTER 2: FEES, CHARGES AND EXPENSES</b></p> <p><b>2.10 Commissions Payable</b></p>	2.10 / 24	<p>The sales or redemption charges and other commissions payable to our licensed sales representatives are not paid from the Funds but from the sales or redemption charges retained by us on a sale or redemption of Units. <del>These commissions range between 20% and 100% of sales or redemption charges of the Funds.</del></p>	<p><b>CHAPTER 2: FEES, CHARGES AND EXPENSES</b></p> <p><b>2.10 Commissions Payable</b></p>	2.10 / 28	<p>The sales or redemption charges and other commissions payable to our licensed sales representatives are not paid from the Funds but from the sales or redemption charges retained by us on a sale or redemption of Units.</p>	<p>The last sentence “These commissions range between 20% and 100% of sales or redemption charges of the Funds.” is removed as no longer applicable.</p>
51.	<p><b>CHAPTER 2: FEES, CHARGES AND EXPENSES</b></p> <p><b>2.11 Policy on Rebates and Soft Commissions</b></p>	2.11 / 24	<p>The Manager (for its own account) or its delegate (if any) thereof must not retain any rebate from, or otherwise share in any commission with, any broker in consideration for direct dealings in the investments of the Funds. The Manager will pursue a policy of not accepting any stockbroking rebates.</p> <p>However, goods and services (“soft commissions”) from any broker may be retained by the Manager or its delegate (if any) thereof, only if the goods and services are of demonstrable benefit to the Unit Holders such as research materials and computer software which are incidental to the investment management activities of the Funds.</p>	<p><b>CHAPTER 2: FEES, CHARGES AND EXPENSES</b></p> <p><b>2.11 Policy on Rebates and Soft Commissions</b></p>	2.11 / 28	<p>The Manager (for its own account) or its delegate (if any) thereof must not retain any rebate from, or otherwise share in any commission with, any broker <u>or dealer</u> in consideration for direct dealings in the investments of the Funds. The Manager will pursue a policy of not accepting any stockbroking <u>or dealer</u> rebates.</p> <p>However, goods and services (“soft commissions”) from any broker <u>or dealer</u> may be retained by the Manager or its delegate (if any) thereof, only if the goods and services are of demonstrable benefit to the Unit Holders such as research materials <u>and advisory related services</u> as well as subscriptions of <u>relevant computer software</u> which are incidental to the investment management activities of the Funds. <u>Any dealing with the broker or dealer is executed on terms which are the most favourable for the Funds. Furthermore, the availability of the soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and the Manager shall not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.</u></p>	<p>Significant changes. Updated the acceptance of soft commission in accordance with Clause 9.21 (a), (b) &amp; (c) of the GUTF.</p>
52.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.1 Valuation of the Funds and Bases for</b></p>	3.1.1 / 26	<p>Securities listed on any exchange – valuation will be based on the last done market price of the securities which is the price at the end of a particular Business Day. In the case of newly subscribed issues e.g. rights and warrants which have not yet been traded, valuation shall be at cost.</p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.1 Valuation of the Funds and Bases for Valuation of the Assets of the</b></p>	3.1.1 / 30	<p>Securities / <u>Shariah-compliant securities</u> listed on any exchange – valuation will be based on the last done market price of the securities which is the price at the end of a particular Business Day. In the case of newly subscribed issues e.g. rights and warrants which have not yet been traded, valuation shall be at cost. <u>If the price is not representative or not available to the markets, the securities should be valued at fair value.</u></p>	<p>Updated the disclosures pertaining to valuation for listed securities in accordance with Schedule C Valuation of the GUTF.</p>



	Valuation of the Assets of the Funds  3.1.1 Bases for valuation of the Assets of the Funds			Funds  3.1.1 Bases for valuation of the Assets of the Funds			
53.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  3.1 Valuation of the Funds and Bases for Valuation of the Assets of the Funds  3.1.1 Bases for valuation of the Assets of the Funds	3.1.1 / 26	<del>Cash/Investment accounts</del> - the valuation of such investments which are deposits placed with licensed financial institutions and bank bills shall be determined each day by reference to their nominal values and the accrued profit thereon for the relevant period.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  3.1 Valuation of the Funds and Bases for Valuation of the Assets of the Funds  3.1.1 Bases for valuation of the Assets of the Funds	3.1.1 / 30	<u>Deposit / Islamic deposit placements</u> - the valuation of such investments which are deposits placed with financial institutions and bank bills shall be determined each day by reference to their nominal values and the accrued <u>interests/profits</u> thereon for the relevant period.	Editorial amendment to the wordings “Cash / Investment accounts” to “Deposit / Islamic deposit placements”. Added the word “Interests” before the word “profits”.
54.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  3.1 Valuation of the Funds and Bases for Valuation of the Assets of the Funds  3.1.1 Bases for valuation of the Assets of the Funds	3.1.1 / 24	Nil	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  3.1 Valuation of the Funds and Bases for Valuation of the Assets of the Funds  3.1.1 Bases for valuation of the Assets of the Funds	3.1.1 / 31	<u>Any other instruments – The valuation on any other instruments will be based on fair value as determined in good faith by the Manager, on methods or bases which have been verified by the auditor of the Funds and approved by the Trustee.</u>	Updated the disclosures pertaining to valuation for other instruments based on fair value in accordance with Schedule C Valuation of the GUTF.
55.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>	3.1.3 / 27	<i>Note :The above illustration does not take into account the GST.</i>	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  3.1 Valuation of the Funds and	3.1.3 / 31	<i>Note :The above illustration does not take into account the <u>relevant taxes (where applicable).</u></i>	Editorial amendment. Changed the word “GST” to “relevant taxes (where applicable)”.

	<p><b>3.1 Valuation of the Funds and Bases for Valuation of the Assets of the Funds</b></p> <p><b>3.1.3 Computation of NAV and NAV per Unit</b></p>			<p><b>Bases for Valuation of the Assets of the Funds</b></p> <p><b>3.1.3 Computation of NAV and NAV per Unit</b></p>			
56.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p>	3.2 / 27	We adopt the single pricing policy in calculating your investment for subscription and redemption of Units. Single pricing equates to the sales and redemption of Units being quoted and transacted on a single price (i.e., NAV per Unit). Sales charges by different distribution channels are separately disclosed which make it easier for you to understand, compare and to make an informed decision on the choice of investment products and the preferred distribution channel. This will also facilitate you to clearly gauge or ascertain the performance of your investment.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p>	3.2 / 32	We adopt the single pricing policy, <u>which is in line with the SC’s requirement for Malaysia’s unit trust industry</u> in calculating your investment for subscription and redemption of Units. Single pricing equates to the sales and redemption of Units being quoted and transacted on a single price (i.e., NAV per Unit). Sales charges by different distribution channels are separately disclosed which make it easier for you to understand, compare and to make an informed decision on the choice of investment products and the preferred distribution channel. This will also facilitate you to clearly gauge or ascertain the performance of your investment.	Editorial amendment by adding the sentence “...which is in line with the SC’s requirement for Malaysia unit trust industry.” for clarity.
57.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p> <p><b>Basis for Determining BSND AJ and BSND DAI Selling Price</b></p>	3.2 / 28	<i>Note :The above illustration does not take into account the GST.</i>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p> <p><b>Basis for Determining BSND AJ and BSND DAI Selling Price</b></p>	3.2 / 33	<i>Note :The above illustration does not take into account the <u>relevant taxes (where applicable)</u>.</i>	Editorial amendment. Changed the word “GST” to “relevant taxes (where applicable)”.
58.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p> <p><b>Redemption</b></p>	3.2 / 29	Redemption proceeds will be paid within <del>10</del> days of the date of receipt of a redemption request.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p> <p><b>Redemption Price</b></p>	3.2 / 33	Redemption proceeds will be paid within <u>seven (7) Business Days</u> of the date of receipt of a redemption request.	Significant changes. Updated the redemption processes in accordance with Chapter 8 Dealing, Valuation and Pricing of the GUTF.

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59.	<p><b>Price</b></p> <p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p> <p><b>Redemption Price</b></p>	3.2 / 29	<p>The NAV per Unit will be published <del>in major local newspapers on a daily basis following a Business Day. Whilst the Manager can ensure that the prices forwarded to the newspapers for publication are accurate, the Manager cannot assume any responsibility or be liable for any error in the prices published in the newspapers.</del></p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p> <p><b>Redemption Price</b></p>	3.2 / 33	<p>The NAV per Unit will be published <u>on the Manager's website at www.pbsn.com.my. Alternatively, you may contact us directly to obtain the unit prices of the funds under management. Please refer to chapter 9 : Additional Information for more information.</u></p>	<p>Updated the avenue where potential unit holders / unit holders to obtain the unit prices of the Funds.</p>
60.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p> <p><b>Incorrect Pricing</b></p>	3.2 / 29	<p>The Trustee shall not consider an incorrect valuation and/or pricing of the Funds and/or the Units to be of minimal significance if the error involves a discrepancy 0.5% or more of the NAV per Unit unless the total impact on a Unit Holder's account is less than RM10.00. An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee shall result in reimbursement of moneys in the following manner:</p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.2 Pricing Policy</b></p> <p><b>Incorrect Pricing</b></p>	3.2 / 33	<p>The Trustee shall not consider an incorrect valuation and/or pricing of the Funds and/or the Units to be of minimal significance if the error involves a discrepancy <u>at 0.5% or more of the NAV per Unit unless the total impact on a Unit Holder's account is less than RM10.00 or in the case of foreign currency class of unit , less than 10.00 denominated in the respective foreign currency denomination, the requirement to reimburse does not apply.</u> An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee shall result in reimbursement of moneys in the following manner:</p>	<p>Updated for clarity in relation to the treatment of foreign currency class of unit scenario.</p>
61.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.3 Application and Redemption</b></p> <p><b>3.3.1 Purchase of Units</b></p>	3.3.1 / 30	<p>Investors can obtain this Master Prospectus and an application form for Units from the Manager's office or at <del>all BSN branches</del>. This Master Prospectus is also available at Manager's website at www.pbsn.com.my. The application of units of any of the Funds may be conducted at the Manager's office or at <del>all BSN branches</del>. ASBSN is adopting "Historical Pricing" whereas BSND AJ and BSND DAI are adopting "Forward Pricing".</p> <p>Any application for Units received or deemed to have been received by the Manager for ASBSN on/or before 4.00 p.m. ("the cut-off time"), the Selling Price shall be based on the NAV per Unit in the Fund as at the valuation point immediately before the request for Units is received by the Manager ("historic pricing"), provided that the Manager shall reprice the Units at times where the NAV of the Fund, if revalued, would differ by more than five per centum (5%) as at last valuation point ("material market movement"). As for BSND AJ and BSND DAI, the Selling Price</p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.3 Application and Redemption</b></p> <p><b>3.3.1 Purchase of Units</b></p>	3.3.1 / 34	<p>Investors can obtain this Master Prospectus and an application form for Units from the Manager's office or <u>any of the authorised distributors/agents of the Manager</u>. This Master Prospectus is also available at Manager's website at www.pbsn.com.my. The application of units of any of the Funds may be conducted at the Manager's office or <u>at any of the authorized distributors/agents</u>. ASBSN is adopting "Historical Pricing" whereas BSND AJ and BSND DAI are adopting "Forward Pricing".</p> <p>Any application for Units received or deemed to have been received by the Manager for ASBSN on/or before 4.00 p.m. ("the cut-off time"), the Selling Price shall be based on the NAV per Unit in the Fund as at the valuation point immediately before the request for Units is received by the Manager ("historic pricing"), provided that the Manager shall reprice the Units at times where the</p>	<p>Editorial amendment from "...all BSN branches" to "...at any of the authorized distributors/agents. Updated the treatments for application received via fax.</p>

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			would be the NAV per Unit at the end of the Business Day on which the application for Units is received by the Manager. Any application for Units received or deemed to have been received after this cut-off time would be considered as having been received on the next Business Day and would be based on the NAV per Unit on the next Business Day.			NAV of the Fund, if revalued, would differ by more than five per centum (5%) as at last valuation point (“material market movement”). As for BSND AJ and BSNDDAI, the Selling Price would be the NAV per Unit at the end of the Business Day on which the application for Units is received by the Manager. Any application for Units received or deemed to have been received after this cut-off time would be considered as having been received on the next Business Day and would be based on the NAV per Unit on the next Business Day. <u>Any application form received through fax will only be deemed complete after we receive the application form together with the proof of payment. Receipt of fax copy will not be an indication of acceptance of application not processed as a result of incomplete transmission of fax.</u>	
62.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.3 Application and Redemption</b>  <b>3.3.1 Purchase of Units</b>	3.3.1 / 30	The application form should be submitted together with a cheque or bank draft made payable to “Permodalan BSN Berhad”. All cheques and bank drafts have to be crossed and drawn on a local bank. Bank charges (where relevant) for outstation cheques, will have to be borne by investors. Subject to prior arrangements, the Manager reserves the right to accept payment for Units applied for in any other form as may be acceptable to the Manager.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.3 Application and Redemption</b>  <b>3.3.1 Purchase of Units</b>	3.3.1 / 34	The application form should be submitted together with a cheque or bank draft made payable to “Permodalan BSN Berhad” <u>or any valid proof of payment document</u> . All cheques and bank drafts have to be crossed and drawn on a local bank. Bank charges (where relevant) for outstation cheques, will have to be borne by investors. Subject to prior arrangements, the Manager reserves the right to accept payment for Units applied for in any other form as may be acceptable to the Manager. <u>The validity of the transaction is subject to clearance of the payment made to us.</u>	Editorial amendments to provide clarity on the processing of an application.
63.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.3 Application and Redemption</b>  <b>3.3.1 Purchase of Units</b>	3.3.1 / 30	For the convenience of applicants, all distributors/agents of the Manager in Malaysia are authorised to accept the application forms accompanied by the necessary remittance for onward transmission to the Manager.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.3 Application and Redemption</b>  <b>3.3.1 Purchase of Units</b>	3.3.1 / 35	For the convenience of applicants, all distributors/agents of the Manager in Malaysia are authorised to accept the application forms accompanied by the necessary remittance for onward transmission to the Manager. <u>We reserve the right to reject any application that is unclear, incomplete and / or not accompanied by the required documents. Incomplete applications will not be processed until all necessary information has been received.</u>	Additional disclosures to provide clarity on the processing of an application.

64.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.3 Application and Redemption</b></p> <p><b>3.3.2 Redemption of Units</b></p>	3.3.2 / 31	<p>Any redemption request received or deemed to have been received by the Manager for ASBSN on/or before 4.00 p.m. (“the cut-off time”), the Redemption Price shall be based on NAV per Unit in the Fund as at the valuation point immediately before the redemption request is received by the Manager (“historic pricing”) provided that the Manager shall reprice the Units at times where the NAV of the Fund, if revalued, would differ by more than five per centum (5%) as at last valuation point (“material market movement”). As for BSND AJ and BSND DAI, the Redemption Price would be the NAV per Unit at the end of the Business Day on which the redemption request is received by the Manager. Any redemption request received or deemed to have been received after this cut-off time would be considered as having been received on the next Business Day and would be based on the NAV per Unit on the next Business Day</p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.3 Application and Redemption</b></p> <p><b>3.3.2 Redemption of Units</b></p>	3.3.2 / 35	<p>Any redemption request received or deemed to have been received by the Manager for ASBSN on/or before 4.00 p.m. (“the cut-off time”), the Redemption Price shall be based on NAV per Unit in the Fund as at the valuation point immediately before the redemption request is received by the Manager (“historic pricing”) provided that the Manager shall reprice the Units at times where the NAV of the Fund, if revalued, would differ by more than five per centum (5%) as at last valuation point (“material market movement”). As for BSND AJ and BSND DAI, the Redemption Price would be the NAV per Unit at the end of the Business Day on which the redemption request is received by the Manager. Any redemption request received or deemed to have been received after this cut-off time would be considered as having been received on the next Business Day and would be based on the NAV per Unit on the next Business Day. <u>Any redemption form received through fax will only be deemed complete after we receive the redemption form together with relevant supporting document (where applicable). Receipt of fax copy will not be an indication of acceptance of application not processed as a result of incomplete transmission of fax.</u></p>	<p>Additional disclosures to provide clarity on the processing of an application received via fax.</p>
65.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.3 Application and Redemption</b></p> <p><b>3.3.2 Redemption of Units</b></p>	3.3.2 / 31	<p>The redemption of units of any of the Funds may be conducted at the Manager’s office or at all <del>BSN</del> <u>branches</u>.</p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.3 Application and Redemption</b></p> <p><b>3.3.2 Redemption of Units</b></p>	3.3.2 / 35	<p>The redemption of units of any of the Funds may be conducted at the Manager’s office or at all <u>of our authorized distributors</u>.</p>	<p>Editorial amendment to the places where an unit holder can conduct a redemption transactions.</p>
66.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p>	3.3.2 / 31	<p>The Manager may redeem Units utilising its own funds or alternatively, the Manager may request the Trustee to cancel Units of the Fund for the purpose of meeting a Unit Holder’s redemption</p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p>	3.3.2 / 35 to 36	<p>The Manager may redeem Units utilising its own funds or alternatively, the Manager may request the Trustee to cancel Units of the Fund for the purpose of meeting a Unit Holder’s redemption request. In</p>	<p>Significant changes. Updated the redemption processes in accordance with Chapter 8 Dealing, Valuation and Pricing of</p>

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	N <b>3.3 Application and Redemption</b>  <b>3.3.2 Redemption of Units</b>  <b>Payment of Redemption Proceeds</b>		request. In such a circumstance, the Trustee will pay the redemption proceeds to the Manager for onward payment to the Unit Holder within <del>10</del> <u>seven (7) Business Days</u> of the date on which the request for redemption is received by the Manager.	<b>3.3 Application and Redemption</b>  <b>3.3.2 Redemption of Units</b>  <b>Payment of Redemption Proceeds</b>		such a circumstance, the Trustee will pay the redemption proceeds to the Manager for onward payment to the Unit Holder within <u>seven (7) Business Days</u> of the date on which the request for redemption is received by the Manager <u>or a period that is no later than the period where the Manager is required to pay to unit holders the proceeds of the repurchase request as disclosed in this Master Prospectus.</u>	the GUTF.
67.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.5 Minimum Holdings</b>	3.5 / 32	<u>ASBSN and BSNDDAI</u> <del>The Manager does not impose a minimum holdings requirement.</del>	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.5 Minimum Holdings</b>	3.5 / 36	<u>ASBSN and BSNDDAI</u>  <u>The minimum holding is 300 units or such lower amount as the Manager in its sole discretion allows.</u>	Significant changes. We have revised the minimum holding in ASBSN and BSNDDAI for the purpose to maintain operational efficiency.
68.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.5 Minimum Holdings</b>	3.5 / 32	Nil	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.5 Minimum Holdings</b>	3.5 / 36	<u>Note : The Manager has the discretion to exit an Unit Holder from the Fund if the Unit Holder fails to meet the minimum number of units in the Fund.</u>	Significant changes. Added the new requirement in relation to the discretion of the Manager to exit an Unit Holder in the event failing to meet the minimum holding of units in order to maintain operational efficiency in maintaining records.
69.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.9 Cooling-off</b>	3.9 / 33	If you change your mind about an investment that you have made in the Fund, you may request for a refund of your investment within six (6) Business Days from the date of your application for Units accepted by us. <del>Refund for every Unit held following a request for a reversal of an application would be the sum of:</del>  <del>(a) the NAV per Unit on the day the Units were first purchased; and</del>  <del>(b) the sales charge originally imposed on the day the Units were purchased.</del>  All such requests must be received or be deemed to have been received by us before 4:30 p.m. on a Business Day. Requests received or deemed to have been received after 4:30 p.m. will be treated as having been received on the following Business Day.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.9 Cooling-off</b>	3.9 / 37	If you change your mind about an investment that you have made in the Fund, you may request for a refund of your investment within six (6) Business Days from the date of your application for Units accepted by us. <u>The refund pursuant to an exercise of cooling-off right must be as follows :</u>  <u>(a) if the original NAV price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right (“market price”), the market price at the point of cooling-off; or</u>  <u>(b) if the market price is higher than the original NAV price, the original NAV price at the point of cooling-off.</u>  <u>Furthermore, the Manager will also refund the charges imposed on the day the units were purchased.</u>	Significant changes. Updated the requirements in relation to cooling-off in accordance with the cooling-off requirements under Chapter 9 of the GUTF (clauses 9.03 to 9.08).

			<p>Cooling-off proceeds will only be paid after we receive cleared funds for the original investment. Such proceeds shall be refunded to you within <del>10</del> <u>days</u> of receipt of the application for cooling-off.</p> <p>A cooling-off right is only available to qualified investors who are investing for the first time in any of the unit trust funds managed by us. <del>Corporation or institution</del>, our staff and persons registered to deal in the <del>Units of our unit trust funds</del> are not entitled to a cooling-off right.</p>			<p><u>Where the market price is higher than the original NAV price paid by investor, Manager may agree (not compulsory and subject to the discretion of the Manager) to pay the investor the investor the excess amount, provided that such amount is not paid out of the Funds or the assets of the Funds.</u></p> <p>All such requests must be received or be deemed to have been received by us before <u>4:00</u> p.m. on a Business Day. Requests received or deemed to have been received after <u>4:00</u> p.m. will be treated as having been received on the following Business Day.</p> <p>Cooling-off proceeds will only be paid after we receive cleared funds for the original investment. Such proceeds shall be refunded <u>in cash</u> to you within <u>seven (7) business days</u> of receipt of the application for cooling-off.</p> <p>A cooling-off right is only available to qualified investors who are investing for the first time in any of the unit trust funds managed by us. <u>Our staff and persons registered with the body approved by the SC</u> to deal in unit trusts are not entitled to a cooling-off right.</p>	
70.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.11 Mode of Distribution</b></p>	3.11 / 33	<p><u>ASBSN</u></p> <p>Distribution (if any) shall be allocated according to the preference mode indicated by the Unit Holders in the most current application form received. Unit Holders have the options to elect the distribution mode of either cheque payment, reinvestment of units or crediting of equivalent cash payment into the Unit Holders' <del>BSN savings</del> accounts.</p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.11 Mode of Distribution</b></p>	3.11/38	<p><u>ASBSN</u></p> <p>Distribution (if any) shall be allocated according to the preference mode indicated by the Unit Holders in the most current application form received. Unit Holders have the options to elect the distribution mode of either cheque payment, reinvestment of units or crediting of equivalent cash payment into the Unit Holders' <u>bank</u> accounts.</p>	<p>Editorial amendment from "...Unit Holders' BSN savings accounts" to "...Unit Holders' bank accounts". The purpose of the amendment is to cater for the current scenario, whereby distribution payment can be made to any banks / financial institutions, including BSN saving accounts.</p>
71.	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>Unclaimed Money</b></p>	3.11 / 34	<p>In the event any of the cheques is not presented meant for redemption, for payment by the date which falls six (6) months from the date of the cheque, the Unit Holder may request the Manager to arrange for the monies to be paid by replacement cheque to Unit Holder. However, after the lapse of one year from the date of the cheque, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys and Unit Holders will have to <del>liase</del> directly with the Registrar of Unclaimed</p>	<p><b>CHAPTER 3 : TRANSACTION INFORMATION</b></p> <p><b>3.12 Unclaimed Money</b></p>	3.12 / 38	<p>In the event any of the cheques is not presented meant for redemption, for payment by the date which falls six (6) months from the date of the cheque <u>or any other periods as required by the law</u>, the Unit Holder may request the Manager to arrange for the monies to be paid by replacement cheque to Unit Holder. However, after the lapse of one year from the date of the cheque <u>or any other periods as required by the law</u>, the Manager shall file and pay the unrepresented payments to the Registrar of Unclaimed Moneys and Unit Holders will have to</p>	<p>Editorial amendments. Added the sentence "...or any other periods as required by the law...".</p>

			Moneys to claim their monies.			liaise directly with the Registrar of Unclaimed Moneys to claim their monies.	
72.	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>		Nil	<b>CHAPTER 3 : TRANSACTION INFORMATION</b>  <b>3.13 Anti-Money Laundering Policies and Procedures</b>	3.13 / 38 & 39	<p><u>The Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) is the act that provides for the offence of money laundering and also the measures to be taken for the prevention of money laundering and terrorism financing offences. The Financial Intelligence and Enforcement Department (FIED) of Bank Negara Malaysia has been established to carry out the functions as the competent authority under the AMLA. All market intermediaries under the Act and management companies approved by the SC under the Act are obliged to comply with the provisions of the AMLA.</u></p> <p><u>Under the AMLA, any person who –</u></p> <p><u>(a) engages, directly or indirectly, in a transaction that involves proceeds of an unlawful activity or instrumentalities of an offence;</u></p> <p><u>(b) acquires, receives, possesses, disguises, transfers, converts, exchanges, carries, disposes of or uses proceeds of an unlawful activity or instrumentalities of an offence;</u></p> <p><u>(c) removes from or brings into Malaysia, proceeds of an unlawful activity or instrumentalities of an offence; or</u></p> <p><u>(d) conceals, disguises or impedes the establishment of the true nature, origin, location, movement, disposition, title of, rights with respect to, or ownership of, proceeds of an unlawful activity or instrumentalities of an offence,</u></p> <p><u>commits a money laundering offence and shall on conviction be liable to imprisonment for a term not exceeding fifteen (15) years and shall also be liable to a fine of not less than five (5) times the sum or value of the proceeds of an unlawful activity or instrumentalities of an offence at the time the offence was committed or five (5) million ringgit, whichever is the higher.</u></p> <p><u>When opening new accounts and entering into a transaction with a client, the Manager identifies and</u></p>	Added the disclosures pertaining to Anti-Money Laundering, Anti-Terrorism and Unlawful Activities Policies and Procedures.



						verifies the client through documents such as identity card, passport, birth certificate, constituent documents or any other official documents, whether in the possession of a third party or otherwise. Such documents shall be filed by the Manager in accordance with relevant laws. Where the Manager suspects that a particular transaction may not be genuine, a report will be made to the FIED.																									
73.	<b>CHAPTER 3: TRANSACTION INFORMATION</b>	A QUICK GUIDE ON HOW TO BUY, SELL, SWITCH & TRANSFER / 34 to 36	<table border="1"> <thead> <tr> <th></th> <th>Type of Application</th> <th>Procedure</th> <th>Unit holder acknowledgement</th> </tr> </thead> <tbody> <tr> <td>First Application (Purchase)</td> <td>1. Individual</td> <td> <ul style="list-style-type: none"> <li>Individual Opening Account Form</li> <li>Transaction Slip</li> <li>2 Copies Photocopy NRIC</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Copy Transaction Slip</li> <li>Holder Statement</li> </ul> </td> </tr> <tr> <td></td> <td>2. Corporate</td> <td> <ul style="list-style-type: none"> <li>Corporate Opening Form</li> <li>Corporate Account Declaration Form</li> <li>Balance Inquiry Form</li> <li>Letter of Guarantee and Indemnity</li> <li>Transaction Form</li> <li>Form 8 /9, 44, 49, 24 and 13</li> <li>M&amp;A</li> <li>Board of Resolution</li> <li>Specimen card (Directors)</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Copy Transaction Slip</li> <li>Holder Statement</li> </ul> </td> </tr> <tr> <td></td> <td>3. Joint Account</td> <td> <ul style="list-style-type: none"> <li>Individual Opening Form</li> <li>Transaction Form</li> <li>Balance Inquiry</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Copy Transaction Slip</li> <li>Holder Statement</li> </ul> </td> </tr> </tbody> </table>		Type of Application	Procedure	Unit holder acknowledgement	First Application (Purchase)	1. Individual	<ul style="list-style-type: none"> <li>Individual Opening Account Form</li> <li>Transaction Slip</li> <li>2 Copies Photocopy NRIC</li> </ul>	<ul style="list-style-type: none"> <li>Copy Transaction Slip</li> <li>Holder Statement</li> </ul>		2. Corporate	<ul style="list-style-type: none"> <li>Corporate Opening Form</li> <li>Corporate Account Declaration Form</li> <li>Balance Inquiry Form</li> <li>Letter of Guarantee and Indemnity</li> <li>Transaction Form</li> <li>Form 8 /9, 44, 49, 24 and 13</li> <li>M&amp;A</li> <li>Board of Resolution</li> <li>Specimen card (Directors)</li> </ul>	<ul style="list-style-type: none"> <li>Copy Transaction Slip</li> <li>Holder Statement</li> </ul>		3. Joint Account	<ul style="list-style-type: none"> <li>Individual Opening Form</li> <li>Transaction Form</li> <li>Balance Inquiry</li> </ul>	<ul style="list-style-type: none"> <li>Copy Transaction Slip</li> <li>Holder Statement</li> </ul>	<b>CHAPTER 3: TRANSACTION INFORMATION</b>	A QUICK GUIDE ON HOW TO BUY, SELL, SWITCH & TRANSFER / 39 to 41	<table border="1"> <thead> <tr> <th></th> <th>Type of Application</th> <th>Document</th> <th>Unit holder acknowledgement</th> </tr> </thead> <tbody> <tr> <td>First Application (Purchase)</td> <td>1. Individual</td> <td> <ul style="list-style-type: none"> <li>Individual Opening Account Form</li> <li>Transaction Form</li> <li>A copy of the photocopy NRIC/passport/ or other accepted official document of identification.</li> <li>Investor Suitability Assessment Form (ISA)</li> <li>FIMM form</li> <li>Important Notes and Conditions</li> <li>PDPA notes &amp; Common Reporting Standard (CRS) Self-Certification Form (Individual/Entity Form, where Applicable)</li> <li>Common</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Copy Transaction Slip</li> <li>Holder Statement</li> </ul> </td> </tr> </tbody> </table>		Type of Application	Document	Unit holder acknowledgement	First Application (Purchase)	1. Individual	<ul style="list-style-type: none"> <li>Individual Opening Account Form</li> <li>Transaction Form</li> <li>A copy of the photocopy NRIC/passport/ or other accepted official document of identification.</li> <li>Investor Suitability Assessment Form (ISA)</li> <li>FIMM form</li> <li>Important Notes and Conditions</li> <li>PDPA notes &amp; Common Reporting Standard (CRS) Self-Certification Form (Individual/Entity Form, where Applicable)</li> <li>Common</li> </ul>	<ul style="list-style-type: none"> <li>Copy Transaction Slip</li> <li>Holder Statement</li> </ul>	Editorial amendment. Updated the required document for purchase, sales, switching and transfer transactions.
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				Request Form • Letter of Authorized • Photocopy NRIC-2 • Specimen Card-2					Reporting Standard (CRS) Self-Certification Form (Individual/Entity Form, where Applicable)  • Proof of payment	
Additional Purchase	1. Individual Opening	• Individual Application Form • Transaction Form • Photocopy NRIC	• Copy Transaction Slip • Holder Statement							
	2. Corporate Opening	• Corporate Opening Form • Corporate Account Declaration Form • Letter of Guarantee and Indemnity • Transaction Form • Form 49, 24 and 13 • M&A • Board of Resolution • Specimen card of all the Directors	• Copy Transaction Slip • Holder Statement						2. Corporate  • Corporate Opening Form • Transaction Form • Investor Suitability Assessment Form for corporate (ISA) • Certified true copy of NRIC or Passport or valid document of identification of the beneficial owners. • Board Resolution (including specimen signatures) and list of authorized signatories or authorization for any person(s) to represent/ open/ operate on behalf of the organization and/ or certified	• Copy Transaction Slip • Holder Statement
	4. Joint Account (Individual)	• Individual Opening Form • Transaction Form • Balance Inquiry Request Form • Letter of Authorized • Photocopy NRIC-2 • Specimen Card-2	• Copy Transaction Slip • Holder Statement							
Transfer	1. Individual /Join	• Transfer Form • Photocopy	• Slip Receive all Document							



								beneficiary and any other natural person exercising ultimate effective control over the trust etc (where applicable).		
								<ul style="list-style-type: none"> <li>• Duly certified true copy of latest section 17, 78 &amp; 58 (Companies Act 2016) or other similar documents</li> <li>• Specimen card (Directors and / or PDPA notes &amp; Common Reporting Standard (CRS) Self-Certification Form (Individual/Entity Form, where Applicable)</li> <li>• Lists of authorized personnel of the company (where applicable)</li> <li>• Proof of payment</li> </ul>		
							3. Joint Account	• Individual Opening	• Copy Transaction	

Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrah

							<ul style="list-style-type: none"> <li>Form signed by both parties.</li> <li>• Transaction Form</li> <li>• A copy of NRIC/passport/ or other accepted official document of identification for each investor.</li> <li>• Proof of payment</li> </ul>	<ul style="list-style-type: none"> <li>• Slip</li> <li>• Holder Statement</li> </ul>	
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							<ul style="list-style-type: none"> <li>3. Joint Account (Individual)</li> <li>• Transaction Form</li> <li>• A copy A copy of the photocopy NRIC/passport/ or other accepted official document of</li> </ul>	<ul style="list-style-type: none"> <li>• Copy Transaction Slip</li> <li>• Holder Statement</li> </ul>	

Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrah

							<ul style="list-style-type: none"> <li>• Proof of payment</li> </ul>		
	Transfer	1. Individual / Joint Account	<ul style="list-style-type: none"> <li>• Transfer Form</li> <li>• Photocopy NRIC/passport/ or other accepted official document of identification.</li> </ul>	<ul style="list-style-type: none"> <li>• Slip Receive all Document</li> <li>• Holder Statement transferee &amp; transfer</li> </ul>					
		2. Corporate	<ul style="list-style-type: none"> <li>• Transfer Form</li> <li>• Board Resolution or organization and/ or certified true copy of extract minute. Specimen Card (Directors and or Authorized Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• Slip Receive all Document</li> <li>• Holder Statement</li> </ul>					
	Switch	1. Individual / Joint Account	<ul style="list-style-type: none"> <li>• Switching Form</li> <li>• Photocopy NRIC /passport/ other valid document of identification</li> <li>• Letter of Authorization- joint account (Decease / Sick Client)</li> <li>Under 18 one person only</li> </ul>	<ul style="list-style-type: none"> <li>• Slip Receive all Document</li> <li>• Holder Statement</li> </ul>					
		2.	<ul style="list-style-type: none"> <li>• Switching</li> </ul>	<ul style="list-style-type: none"> <li>• Slip Receive</li> </ul>					

						Corporate	Form • Board of Resolution and/ or certified true copy of extract minute. Specimen card (Directors and / or Authorized Personnel)	all Document • Holder Statement	
74.	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>4.1 The Manager</b>	4.1 / 37	PBSNB has more than <del>twenty (20)</del> years experience in managing unit trust funds. Currently, PBSNB manages three <del>(3) unit trust funds, one (1) wholesale fund and one (1) private mandate.</del>	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>4.1 The Manager</b>	4.1 / 42	PBSNB has more than <u>twenty seven (27)</u> years experience in managing unit trust funds. Currently, PBSNB manages <u>four (4)</u> unit trust funds.	Editorial amendment. Updated the latest company profile.		
75.	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>4.3 Board of Directors</b>	4.3 / 37 First Supplemental Master Prospectus 6.2 / 6 Second Supplemental Master Prospectus 8.1 / 6 Third Supplemental Master Prospectus 4.1 / 3	<del>Asaraf Bin Aboo Bakar (Non-Independent Director)</del> <del>Kamari Zaman Bin Juhari (Independent Director)</del> <del>Roslani Bin Hashim (Independent Director)</del> <del>Norahmadi Bin Sulong (Independent Director)</del> <del>Mohamad Hamdi Bin Mohamad Khir (Non-Independent Director)</del>	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>4.3 Board of Directors</b>	4.3 / 42	<u>Asaraf bin Aboo Bakar (Non-Independent Director)</u> <u>Kamari Zaman Bin Juhari (Independent Director)</u> <u>Norahmadi Bin Sulong (Independent Director)</u> <u>Datin Zainab binti Hj. Md. Shariff (Independent Director)</u> <u>Tursina Yaacob (Independent Director)</u> <u>Mohamad Hamdi Bin Mohamad Khir (Non-Independent Executive Director)</u>  Note: Please refer to <a href="http://www.pbsn.com.my">www.pbsn.com.my</a> for the latest information pertaining to the profile of the board of directors.	Editorial amendment. Updated the members of the board of directors and also where such information and its' updates are available.		
76.	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>4.4 Investment Committee</b>  <b>Roles and Primary Function of the Investment</b>	4.4 / 37	<b>Roles and Primary Function of the <del>Investment Committee</del></b>  The <del>investment committee</del> of the Fund (“ <del>Investment Committee</del> ”) formulates, establishes and implements investment strategies and policies. The <del>Investment Committee</del> will continually review and monitor the success of these strategies and policies using predetermined benchmarks towards achieving a proper performance for the Fund. The <del>Investment Committee</del> will also ensure investment guidelines and regulations are complied with. The <del>Investment Committee</del> will	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>4.4 Investment Committee</b>  <b>Roles and Primary Function of the Panel of Investment Advisers or Oversight</b>	4.4 / 42	<b>Roles and Primary Function of the Panel of Investment Advisers or Oversight Committee</b>  The <u>Panel of Investment Advisers (“PIA”) or oversight committee</u> of the Fund formulates, establishes and implements investment strategies and policies. The <u>PIA or oversight committee</u> will continually review and monitor the success of these strategies and policies using predetermined benchmarks towards achieving a proper performance for the Fund. The <u>PIA or oversight committee</u> will also ensure investment guidelines and regulations are complied with. The <u>PIA or</u>	Editorial amendment. Updated the name of the Investment Committee to Panel of Investment Advisers (PIA) or Oversight Committee.		

Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrac

	<b>Committee</b>		meet at least four (4) times in a year and / or such other period or frequency as may be determined by the Chairman of the <del>Committee</del> from time to time.”	<b>Committee</b>		<u>oversight committee</u> will meet at least four (4) times in a year and / or such other period or frequency as may be determined by the Chairman of the <u>PIA or oversight committee</u> from time to time.	
77.	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>4.5 Investment Team</b>	4.5 / 38 First Supplemental Master Prospectus 6.3 / 6 & 7 Second Supplemental Master Prospectus 8.2 / 6 to 8 Third Supplemental Master Prospectus 4.3 / 3 & 4	<p>The designated fund manager is responsible for managing, realising, investing or howsoever dealing in accordance with the investment objectives of the Funds. The designated fund manager shall have discretionary authority over the investments of the Funds subject to the Guidelines, the relevant securities laws, the internal procedures as well as the direction of the <del>investment committee</del> of the Funds.</p> <p>The designated fund manager will report directly to the <del>investment committee</del> on a regular basis on the status of the portfolio of the Funds, proposed investment strategy and discuss matters relating to the portfolio.</p> <p><b><del>Nafri Bin Mohammad</del></b></p> <p><b><del>Fund Manager / Designated Fund Manager</del></b></p> <p><del>Nafri bin Mohammad @ Oben joined Permodalan BSN Berhad (“PBSNB”) in August 2017. His background is in banking and finance, having served in the asset management and finance since 2010. He holds a Bachelor Degree (Hons) in Finance from Universiti Teknologi MARA (UiTM). Prior to joining PBSNB, he was a trainee at Permodalan Nasional Berhad and was a Fund Manager at PBSNB. He holds a Capital Markets Services Representative’s Licence (eCMSRL/B7565/2017) and he is the Designated Fund Manager for Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrac.</del></p>	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>	4.5 / 42	<p>The designated fund manager is responsible for managing, realising, investing or howsoever dealing in accordance with the investment objectives of the Funds. The designated fund manager shall have discretionary authority over the investments of the Funds subject to the Guidelines, the relevant securities laws, the internal procedures as well as the direction of the <u>PIA or the oversight committee</u> of the Funds.</p> <p>The designated fund manager will report directly to the <u>PIA or oversight committee</u> on a regular basis on the status of the portfolio of the Funds, proposed investment strategy and discuss matters relating to the portfolio.</p> <p><b><u>The main personnel in the investment team are:</u></b></p> <p><b><u>Mohd Irwan Wahed</u></b> <b><u>Fund Manager / Designated Fund Manager</u></b></p> <p><u>Mohd Irwan Wahed has more than 10 years of investment-related experiences. He joined PBSN in September 2021. Prior to joining PBSN, he was a Portfolio Manager with UOB Asset Management Malaysia. In May 2018, he was entrusted to assume the primary equity portfolio manager role for the newly established UOB Islamic Asset Management. Having entered into the securities industry in 2009 as a Company Dealer with a Corporate Derivatives Desk, he had also served as portfolio manager of the then ASM Investment Bhd (Now PMB Investment Bhd) managing a total of 9 unit trust funds and corporate mandates. He holds a post graduate qualification in Applied Finance and Investment from FINSIA, a professional qualification in Islamic Finance from CISI and a Bachelor’s Degree in Aerospace Engineering from Universiti Putra Malaysia. He is the holder of a Capital Markets Services Representative Licence (Fund Management) since 2011 and he is the Designated Fund Manager for Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid, BSN Dana Dividen Al-Ifrac and BSN Dana Wakaf</u></p>	Editorial amendment. Updated the information pertaining to the investment team and designated fund manager / fund manager.



78.	<p><b>CHAPTER 4: THE MANAGER OF THE FUNDS</b></p> <p><b>4.7 Shariah Adviser</b></p> <p><b>Profile of the Shariah Team</b></p>	<p>4.7 / 39 &amp; 40</p> <p>First Supplemental Master Prospectus</p> <p>6.4 / 9 &amp; 10</p>	<p><b>Profile of the Shariah Team</b></p> <p>Tawafuq’s Shariah team consists of the following personnel:</p> <p><del><b>Syeikh Ibrahim Bin Nasir Al-Sawafi (Chairman Shariah Advisory Board)</b></del></p> <p><del><i>Syeikh Ibrahim Al-Sawafi</i> holds the office of Learned Secretary at the Ifta Office of the Ministry of Awqaf &amp; Religious Affairs of the Sultanate of Oman. Syeikh Ibrahim is a renowned Shariah scholar and member of several Shariah boards in the Sultanate of Oman including the Shariah Advisory Board of Bank Nizwa. He regularly speaks at Islamic banking &amp; finance seminars and conferences and is an active participant in the development of the Islamic Banking &amp; Finance industry in Sultanate of Oman.</del></p> <p><del><b>Muhammad Aiman Mohamad Salmi (Director/ Principal Consultant/Managing Advisor)</b></del></p> <p><del>A Chartered Professional in Islamic Finance (CPIF), Aiman holds a Bachelor of Laws (Honours) and Bachelor of Laws (Shariah)(Honours) from the International Islamic University Malaysia (IIUM) and a MSc in Islamic Finance from INCEIF, Malaysia. An Advocate and Solicitor of the High Court of Malaya (Malaysia) and a qualified Malaysian Syarie Counsel, he regularly delivers Islamic Finance courses and has completed the prestigious “i-Advisor program” organized by the Securities Commission Malaysia.</del></p> <p><del>Currently, he is a member of the Chartered Institute of Islamic Finance Professionals (CIIF), the Association of Shariah Advisers in Islamic Finance Malaysia (ASAS), Malaysian Finance Association (MFA), Malaysian Association of Muslim Finance Professionals (MAMFP), ASEAN Young Professionals Network (AYPN), Asian Institute of Chartered Bankers (AICB), and the International Council for Islamic Finance Educators (ICIFE). He is also the Deputy President of Malaysia Young Shariah Scholars Association (MySSA).</del></p>	<p><b>CHAPTER 4: THE MANAGER OF THE FUNDS</b></p> <p><b>4.7 Shariah Adviser</b></p> <p><b>Profile of the Shariah Team</b></p>	<p>4.7 / 44 &amp; 45</p>	<p><u>Al-Ikhlas.</u></p> <p><b>Profile of the Shariah Team</b></p> <p>Tawafuq’s Shariah team consists of the following personnel:</p> <p><b>Muhammad Aiman Mohamad Salmi (Director/ Principal Consultant)</b> <i>(Designated Person Responsible for Shariah Matters of the Funds)</i></p> <p><u>A Chartered Professional in Islamic Finance (CPIF) and a Certified Shariah Adviser &amp; Auditor (CSAA), Aiman holds a MSc in Islamic Finance from INCEIF, Malaysia, Bachelor of Laws (Honours) and Bachelor of Laws (Shariah)(Honours) both from the International Islamic University Malaysia (IIUM) respectively. A Director/Principal Consultant at Tawafuq Consultancy Sdn Bhd and a partner at Messrs. Mu’az Aiman Halem Auzan &amp; Associates (MAHA Lawyers), his main practice areas include legal and Shariah advisory for corporate finance/banking, equity market, Islamic real estate investment trust (i-REIT), fintech, corporate-commercial, and real estate.</u></p> <p><u>The founding Deputy President of Malaysia Young Shariah Scholars Association (MySSA), he currently is a member of the Chartered Institute of Islamic Finance Professionals (CIIF), the Association of Shariah Advisers in Islamic Finance Malaysia (ASAS), Malaysian Finance Association (MFA), Malaysian Association of Muslim Finance Professionals (MAMFP), ASEAN Young Professionals Network (AYPN), Asian Institute of Chartered Bankers (AICB), and the International Council for Islamic Finance Educators (ICIFE). The Shariah-qualified personnel for two registered Shariah Advisers approved by the Securities Commission of Malaysia (SCM), namely Tawafuq Consultancy Sdn. Bhd. and MAHA Shariah Advisory Sdn. Bhd., and an accredited trainer with the Islamic Banking &amp; Finance Institute of Malaysia (IBFIM), he regularly delivers Islamic Finance talks and trainings and has completed the prestigious “i-Advisor program” organized by the Securities Commission Malaysia (SCM).</u></p> <p><u>Prior to his recommencement of legal practice, he has served a major local Islamic bank assigned to</u></p>	<p>Editorial amendment. Updated the profiles of the Shariah team in Tawafuq.</p>
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						<p><u>Bachelor of Shariah (Honours) from the University of Malaya and currently pursuing his Masters of Shariah, Islamic Professional Credit Certification (iPCC) and Shariah Registered Financial Planner. Hasanan has various experience related to banking and Islamic capital market segments covering Shariah risk, Shariah governance, Shariah advisory, Shariah research &amp; development, Shariah review, Shariah audit and module development.</u></p> <p><u>His experience includes:</u></p> <ul style="list-style-type: none"> <li><u>Facilitation of systematic identification, measurement, monitoring and reporting of Shariah non-compliance risks events.</u></li> <li><u>Provision of Shariah compliance oversight covering advisory, research &amp; development, review, audit and risk.</u></li> <li><u>Development of various Shariah compliant banking, capital market, and social finance products.</u></li> <li><u>Processing and structuring of project financing applications and supervision of the operation.</u></li> </ul>	
79.	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>Disclaimer</b>	4 / 40	<b>FURTHER INFORMATION ON THE MANAGER, INVESTMENT COMMITTEE, SHARIAH ADVISER AND FUND MANAGER IS PROVIDED IN THE MANAGER’S WEBSITE AT WWW.PBSN.COM.MY</b>	<b>CHAPTER 4: THE MANAGER OF THE FUNDS</b>  <b>Disclaimer</b>	4 / 45	<b><u>FURTHER INFORMATION ON THE MANAGER, BOARD OF DIRECTORS, PANEL OF INVESTMENT ADVISERS OR ANY OVERSIGHT ARRANGEMENTS, SHARIAH ADVISER, INVESTMENT TEAM AND DESIGNATED FUND MANAGER / FUND MANAGER IS PROVIDED IN THE MANAGER’S WEBSITE AT WWW.PBSN.COM.MY</u></b>	Updated the disclaimer pertaining to where to obtain the latest information in relation to the board of directors, Panel of Investment Advisers or any oversight committee, investment team and designated fund manager / fund manager.
80.	<b>CHAPTER 5: THE TRUSTEE</b>  <b>5.1 Profile and Experience of the Trustee</b>	5.1 / 41	<del>AmanahRaya Trustees Berhad (“ART”) was incorporated under the Companies Act 1965 on 23 March 2007 and registered as a trust company under the Trust Companies Act 1949. ART is a subsidiary of Amanah Raya Berhad (“ARB”) which is wholly owned by the Minister of Finance (Incorporated). ART took over the corporate trusteeship functions of Corporate Trust Department of ARB and acquired the Corporate Trust Department of ARB’s experience of more than 49 years in trustee business including the Unit Trust Funds’ business. ART has been registered and approved by the SC to act as trustee to unit trust funds and has 173 unit trust funds as at 30 September 2016.</del>  <del>As at 30 September 2016, ART has an authorised capital of RM5,000,000. Its issued</del>	<b>CHAPTER 5: THE TRUSTEE</b>  <b>5.1 Profile and Experience of the Trustee</b>	5.1 / 46	<u>AmanahRaya Trustees Berhad (ART) was incorporated on 23 March 2007 and registered as a trust company under the Trust Companies Act 1949. ART is a subsidiary of Amanah Raya Berhad (ARB) which is wholly owned by the Government of Malaysia. ART took over the corporate trusteeship functions of ARB and acquired ARB’s experience of more than 50 years in trustee business including the Unit Trust Funds’ business.</u>	Editorial amendment. Updated the profile of the Trustee.

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			and paid up share capital is RM2,000,000 and RM1,000,000 respectively.				
81.	<b>CHAPTER 5: THE TRUSTEE</b>  <b>5.3 Trustee's Statement of Responsibility</b>	5.3 / 42	<del><b>Trustee's Statement of Responsibility</b></del>  <del>The Trustee consents and agrees to assume the position as Trustee of the Funds and undertakes all the obligations in accordance with the Deeds, all relevant laws and rules of law, for the benefit of the Unit Holders.</del>	<b>CHAPTER 5: THE TRUSTEE</b>  <b>5.3 Trustee's Statement of Responsibility</b>		Nil	Removed the "Trustee's Statement of Responsibility".
82.	<b>CHAPTER 6: SALIENT TERMS OF THE DEED</b>  <b>6.1.2 Liabilities of the Unit Holders</b>	6.1.2 / 43	Note: Please be advised that if a Unit Holder invests in Units through an IUTA which adopts the nominee system of ownership, the Unit Holder would not be considered to be a Unit Holder under the Deed and the Unit Holder 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 the Unit Holder's particulars appearing in the register of Unit Holders of the Fund).	<b>CHAPTER 6: SALIENT TERMS OF THE DEED</b>  <b>6.1.2 Liabilities of the Unit Holders</b>	6.1.2 / 48	Note: Please be advised that if a Unit Holder invests in Units through an IUTA which adopts the nominee system of ownership, the Unit Holder would not be considered to be a Unit Holder under the Deed <u>as the Unit Holder's holder name will not appear in the register of Unit Holder</u> and the Unit Holder 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 the Unit Holder's particulars appearing in the register of Unit Holders of the Fund).	Added " <u>...as the Unit Holder's holder name will not appear in the register of Unit Holder...</u> " for clarity.
83.	<b>CHAPTER 6: SALIENT TERMS OF THE DEED</b>  <b>6.5 Permitted Expenses Payable Out of the Fund's Property</b>	6.5 (a) to (f) / 45 & 46	<b>For ASBSN</b>  Only the expenses (or parts thereof) which are directly related and necessary to the business of the Fund may be charged to the Fund. This shall include the following :-  (a) Commissions/fees paid to brokers in dealing with the investments of the Fund, shown on the contract notes or confirmation notes or other documents;  (b) Tax and other duties charged on the Fund by the government and/or other relevant authorities;  <del>(c) The fee and other expenses property incurred by the auditor appointed for the Fund;</del>  <del>(d) Fees for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund;</del>  <del>(e) cost incurred for the modification of the Deed of the Fund other than those for the benefit of the Manager; and</del>	<b>CHAPTER 6: SALIENT TERMS OF THE DEED</b>  <b>6.5 Permitted Expenses Payable Out of the Fund's Property</b>	6.5 (a) to (r) / 50 & 51	<b>For ASBSN</b>  Only the expenses (or parts thereof) which are directly related and necessary to the business of the Fund may be charged to the Fund. This shall include the following :-  (a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes (if any);  (b) taxes and other duties charged on the Fund by the government and/or other authorities;  (c) <u>fees and expenses properly incurred by the Auditors and tax agent appointed for the Fund;</u>  (d) <u>fees for the valuation of any investments of the Fund;</u>  (e) <u>costs, fees and expenses incurred for any modification of this Deed save where such modification is for the benefit of the Manager and/or the Trustee;</u>  (f) <u>costs, fees and expenses incurred for any meeting of the Unit Holders save where such</u>	Updated the allowable expenses as the 5 <sup>th</sup> Supplemental Deed for Amanah Saham Bank Simpanan Nasional. The fees and expenses are charged to unit holders as per the current industry practices.

			<p>(f) <del>costs incurred for any meeting of the Unit Holders other than those convened by, or for the benefit of, the Manager.</del></p>			<p><u>meeting is convened for the benefit of the Manager and/or the Trustee;</u></p> <p>(g) <u>costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;</u></p> <p>(h) <u>costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</u></p> <p>(i) <u>costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</u></p> <p>(j) <u>costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</u></p> <p>(k) <u>costs, fees and expenses incurred in the termination of the Fund or a class of Units or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company;</u></p> <p>(l) <u>costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are ordered by the court not to be reimbursed by the Fund);</u></p> <p>(m) <u>remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;</u></p> <p>(n) <u>costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;</u></p> <p>(o) <u>all costs and expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for</u></p>	
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						<p><u>the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer;</u></p> <p>(p) <u>(where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;</u></p> <p>(q) <u>expenses and charges incurred in connection with the printing and postage for the report of the Fund, tax certificates, reinvestment statements and other services associated with the administration of the Fund; and</u></p> <p>(r) <u>any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred as mentioned above.</u></p>	
84.	<p><b>CHAPTER 6: SALIENT TERMS OF THE DEED</b></p> <p><b>6.10 Termination of the Fund</b></p>	6.10 / 49	Nil	<p><b>CHAPTER 6: SALIENT TERMS OF THE DEED</b></p> <p><b>6.10 Termination of the Fund</b></p>	6.10 / 54 & 55	<p><u>Notwithstanding the above, the Funds may be terminated or wound-up, without the need to seek Unit Holders' prior approval, as proposed by the Manager with the consent of the Trustee (which consent shall not be unreasonably withheld) upon the occurrence of any of the following events, by giving a notice in writing to the Unit Holders of such period not less than that specified in the Guidelines as hereinafter provided (i) if any law shall be passed which renders it illegal or (ii) if in the reasonable opinion of that Manager it is impracticable or inadvisable to continue that Fund, and in any case the termination of that Fund is in the best interest of the Unit Holders.</u></p>	<p>Significant changes. Added pursuant to the 5<sup>th</sup> Supplemental Deed as a consequence to the new Para 9.24 &amp; 9.25 of the GUTF.</p>
85.	<p><b>CHAPTER 6: SALIENT TERMS OF THE DEED</b></p> <p><b>6.11 Unit Holder's Meeting</b></p> <p><b>6.11.1 Quorum Required for a Unit Holders' Meeting</b></p>	6.11.1 / 51	<p><del>For ASBSN</del></p> <p><del>The quorum required for a meeting is five unit holders, whether present in person or by proxy, provided always that the quorum for a meeting which requires a special resolution is five unit holders holding in aggregate at least 25% of the units in issue at the time of the meeting.</del></p> <p><b>For BSND AJ and BSND DAI</b></p> <p>The quorum required for a meeting of the Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy, provided that if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy; if the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in</p>	<p><b>CHAPTER 6: SALIENT TERMS OF THE DEED</b></p> <p><b>6.11 Unit Hoder's Meeting</b></p> <p><b>6.11.1 Quorum Required for a Unit Holders' Meeting</b></p>	6.11.1 / 56 & 57	<p><u>For ASBSN, BSND AJ and BSND DAI</u></p> <p>The quorum required for a meeting of the Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy, however if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy; if the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation of the Fund at the time of the meeting. <u>If the Fund has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund.</u></p>	<p>Significant changes. Updated the quorum required for a unit holders' meeting (In the event whereby only one (1) unit holder remained in the Fund) in accordance to the amendments in the 5<sup>th</sup> Supplemental Deed for Amanah Saham Bank Simpanan Nasional, 2<sup>nd</sup> Supplemental Deed for BSN Dana Al-Jadid and 1<sup>st</sup> Supplemental Deed for BSN Dana Dividen Al-Ifrac.</p>

Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrac

			person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation at the time of the meeting.				
86.	<b>CHAPTER 6: SALIENT TERMS OF THE DEED</b>  <b>6.11 Unit Holder's Meeting</b>  <b>6.11.4 Meeting Convened by the Trustee</b>	6.11.4 / 52 & 53	Nil	<b>CHAPTER 6: SALIENT TERMS OF THE DEED</b>  <b>6.11 Unit Holder's Meeting</b>  <b>6.11.4 Meeting Convened by the Trustee</b>	6.11.4 / 58	<u>Nothing herein shall preclude us from convening any Unit Holders' meeting at more than one venue using any communication facility or technology or method available as we shall determine to enable the Unit Holders to participate and to exercise their right to speak and vote at that meeting. Where such meeting is convened, any reference to a Unit Holder being "present in person" in the Deed, meetings or resolutions shall include, where permitted by us, to that Unit Holder being present either remotely or virtually and for the avoidance of doubt it is hereby agreed that the participation by a Unit Holder in such meeting using the prescribed communication facility or technology or method shall be deemed as being present at that meeting notwithstanding that the Unit Holder is not physically present at the main venue of that meeting.</u>	Significant changes. Added the disclosures pertaining to using any communication facility or technology or method available to enable the Unit Holders to participate and exercise their right to speak and vote at the meeting in accordance with the supplemental deeds for Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrac.
87.	<b>CHAPTER 7: RELATED-PARTY TRANSACTIONS &amp; CONFLICT OF INTERESTS</b>  <b>7.1 Manager</b>	7.1 / 54	In making an investment transaction for the Funds, the Manager is obliged not to make improper use of its position in managing the Funds to gain, directly or indirectly, any advantage for itself or for any other person or to cause detriment to the interests of Unit Holders. If the interests of the directors or the <del>Investment Committee</del> members of a Fund conflict with the interests of that Fund, they will not be allowed to participate in the decision-making process in respect of the matter. Additionally, all the Manager's employees have to disclose their personal dealings.	<b>CHAPTER 7: RELATED-PARTY TRANSACTIONS &amp; CONFLICT OF INTERESTS</b>  <b>7.1 Manager</b>	7.1 / 59	In making an investment transaction for the Funds, the Manager is obliged not to make improper use of its position in managing the Funds to gain, directly or indirectly, any advantage for itself or for any other person or to cause detriment to the interests of Unit Holders. If the interests of the directors or the <u>PIA or oversight committee</u> members of a Fund conflict with the interests of that Fund, they will not be allowed to participate in the decision-making process in respect of the matter. Additionally, all the Manager's employees have to disclose their personal dealings.	Editorial amendment. Updated the terms "Investment Committee" to PIA or oversight committee".
88.	<b>CHAPTER 8 : TAX ADVISER'S LETTER ON TAXATION OF THE FUND AND UNIT HOLDERS</b>	56 to 64	Please refer to Chapter 8 (Pages 56 to 64) of the Master Prospectus dated 24 November 2016 for Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrac.	<b>CHAPTER 8 : TAX ADVISER'S LETTER ON TAXATION OF THE FUND AND UNIT HOLDERS</b>	61 to 66	Please refer to Chapter 8 (Pages 61 to 66) of the replacement Master Prospectus [to be dated] for Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrac.	Updated tax adviser's letter on the taxation of the fund and unit holders.
89.	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.1 Availability of Information on Investment</b>	9.1 / 65 First Supplemental Master Prospectus 7.1 / 10	<b>Where to Purchase and Redeem</b>  You may choose to communicate with us via:  <ul style="list-style-type: none"> <li>• customer service hotline: <del>603-2180-9000</del></li> <li>• facsimile: <del>603-2681-0051</del></li> <li>• email: info@pbsn.com.my</li> </ul>	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.1 Availability of Information on Investment</b>  <b>Where to</b>	9.1 / 67	<b>Where to Purchase and Redeem</b>  You may choose to communicate with us via:  <ul style="list-style-type: none"> <li>• customer service hotline: <u>603-2634 2200</u></li> <li>• facsimile: <u>603-2177 1300</u></li> <li>• email: info@pbsn.com.my</li> </ul>	Editorial amendment. Updated the customer service hotline, facsimile number and the avenue for to obtain the unit prices of the Funds.

Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrah

	<b>Where to Purchase and Redeem</b>		You can also review and track the performance of your Units by checking the unit prices which are published in all major local newspapers.	<b>Purchase and Redeem</b>		You can also review and track the performance of your Units by checking the unit prices which are published on our website at <a href="http://www.pbsn.com.my">www.pbsn.com.my</a>	
90.	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.1 Availability of Information on Investment</b>  <b>Who should I contact for further information or to lodge a complaint?</b>	9.1 / 65 First Supplemental Master Prospectus 7.2 / 10	<b>Who should I contact for further information or to lodge a complaint?</b>  For internal dispute resolution, you may contact us:  a) Via phone to: 603-2180-9000/9020 b) Via fax to: 603-2681-0051 c) Via email to: info@pbsn.com.my d) Via letter to: Permodalan BSN Berhad Level 19, Lot 1 Bangunan TH Selborn 153, Jalan Tun Razak 50400 Kuala Lumpur	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.1 Availability of Information on Investment</b>  <b>Who should I contact for further information or to lodge a complaint?</b>	9.1 / 67	<b>Who should I contact for further information or to lodge a complaint?</b>  For internal dispute resolution, you may contact us:  a) Via phone to: <a href="tel:603-26342200">603-2634 2200</a> b) Via fax to: <a href="tel:603-21771300">603-2177 1300</a> c) Via email to: info@pbsn.com.my d) Via letter to: <a href="#">Permodalan BSN Berhad Tingkat 2, Blok A, Wisma Bank Simpanan Nasional 117, Jalan Ampang 50450 Kuala Lumpur.</a>	Editorial amendment. Updated the contact details of the Manager.
91.	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.1 Availability of Information on Investment</b>  <b>Keeping Abreast of Developments in the Funds</b>	9.1 / 65	Investors are able to obtain the latest information on the Funds as well market updates at our office or through any of our authorised distributors/agents set out in <i>Section 9.2</i> below. Investors can also view or track the unit prices of the Funds which is published in <del>major local newspapers on a daily basis. Whilst the Manager will ensure that the prices forwarded to the newspapers for publication are accurate, the Manager cannot assume any responsibility or be liable or any error in the prices published in the newspapers.</del>	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.1 Availability of Information on Investment</b>  <b>Keeping Abreast of Developments in the Funds</b>	9.1 / 67	Investors are able to obtain the latest information on the Funds as well market updates at our office or through any of our authorised distributors/agents set out in <i>Section 9.2</i> below. Investors can also view or track the unit prices of the Funds which is published on our website at <a href="http://www.pbsn.com.my">www.pbsn.com.my</a> .	Updated the avenue where potential unit holders / unit holders to obtain the unit prices of the Funds.
92.	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.2 Avenue for Advice</b>  <b>REGISTERED OFFICE AND BUSINESS ADDRESS :</b>	9.2 / 66	Permodalan BSN Berhad Level 19, Lot 1 Bangunan TH Selborn 153, Jalan Tun Razak 50400 Kuala Lumpur  Or you may contact our customer service at 03-2180-9000/9020 or visit our website at <a href="http://www.pbsn.com.my">www.pbsn.com.my</a> .	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.2 Avenue for Advice</b>  <b>REGISTERED OFFICE AND BUSINESS ADDRESS :</b>	9.2 / 68	Permodalan BSN Berhad <a href="#">Tingkat 2, Blok A, Wisma Bank Simpanan Nasional 117, Jalan Ampang 50450 Kuala Lumpur</a>  Or you may contact our customer service at <a href="tel:03-26342200">03-2634 2200</a> or visit our website at <a href="http://www.pbsn.com.my">www.pbsn.com.my</a> .	Editorial amendment. Updated the registered and business addresses of the Company.
93.	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.2 Avenue for Advice</b>	9.2 / 66 & 67	<del>BANK SIMPANAN NASIONAL MAIN BRANCH</del> <b>KUALA LUMPUR</b> Tingkat Bawah Wisma BSN 117, Jalan Ampang 50450 Kuala Lumpur Telephone number : 03-2162-3300	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.2 Avenue for Advice</b>	9.2 / 68	Permodalan BSN Berhad <a href="#">Tingkat 2, Blok A, Wisma Bank Simpanan Nasional 117, Jalan Ampang 50450 Kuala Lumpur</a> <a href="tel:03-26342200">Telephone number : 03-26342200</a> <a href="tel:603-21771300">facsimile: 603-21771300</a>	Updated the list of distributors and the avenue to obtain the latest list of distributors / agents.



<p><b>LIST OF DISTRIBUTORS / AGENTS</b></p>		<p>Facsimile number : 03-2143-1912</p> <p><b>NEGERI SEMBILAN</b>                  Lot 894                  Jalan Dato Bandar Tunggal                  70000 Seremban                  Telephone number : 06-7612-266                  Facsimile number : 06-7633-078</p> <p><b>MELAKA</b>                  Lot 779, Jalan Munshi Abdullah                  75100 Melaka                  Telephone number : 06-2836-001                  Facsimile number : 06-2836-110</p> <p><b>JOHOR</b>                  Suites 01.08—01.10                  Wisma Maria                  Peti Surat 207                  80720 Johor Bahru                  Telephone number : 07-2230-133                  Facsimile number : 07-2235-541</p> <p><b>SELANGOR</b>                  Wisma PKNS Shah Alam                  Tingkat Bawah                  Beg Berkunci No. 25                  40990 Shah Alam                  Telephone number : 05-5519-8333                  Facsimile number : 05-5510-8650</p> <p><b>PERAK</b>                  Jalan Panglima                  Bukit Gantang Wahab                  30000 Ipoh                  Telephone number : 05-2414-400                  Facsimile number : 05-2555-864</p> <p><b>TERENGGANU</b>                  No. 11D &amp; 11E                  Jalan Kota Lama                  20930 Kuala Terengganu                  Telephone number : 09-6227-622                  Facsimile number : 09-6222-334</p> <p><b>PULAU PINANG</b>                  No. 13, Jalan Macalister                  10400 Pulau Pinang                  Telephone number : 04-2263-211                  Facsimile number : 04-2260-544</p>	<p><b>LIST OF DISTRIBUTORS / AGENTS</b></p>		<p>Email address : <a href="mailto:info@pbsn.com.my">info@pbsn.com.my</a>                  Website : <a href="http://www.pbsn.com.my">www.pbsn.com.my</a></p> <p>Please refer to PBSN's website at <a href="http://www.pbsn.com.my">www.pbsn.com.my</a> for the latest list of distributors / agents and its' updates from time to time.</p>	
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			<p><b>PAHANG</b>                  Lot 46, Jalan Bank                  250505 Kuantan, Pahang                  Telephone number : 09-5156-500 / 5157-563                  Facsimile number : 09-5156-751</p> <p><b>KEDAH/PERLIS</b>                  1258, Bangunan 4 Tingkat                  Jalan Sultan Badlishah                  05700 Alor Setar, Kedah                  Telephone number : 04-7335-554 / 7335-562                  Facsimile number : 04-7336-330</p> <p><b>KELANTAN</b>                  Lot 61-63 &amp; 80-82                  Jalan Pintu Pong                  15710 Kota Bharu, Kelantan                  Telephone number : 09-7484-466                  Facsimile number : 09-7448-186</p> <p><b>SABAH</b>                  Wisman BSN Sabah                  Jalan Kemajuan                  Karamuning                  88000 Kota Kinabalu                  Telephone number : 088-215-600                  Facsimile number : 088-218-797</p> <p><b>SARAWAK</b>                  Bangunan Haji Abdul Rasit                  Lot 173, 174, 175                  Jalan Muda Hashim                  93400 Kuching, Sarawak                  Telephone number : 082-244-749                  Facsimile number : 082-246-312</p>																
94.	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.3 Deeds</b>	9.3 / 68	<table border="1"> <thead> <tr> <th>Funds</th> <th>Deed</th> <th>Supplemental Deed</th> </tr> </thead> <tbody> <tr> <td>ASBSN</td> <td>31 December 1994</td> <td>First – 10 July 1996 Second – 9 February 1999 Third – 14 November 2005 Fourth – 30 October 2008</td> </tr> </tbody> </table>	Funds	Deed	Supplemental Deed	ASBSN	31 December 1994	First – 10 July 1996 Second – 9 February 1999 Third – 14 November 2005 Fourth – 30 October 2008	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.3 Deeds</b>	9.3 / 68	<table border="1"> <thead> <tr> <th>Funds</th> <th>Deed</th> <th>Supplemental Deed</th> </tr> </thead> <tbody> <tr> <td>ASBSN</td> <td>31 December 1994</td> <td>First – 10 July 1996 Second – 9 February 1999 Third – 14 November 2005 Fourth – 30 October 2008 <u>Fifth – 22 December</u></td> </tr> </tbody> </table>	Funds	Deed	Supplemental Deed	ASBSN	31 December 1994	First – 10 July 1996 Second – 9 February 1999 Third – 14 November 2005 Fourth – 30 October 2008 <u>Fifth – 22 December</u>	Updated the dates of the latest supplemental deeds for the respective funds.
Funds	Deed	Supplemental Deed																	
ASBSN	31 December 1994	First – 10 July 1996 Second – 9 February 1999 Third – 14 November 2005 Fourth – 30 October 2008																	
Funds	Deed	Supplemental Deed																	
ASBSN	31 December 1994	First – 10 July 1996 Second – 9 February 1999 Third – 14 November 2005 Fourth – 30 October 2008 <u>Fifth – 22 December</u>																	

Amanah Saham Bank Simpanan Nasional, BSN Dana Al-Jadid and BSN Dana Dividen Al-Ifrah

			BSNDAJ 11 March 2008	First - 23 May 2013					<u>2022</u>	
			BSNDDAI 9 February 2012	-			BSNDAJ 11 March 2008		First - 23 May 2013 <u>Second – 22 December 2022</u>	
							BSNDDAI 9 February 2012		<u>First 22 December 2022</u>	
95.	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.3 Financial Year End</b>	9.3 / 68	When you invest in any of the Funds, the Manager will undertake to <del>send</del> you the following within 2 months:-	<b>CHAPTER 9: ADDITIONAL INFORMATION</b>  <b>9.3 Financial Year End</b>	9.3 / 69	When you invest in any of the Funds, the Manager will undertake to <u>make available</u> to you the followings:-	Editorial amendment to change the word “send” to “make available”.			