



PRODUCT HIGHLIGHTS SHEET

HALOGEN SHARIAH MYR LIQUID FUND

Date of Issuance: 25 August 2025

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Halogen Capital Sdn Bhd (Registration No: 202101022404 (1422704-T)) and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in this Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the Halogen Shariah MYR Liquid Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Halogen Shariah MYR Liquid Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Halogen Shariah MYR Liquid Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

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

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PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of the Halogen Shariah MYR Liquid Fund. Investors are advised to request, read and understand the Information Memorandum and its supplementary(ies), if any, before deciding to invest.

HALOGEN SHARIAH MYR LIQUID FUND

Brief Information of the Product

Launch Date	13 August 2025
Name of Issuer	Halogen Capital Sdn Bhd.
Investment Objective	The Fund aims to provide Unit Holders with liquidity and income. <i>Note: Any material change to the investment objective would require Unit Holders' approval.</i>
Benchmark	Maybank 1-month Islamic fixed deposit rate. Source: Malayan Banking Berhad. <i>Note: Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.</i>
Financial Year	31 December.
Capital Guarantee	This is not a capital guaranteed product.

Product Suitability

Fund Type	Income.
Fund Category	Wholesale fund (Islamic fixed income)

Key Product Features

Manager	Halogen Capital Sdn Bhd.
Trustee	Universal Trustee (Malaysia) Berhad.
Shariah Adviser	Sharlife Sdn Bhd.
Investment Policy and Strategy	The Fund seeks to achieve its investment objective by investing a minimum of 30% of the Fund's NAV in MYR-denominated sukuk and/or Islamic debt securities/instruments. Up to 70% of the Fund's NAV may be invested in Islamic liquid assets such as Islamic money market instruments, Islamic current accounts and/or Islamic deposits. The Fund may also seek exposure into MYR-denominated sukuk, Islamic money market instruments, Islamic deposits, Islamic investment notes and/or Islamic debt securities/instruments via Islamic collective investment schemes which have similar objectives as the Fund. The Fund's average investment duration shall not be more than one (1) year.

	In times of extreme market volatility, the Manager may take temporary defensive positions that may be inconsistent with the Fund's strategy and asset allocation.						
Asset Allocation	<table border="1"> <thead> <tr> <th>Asset Type</th><th>% of the Fund's NAV</th></tr> </thead> <tbody> <tr> <td>MYR-denominated sukuk and/or Islamic debt securities/instruments</td><td>A minimum of 30%</td></tr> <tr> <td>Islamic liquid assets such as Islamic money market instruments, Islamic current accounts and/or Islamic deposits</td><td>Up to 70%</td></tr> </tbody> </table>	Asset Type	% of the Fund's NAV	MYR-denominated sukuk and/or Islamic debt securities/instruments	A minimum of 30%	Islamic liquid assets such as Islamic money market instruments, Islamic current accounts and/or Islamic deposits	Up to 70%
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MYR-denominated sukuk and/or Islamic debt securities/instruments	A minimum of 30%						
Islamic liquid assets such as Islamic money market instruments, Islamic current accounts and/or Islamic deposits	Up to 70%						
Distribution Policy	We have the discretion to make income distribution on a daily basis, taking into consideration the level of realised income and/or realised gains, as well as the performance of the Fund. We have the right to make provisions for reserves in respect of distribution of the Class. If the income available is too small or insignificant, any distribution may not be of benefit to the Unit Holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. We have the discretion to decide on the amount to be distributed to the Unit holders. The Fund may distribute from realised income, realised gains and/or out of its capital to enable the Fund to distribute income on a regular basis in accordance with the distribution policy of the Fund and to meet the investment objective of the Fund to provide income to Unit Holders. Any declaration and payment of distribution will have the effect of lowering the NAV of the respective Class. <i>In addition, distribution out of the Fund's capital may amount to a reduction of part of the Unit Holders' original investment and may also result in reduced future returns to the Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</i>						
Minimum Initial Investment [^]	MYR 1,000.00						
Minimum Additional Investment [^]	MYR 100.00						
Minimum Holding of Units to Maintain an Account [^]	1,000 Units						
Minimum Units for Redemption [^]	1,000 Units If a redemption request results in you holding less than the applicable minimum holdings requirements of the Fund, the Manager has the discretion to repurchase all the remaining Units held by you in the Fund and pay the redemption proceeds to you.						
Minimum Units for Switching [^]	1,000 Units						

	If a switching transaction results in you holding less than the applicable minimum holdings requirements of the Fund, the Manager has the discretion to switch all the remaining Units held by you in the Fund and pay the proceeds to the fund that you intend to switch into. Switching from an Islamic fund to a conventional fund is discouraged, especially for Muslim Unit Holders.
^ or such other amount or number of Units as may be determined by the Manager at its discretion.	

Key Risks

General risks of investing in the Fund	Returns not guaranteed The investment of the Fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment returns, nor any assurance that the Fund's investment objective will be achieved. Market risk Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV. Liquidity risk Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices and this may subsequently affect the value of Unit Holders' investments in the Fund. Inflation risk This is the risk that investors' investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce the investors' purchasing power even though the value of the investment in monetary terms has increased. Manager's risk This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund. Risk of non-compliance This refers to the risk where the Manager does not comply with the applicable rules, laws, regulations or the Deed. Although not every non-compliance will necessarily result in some losses to the Fund, there is always a risk that losses may be suffered by the Fund. For example, if the Manager is forced to dispose of any investments of the Fund at loss to resolve the non-compliance. Notwithstanding that, the Manager has imposed stringent internal compliance controls to mitigate this risk. Operational risk This risk refers to the possibility of a breakdown in the Manager's internal controls and policies. The breakdown may be a result of human error, system failure or fraud where employees of the Manager collude with one another. This risk may cause monetary loss and/or inconvenience to Unit Holders. The Manager will regularly review its internal policies and system capability to mitigate this risk. Additionally, the Manager maintains a strict segregation of duties to mitigate instances of fraudulent practices amongst employees of the Manager. Cyber risk and technology operational risk
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	With the use of technology more prevalent in the fund management business, the Fund has become potentially more susceptible to operational risks through breaches of cyber security. A breach of cyber security refers to intentional and unintentional events that may cause the Manager and/or the Fund to lose proprietary information, suffer data corruption or lose operational capacity. This in turn could cause the Manager and/or the Fund to incur regulatory penalties, reputational damage, additional compliance costs associated with corrective actions and/or financial loss. Investors should be aware that technology plays an important role in the operation capacity, and is particularly important given the investment objective of the Fund and the strategy employed by the Manager. Financing risk This refers to the risk of Unit Holders investing in the Fund with financed money and is not able to service the financing facility. In the event Units are used as collateral, Unit Holders may be required to top-up existing instalments if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the financing facility.
Specific risks associated with the investments of the Fund	Credit and default risk Credit risk relates to the creditworthiness of the issuers of the sukuk and Islamic money market instruments and the financial institutions where the Islamic deposits are placed or the Islamic current accounts are maintained (hereinafter referred to as "investment") and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer and/or financial institution may impact the value as well as the liquidity of the investment. Default risk refers to the possibility that the issuer and/or financial institution of the investment is unable to make timely or full payments of profit and/or principal when due. In the event of a default in payment of profit and/or principal, this may cause a reduction in the value of the Fund. The Manager will endeavour to take the necessary steps to deal with the investment in the best interest of the Unit Holders including to dispose of the defaulted investments within a time frame deemed reasonable by the Manager. Profit rate risk This risk refers to the impact of profit rate changes on the valuation of sukuk or Islamic money market instruments (hereinafter referred to as "investment"). Generally, movement in profit rates affects the prices of investment inversely. For example, when profit rates rise, prices of investment will fall. The fluctuations of the prices of investment will also have an impact on the NAV of the Fund. This risk can largely be mitigated as the Fund intends to hold its investments until their maturity. We also manage profit rate risk by considering each investment's sensitivity to profit rate changes. When profit rates are expected to increase, the Fund would then likely seek to switch to investments that are less sensitive to profit rate changes. For investments into Islamic deposits, the fluctuations in the profit rates will not affect the placement of Islamic deposits but will result in an opportunity loss to the Fund if the placement of Islamic deposits is made at a lower profit rate. Counterparty risk Counterparty risk is the risk to each party of a contract that the counterparty will fail to perform its contractual obligations and/or to respect its commitments under the term of such contract, whether due to insolvency, bankruptcy or other cause. In this regard, the Fund may be exposed to risks arising from the solvency of its counterparties and from its inability to respect the conditions of the contracts. Risks associated with amortised cost accounting Amortised cost valuation provides a good estimate of the fair value for Islamic money market instruments which are held to maturity, assuming that they will mature at par. However, a sudden change of profit rate or credit risk may cause material deviations between the fair value and the price calculated using the amortisation cost method. As such, monitoring the difference between the amortised cost of an Islamic money market instrument and its fair value is undertaken on an ongoing basis, and appropriate actions (including undertaking

	impairment exercise for the affected Islamic money market instruments) are taken promptly where such difference exceeds a 3% threshold. Should the difference exceed 3%, the Manager will adopt the fair valuation of the affected Islamic money market instruments. Islamic collective investment schemes risk Any adverse effect on the Islamic collective investment schemes which the Fund is investing in will impact the NAV of the Fund. In addition, any mismanagement of the Islamic collective investment schemes or poor decisions taken on the Islamic collective investment schemes may adversely affect the net asset value of the Islamic collective investment schemes and hence the Fund. Shariah non-compliance risk As the Fund can only invest in Shariah-compliant investments, there is always a risk that losses may be suffered by the Fund when the Manager is forced to dispose of investments to rectify any Shariah non-compliance. This risk is mitigated through the appointment of a Shariah adviser, who will be responsible to ensure that the Fund is managed and administered in accordance with Shariah requirements. Distribution Out of Capital Risk The Fund may distribute out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund's capital may reduce part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders.
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Investors are reminded that the risks listed above may not be exhaustive and if necessary, they should consult their adviser(s), e.g. bankers, lawyers, Shariah advisers, stockbrokers or independent professional advisers for a better understanding of the risks.

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

Fees and Charges

Sales Charge	Nil.
Redemption Charge	Nil.
Switching Fee	The Manager does not impose any switching fee. However, if the amount of sales charge of the fund (or class of units) that the Unit Holder intends to switch into is higher than the sales charge imposed by the fund (or class of units) being switched out from, then the difference in the sales charge between the two (2) funds (or classes of units) ("Charge") shall be borne by the Unit Holder. The Manager reserves the right to waive or reduce the Charge at its absolute discretion.
Transfer Fee	Nil.
Management Fee	Up to 0.40% per annum of the NAV of the Fund.
Trustee Fee	Up to 0.025% per annum of the NAV of the Fund (excluding foreign custodian fees and charges) subject to a minimum fee of MYR15,000.00 per annum.
Other Charges	All charges, for instance bank charges (including, but not limited to Financial Process Exchange and direct debit), telegraphic transfer charges and courier charges in connection with the execution of transactions on your behalf will be borne by you.

Fund Expenses	Only fees and expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund or each Class may be charged to the Fund or each Class respectively, as stated in the Deed.
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YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

Valuation

We adopt a single pricing method for any transactions (i.e. applications, redemptions, switches and/or transfers) based on **historical prices**. The Fund will be valued at 11.00 p.m. on every Business Day. This means that we will process your transaction requests based on the NAV per Unit at the last Valuation Point before we receive the completed relevant transaction requests from you.

The Fund will be valued at least once every Business Day. As the Fund adopts historical pricing, the Fund will have a mid-day Valuation Point.

The Manager shall ensure that the assets of the Fund are valued fairly and appropriately. The NAV per Unit shall be the NAV of the Class divided by the number of Units in circulation at the last Valuation Point.

Avenues to Exit this Investment

To exit from this investment, redemption requests can be made on any Business Day.

For any redemption request/application received by the Manager via electronic mail (or such other digital or electronic medium as may be allowed by the Manager from time to time) or physical delivery of redemption request/application **on or before the cut-off time of 10.00 p.m.** on a Business Day, the Units would be redeemed based on the NAV per Unit as at the last Valuation Point before the request/application for redemption of Units is received and accepted by the Manager. Any redemption request/application received after this cut-off time would be considered as being transacted on the following Business Day.

Redemption proceeds will be paid out on the next Business Day after the redemption request/application is received by the Manager provided that all documentations are completed and verifiable. The redemption proceeds will be transferred to the Unit Holder's banking account.

Transaction costs such as charges for electronic transfers, if any, will be borne by the Unit Holders and set-off against the redemption proceeds.

Contact Information - The Manager

Address	Lot 3.01A (West Wing) Level 3, Menara BRDB 285 Jalan Maarof, Bukit Bandaraya 59000 Kuala Lumpur
General Line	03-2779 2990
Customer Service	support@halogen.my
E-mail	support@halogen.my
Website	halogen.my

Contact Information - To lodge a complaint

Financial Markets Ombudsman Service ("FMOS")	Via phone	: 03-2272 2811
	Via the FMOS Dispute Form available at	: https://www.fmos.org.my/en/
	Via letter to	: Financial Markets Ombudsman Service Level 14, Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur
SC's Consumer & Investor Office	Via phone to the Aduan Hotline	: 03-6204 8999
	Via fax	: 03-6204 8991
	Via e-mail to	: aduan@seccom.com.my
	Via online complaint form available at	: www.sc.com.my
	Via letter to	: Consumer & Investor Office Securities Commission Malaysia No. 3 Persiaran Bukit Kiara Bukit Kiara, 50490 Kuala Lumpur

Appendix: Glossary of Terms

Business Day	Means a day on which the stock exchange managed and operated by Bursa Malaysia Securities Berhad is open for trading or banks in Kuala Lumpur are open for business, unless otherwise determined by the Manager to be a non-Business Day.
Class	Means any class of Units representing similar interests in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund and a “Class” means any one class of Units.
Deed	Means the deed in respect of the Fund and any other supplemental deeds that may be entered into between the Manager and the Trustee.
Fund	Means Halogen Shariah MYR Liquid Fund.
Information Memorandum	Refers to the information memorandum of the Fund and any supplemental information memorandum or replacement information memorandum.
Manager	Refers to Halogen Capital Sdn Bhd.
MYR / RM	Means Ringgit Malaysia, the lawful currency of Malaysia.
NAV of the Fund	Means the value of all the Fund’s assets less the value of all the Fund’s liabilities at the Valuation Point; where the Fund has more than one (1) Class, there shall be an NAV of the Fund attributable to each Class.
NAV per Unit	Means the NAV of a Class at a particular Valuation Point divided by the number of Units in circulation of that Class at the same Valuation Point.
SAC	Refers to the Shariah Advisory Council.
SC	Refers to the Securities Commission Malaysia.
Shariah Adviser	Refers to Sharlife Sdn Bhd.
sukuk	Refers to certificates of equal value evidencing undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC of the SC and/or the Shariah Adviser.
Trustee	Refers to Universal Trustee (Malaysia) Berhad.
Unit	Refers to a measurement of the right or interest of a Unit Holder in the Fund and means a unit of the Fund or a Class, as the case may be.
Unit Holder(s)	Means a sophisticated investor for the time being who is registered pursuant to the Deed as a holder of Units of the Fund or Units of a Class; in relation to the Fund, means all the Unit Holders of every Class in the Fund.
Valuation Point	Refers to the daily valuation of the Fund at 11.00 pm.

Note: Reference to first person pronouns such as “we”, “us” or “our” in this Product Highlights Sheet means the Manager or Halogen Capital Sdn Bhd.