

Date of Issuance: 16 October 2025

TRADEVIEW FUNDING SOCIETIES INCOME FUND

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The relevant information and document in relation to Tradeview Funding Societies Income 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 Tradeview Funding Societies Income Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends Tradeview Funding Societies Income 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 Tradeview Capital Sdn. Bhd. responsible for Tradeview Funding Societies Income 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.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IN CONSIDERING THE INVESTMENT, INVESTORS WHO ARE IN DOUBT AS TO THE ACTION TO BE TAKEN SHOULD CONSULT THEIR PROFESSIONAL ADVISERS IMMEDIATELY.

PRODUCTS HIGHLIGHT SHEET

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

Units of Tradeview Funding Societies Income Fund can only be sold to Sophisticated Investors.

TRADEVIEW FUNDING SOCIETIES INCOME FUND (“TFSIF” or the “Fund”)	
BRIEF INFORMATION ON THE PRODUCT	
1. What is this product about?	
The Fund aims to generate regular income of 6% per annum for Unit Holders.	
PRODUCT SUITABILITY	
2. Who is this product suitable for?	
The Fund is suitable for Sophisticated Investor who has a medium to long-term investment horizon.	
KEY PRODUCT FEATURES	
3. What am I investing in?	
Fund Type	Income
Fund Category	Fixed Income
Launch Date	16 OCT 2025
Investment Strategy	The Fund seeks to achieve its investment objective by investing up to 100% of its NAV in Investment Notes issued by Funding Societies. The Fund - working in close collaboration with Funding Societies - will identify suitable investment opportunities and allocate capital primarily into investment notes originated through the Funding Societies platform. The Manager applies a due diligence framework that incorporates Funding Societies’ credit assessment methodology, evaluates operational workflows including recovery and collection capabilities, reviews the platform’s historical portfolio performance, and assesses the quality of underlying collateral and/or third-party guarantees, if any, supporting each investment. In line with the Fund’s investment policy, exposure will be diversified across financing products and issuers. Portfolio construction will follow defined investment thresholds, thereby reducing concentration risk and mitigating the impact of any individual note default. A proportion of the portfolio will be secured by registrable collateral or third-party guarantees such as by Credit Guarantee Corporation Malaysia, further enhancing downside protection. To provide additional credit protection for investors, the Fund will benefit from a Credit Enhancement Reserve independently overseen by Tradeview Capital. The reserve will be equal to up to 10% of the Fund’s Net Investment Deposits, calculated on a pre-impairment basis, and will be held and managed via a separate private mandate with Tradeview Capital, distinct from the Fund’s assets.

	On each monthly valuation date, the Credit Enhancement Reserve will be applied in the following order: 1. Credit Loss Absorption – Any credit losses, write-downs, or impairment provisions recognised on the Fund’s portfolio will first be applied against the Credit Enhancement Reserve, up to the stated cap. 2. Benchmark Support – After accounting for credit losses, if the Fund’s performance falls short of the Benchmark return (e.g., 0.50% per month, equivalent to 6% p.a.), the Reserve may be applied to cover such shortfall, subject to availability within the 10% cap. 3. Residual Allocation – Only after the Credit Enhancement Reserve has been fully utilised will remaining losses or shortfalls reduce the Net Asset Value attributable to investors. This mechanism ensures that investors benefit from both first-loss protection and priority support for the Benchmark return, thereby enhancing stability and predictability of investor outcomes. The Fund is structured to deliver predictable income streams to investors, with an emphasis on consistent distributions and capital preservation. Value creation is driven by disciplined selection of fixed-income assets, robust risk management practices, and active monitoring of portfolio performance in close partnership with Funding Societies’ origination and servicing platform.
Asset Allocation	The asset allocation of the Fund is as follow: Investment Notes: Up to 100% of the Fund’s NAV. Liquid Assets: Remaining Balance of the Fund’s NAV.
Performance Benchmark	Absolute return of 6.00% per annum.
4. Who am I investing in?	
Fund Manager / Manager	Tradeview Capital Sdn. Bhd.
Trustee	RHB Trustees Berhad (“Trustee”)
5. What are the possible outcomes of my investment	
Unit prices for this Fund may go down as well as up. The Fund is exposed to a variety of risks by nature of the investment strategy of the Fund. As such, the Fund does not provide guarantee on the investment amount, nor does it guarantee a fixed rate of return.	

KEY RISKS
6. What are the key risks associated with this product?
6.1 General Risks of Investing in the Fund
The following are general risks involved in investing in this Fund:
a. <u>Market Risk</u>
Market risk refers to the potential losses that may arise from adverse changes in the market prices of the investments of the Fund in response to market developments (such as adverse changes in government regulations and policies, economic developments, investor sentiment, inflation, interest rates and exchange rates), which would then affect the Fund. The Manager will monitor the market closely and act on any adverse news accordingly in order to safeguard the value of the Fund.
b. <u>Illiquidity Risk</u>
The investment to be made by the Fund would be generally illiquid. The eventual liquidity of all investment of the Fund will be dependent upon the success of the realisation strategy proposed for each investment which could adversely be affected by a variety of risk factors. The period of time required to liquidate the Fund's assets cannot be predicted with certainty.
c. <u>Non-Compliance Risk</u>
This risk refers to the possibility that the Manager may not follow the provisions set out in this Information Memorandum or the Deed or the laws, rules, guidelines or internal operating policies which governs the Fund. Non-compliance may occur directly due to factors such as human error or system failure and can also occur indirectly due to amendment on the relevant regulatory frameworks, laws, rules, and other legal practices affecting the Fund. This risk may result in operational disruptions and potential losses to the Fund. The Manager aims to mitigate this risk by placing stringent internal controls and compliance monitoring processes to ensure that the Fund is in compliance with the relevant fund regulations or guidelines.
d. <u>Operational Risk</u>
This risk refers to the possibility of a breakdown in the Manager's internal controls. The breakdown may be a result of human error, system failure or fraud by employees of the Manager. This risk may cause monetary loss and/or inconvenience to investor. The Manager will regularly review its internal policies and system capabilities to mitigate instances of this risk. Additionally, the Manager will maintain a strict segregation of duties to mitigate instances of fraudulent practices amongst employees of the Manager.
6.2 Specific Risks of the Fund
a. <u>Counterparty Risk</u>
Counterparty risk refers to the potential losses that may arise due to the Fund's reliance on its key counterparties. In particular, the Fund depends on Funding Societies as its primary origination and servicing partner to perform credit assessments, loan origination, servicing, recovery, and collections. Any operational disruption, financial distress, or mismanagement by Funding Societies may impair the Fund's ability to source, monitor, or recover its investments, which could adversely affect the Fund's performance.
In addition, the Fund will be exposed to the settlement and credit risk of financial institutions

with whom it deals, including where the Fund places deposits or invests in money market instruments. In the event that such financial institutions are unable to fulfil their obligations, especially in the event of bankruptcy, this may result in losses to the Fund. Counterparty risk may be mitigated by conducting thorough and stringent credit evaluation processes and ongoing monitoring of counterparties before entering into transactions.

b. Concentration Risk

Concentration risk is the probability of loss arising from lack of diversification, investing in a single Investment Note. The strength of the issuer of the Investment note may be affected due to changes of financial performance, loss of key personnel, news of a possible merger or initial public offering.

c. Credit and Default Risk

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

d. Performance Risk

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

e. Regulatory Risk

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

f. Valuation Risk Related to the Fund's Assets

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

g. Lack of Transparency Risk

The Fund may face limitations in obtaining reliable or detailed information on underlying issuers, particularly as many counterparties in the private credit market are small and medium-sized enterprises (SMEs) that are not subject to the same disclosure and reporting standards as publicly listed companies. Information available on the operations, financial results, and debt obligations of such issuers may be incomplete, unaudited, or provided on an inconsistent basis. This lack of transparency may restrict the Fund's ability to conduct comprehensive due diligence and ongoing monitoring. Consequently, the Fund may be compelled to make investment decisions based on financial and operational information that is less complete and reliable than that typically available in the public capital markets.

FEES AND CHARGES**7. What are the fees and charges involved?**

The table below describes the charges that you may DIRECTLY incur when you buy or redeem Units of the Fund.

Sales Charge	Up to 2.00% of the net investment amount.
Redemption Charge	A 1.00% redemption fee will be chargeable on the NAV per Unit if the redemption application is made within twelve (12) months since the initial investment application. This is due to some of the illiquid investment held by the Fund which requires time to realise.
Transfer Fee	Up to RM50.00 will be charged for each transfer of ownership of Units.
Switching Fee	Two charges will be incurred: a. A switching fee of RM50.00 will be levied when switching from one Fund to another. b. The difference in sales charge between the Funds will be charged to customer when switching from a lower Sales-Charge-Fund to a higher Sales-Charge-Fund.
Other Charges	There are no other charges (except charges levied by banks on remittance of money) payable directly by investors when purchasing or redeeming units of the Fund.

The table below describes the fees that you may INDIRECTLY incur when you invest in Units of the Fund.

Management Fee	1.50% of the NAV of the Fund per annum.
Performance Fee	The Manager shall be entitled to a performance fee in respect of the Fund. The performance fee will be calculated and accrued on a monthly basis and shall be 100% of the returns generated by the Fund in excess of the absolute monthly benchmark (the "Benchmark"). The performance fee will be determined after distributions to investors up to the Benchmark for that month have been made. The Fund's investment strategy is focused on investment notes and other instruments that are generally structured as held-to-maturity assets. As such, the upside potential of the Fund is inherently capped: returns are limited to contractual interest and principal repayments, without the equity-style appreciation available in growth or

	opportunistic strategies. In this context, the Manager's entitlement to 100% of returns above the absolute monthly Benchmark is considered appropriate. Investors continue to receive priority distributions up to the Benchmark as well as the benefit of the Credit Enhancement Reserve's capital buffer, while the Manager is incentivised to originate and manage high-quality credit assets that consistently deliver returns above the Benchmark despite the capped return profile of the asset class. For the avoidance of doubt: ○ The Benchmark is defined in the Information Memorandum as 0.50% per month, equivalent to 6% p.a. ○ Performance fees are crystallised monthly, based on the Fund's Net Asset Value as at the last Business Day of each calendar month. ○ In the event of negative performance in any month (i.e. returns fall below the Benchmark), no performance fee will be payable for that month. The performance fee is not subject to a high-water mark, taking into account the protective effect of the First-Loss Provider's commitment.
Trustee Fee	Up to 0.07% of the NAV of the Fund per annum.
Fund Expenses	Expenses directly related and necessary in operating and administering the Fund as provided in the Deed.

All fees and charges payable to the Manager and the Trustee are subject to the applicable taxes as may be imposed by the government or other authorities from time to time.

YOU SHOULD NOT MAKE PAYMENT IN CASH TO OR ISSUE A CHEQUE IN THE NAME OF AN AGENT, MARKETING REPRESENTATIVE OR STAFF OF TRADEVIEW CAPITAL SDN BHD.

VALUATIONS AND EXITING FROM INVESTMENTS

8. How often are valuations available?

The assets of the Fund will be valued at least once monthly, except during the Fund's initial offer period. The valuation of the Fund will be carried out in a fair and accurate manner. The Fund will be valued at the end of last Business Day of each month.

However, if the Fund has investments in foreign markets, the valuation of the Fund for a Business Day will be conducted by 12:00 p.m. (or such other time as may be determined by the Manager from time to time) on the following day in which the Manager is open for business.

9. How do I exit from this investment and what are the risks and costs involved

Unit Holders may redeem their investments in the Fund on the last Business Day of each month by completing the prescribed redemption request form or such other manner as the Manager may accept and returning it to the Manager on any Business Day; the redemption request form is available at the office of the Manager.

Units redeemed during dealing hours (i.e. from 9.00 a.m. to 4.00 p.m.) on any Business Day will be redeemed at the NAV per Unit calculated as at the next valuation point after the request is received. Any redemption request received after the dealing hours on any Business Day will be taken as a redemption request made on the next Business Day.

There is no restriction on the number of times and Units a Unit Holder can redeem. Minimum balance of Units remaining in the Fund must always be an amount equivalent to RM10,000.00 or such other amount as may be determined by the Manager. If the remaining balance of Units is less than RM10,000.00 or any other amount as may be determined by the Manager due to redemption request, the Manager has the right to redeem the entire investment and close the account of any Unit Holder and forward all the proceeds to the respective Unit Holder without prior notice.

Redemption proceeds will be paid within thirty (30) Business Days from the Manager's receipt of a redemption request before the cut-off time of 4.00 p.m. on a Business Day. In the event the payment day is not a Business Day, the redemption proceeds will be paid to Unit Holders on the following Business Day.

Cashflow-Driven Redemption and Redemption Gate

Redemptions from the Fund will be subject to the availability of cash flows generated by the Fund's underlying investments. As the Fund primarily invests in Investment Notes and other illiquid assets that are generally held to maturity, redemption proceeds cannot be guaranteed on any fixed redemption date.

Accordingly, the Manager may, at its discretion, implement a cashflow-driven redemption policy, under which:

Cashflow-Linked Payments

Redemption requests will only be satisfied to the extent of cash available from principal repayments, interest receipts (net of reinvestment and expenses), or realisation proceeds. Redemption proceeds may therefore be distributed progressively in instalments, reflecting the repayment schedule of the Fund's portfolio.

Redemption Gate

On any Redemption Day, if aggregate redemption requests exceed 5% of the Fund's NAV, the Manager may limit redemptions to 5% of NAV on a pro-rata basis across all redeeming investors. Any balance not redeemed will be carried forward and treated as a redemption request for the next Redemption Day, subject again to the prevailing gate and cash availability.

Deferred Redemption Balance

Any portion of a redemption request not satisfied due to insufficient cash flows or application of the redemption gate will remain outstanding. Such requests will be automatically carried forward and paid progressively as and when cash flows are received, on a first-in, first-out basis, unless otherwise determined by the Manager in the best interests of investors.

Suspension of Redemptions

In exceptional circumstances, including market disruption, material borrower default, or other

extraordinary events, the Manager may temporarily suspend redemptions to ensure fair treatment of investors and to protect the long-term interests of the Fund.

Investors should note that redemption proceeds may be delayed, staggered over multiple instalments, and capped in any redemption period. Redemption under this policy is therefore inherently linked to the repayment profile of the Fund's assets and subject to both cash availability and the applicable redemption gate.

CONTACT INFORMATION

General Line Number

03-7972 8838

Website

<https://www.tradeviewcapital.my/>

EMAIL

info@tradeviewcapital.my

For internal dispute resolution, Unit Holders may contact the Manager's office:

via phone to: 03-7972 8838
via e-mail to: complaints@tradeviewcapital.my
via letter to: Tradeview Capital Sdn Bhd
G Floor, Wisma Ehsan Bina
No. 3, Jalan Kuchai Maju 12
Kuchai Entrepreneurs Park
58200, Kuala Lumpur

If Unit Holders are dissatisfied with the outcome of the internal dispute resolution process, please refer the dispute to Securities Industry Dispute Resolution Center (SIDREC):

via phone to: 03-2282 2280
via fax to: 03-2282 3855
via e-mail to: info@sidrec.com.my
via letter to: Securities Industry Dispute Resolution Center
Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

Unit Holders can also direct complaints to the SC even if they have initiated dispute resolution process with SIDREC. To make a complaint, please contact SC's Consumer & Investor Office:

via phone to: 03-6204 8999
via fax to: 03-6204 8991
via e-mail to: aduan@seccom.com.my
via online complain 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