

KEY INVESTOR INFORMATION DOCUMENT

This document (KIID) is an offering document summary and is an integral part must be read with the offering document. This document is subject to Federal Law No. (4) of 2000 regarding the Emirates Securities and Commodities Authority and the Authority's Board of Directors' resolution regarding the Regulation of Investment Funds "the Resolution" and all laws and resolutions applicable in the State.

Such summary shall be read as an introduction to the fund offering document, and it is not recommended to rely alone on the information that was detailed in the terms and conditions contained in the offering document, as the offering document includes more detailed information. **Any investment decision must be based on considering all the information of the offering document and the subscription application form and only after having sought independent legal advice.** The subscription application form must be attached to the offering document.

Shariah terminology:

Any conventional terminologies are only used for reasons of explanation or clarity and will not impact the Islamic products or documentation in terms of their Shariah compliance.

Fund Details

Share Class	Currency	ISIN	Type	Bloomberg Ticker	Lipper ID	Minimum Subscription	Additional Subscription	Minimum Subscription	Additional Subscription	Fees				Redemption thresholds	
						USD		AED		Management	Distribution	Performance	Subscription		Redemption
DA	USD	AEDFXAIW2ZD7	Accumulation	BADISDIUH	68222182	100	100	-	-	1.00%	0.50%	NIL	Upto 5%	NIL	Minimum redemption amount of USD 50 and AED 100
DA	AED	AEDFXA03C000	Accumulation	BADISDAUH	68583734	-	-	1,000	100	1.00%	0.50%				
D	USD	AEDFXAIT6483	Income	BADISIDUH	68200829	100	100	-	-	1.00%	0.50%				
D	AED	AEDFXA03C018	Income	BADIDUIUH	68583733	-	-	1,000	100	1.00%	0.50%				
B	USD	AEDFXAIT6467	Accumulation	BADISINUH	68121746	500,000	100,000	-	-	0.75%	0.00%	Upto 2%			
C	USD	AEDFXAIT6475	Accumulation	BADISICUH	68602684	100	100	-	-	0.70%	0.00%				

Fund size	USD 79.51 million	Registrar and Transfer Agent	Apex Fund Services (Dubai) Ltd.
Fund Type	Shariah Compliant Open Ended Fund.	Custodian	Deutsche Bank
Inception Date	June 09, 2009	Auditor	Deloitte LLP
Domicile	DIFC, Dubai	Valuation date	The Valuation Date will be the close of business (UAE time) at each Business Day.
Regulator	The Dubai Financial Services Authority (DFSA)	Dealing date (Subscription/Redemption)	Each Business Day
Currency	USD	Notice Periods (Subscription/Redemption)	At least two Business Days prior to the desired Subscription/Redemption Date
Benchmark	Bloomberg Global Agg USD Sukuk Unh USD (Ticker I37338US)	Mashreq Capital's Quarterly Outlook.	Proceed to the following link.
Fund Manager	Mashreq Capital (DIFC) Limited		

*Kindly be advised that effective from 1st January 2018, all of the above mentioned fees and charges will be subject to an additional 5% Value Added Tax.

*Please be informed that our business days are Monday to Friday unless the UAE Ministry of Labour or the DIFC Authority announce that such a day will be a holiday in the DIFC and, in relation to a particular Sub-Fund, such other place or places as may be specified in the relevant Annex.

Note: Please be advised that the fund size will be updated on a monthly basis within the fund factsheet. Kindly refer to the link provided below for the most recent numbers.

Link: <https://www.mashreqcapital.ae/en/home/stay-up-to-date/factsheets/>

Mashreq-Al-Islami Income Fund (the "Fund"), a public sub-fund of Mashreq Capital Shariah Compliant Funds (OEIC) PLC (the "Umbrella Fund") domiciled in Dubai International Financial Centre (DIFC) and registered with the Dubai Financial Services Authority (DFSA)

Objectives and Investment Policy

Objective

The objective of Mashreq Al-Islami Income Fund is to provide a regular stream of income to investors while preserving their capital by investing in a diversified portfolio of Sharia-compliant fixed income instruments.

Investment Policy

The fund will invest in a range of Sharia-compliant fixed income instruments issued by governments, quasi-government entities, and corporations. The fund will follow a conservative investment approach and adhere to the principles of Sharia law. The fund's investments will be diversified across different issuers, sectors, and geographies to manage risks effectively. The fund may also invest in Islamic money market instruments, term deposits, and Islamic bank deposits. The fund may use Sharia-compliant derivative instruments for efficient portfolio

Risk and Reward Profile

Risks

The fund is exposed to various risks, including credit risk, interest rate risk, market risk, liquidity risk, and foreign exchange risk. Credit risk is the risk of the issuer defaulting on its obligations, which may result in a loss of principal or profit income. Interest rate risk is the risk of a change in interest rates affecting the value of the fund's investments. Market risk is the risk that the value of the fund's investments may be affected by movements in the market. Liquidity risk is the risk that the fund may not be able to sell its investments at a fair value. Foreign exchange risk is the risk that fluctuations in exchange rates may affect the value of the fund's investments. The value of the fund's investments may also be affected by regulatory and political risks. Investors should carefully consider these risks before investing in the fund.

Return

management and hedging purposes. The fund may also hold cash and cash equivalents to manage liquidity.	The Mashreq Al-Islami Income Fund is a fixed income fund that aims to generate regular income for investors by investing in a diversified portfolio of Sharia-compliant fixed income instruments. The profits of the fund are derived from the income generated by its investments in these instruments. The fund's returns may be affected by changes in interest rates, credit risk, and market conditions. Dividend purification: Where the Fund invests in companies that engage in activities of a marginal nature that do not comply with Shariah principles, any non-Shariah compliant income received is donated to charity.
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Structured or Guaranteed Investments	Further Information
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The investments in this Fund are not deposits or other obligations of any bank or other financial institution and are not guaranteed by any bank or other financial institution. Any investment in this Fund is therefore subject to investment risks, including the possible loss of the amount invested. The Fund invests only in Shariah-compliant income generating instruments with the aim of generating regular income for its investors. The fund may invest in a range of structured instruments offered by reputable financial institutions. The fund's investments are subject to market fluctuations and risks, including the risk of default by issuers of the instruments in which the fund invests. Therefore, there is no guarantee that investors will earn a return on their investment or that they will recoup their initial investment. It is recommended that investors review the fund's prospectus and consult with their financial advisor before making any investment decision.	Investors can obtain information related to Mashreq Al-Islami Income Fund by contacting the fund manager, Mashreq Capital, directly through their website or by phone. The fund manager is required to provide regular reports and updates to investors, including information on the fund's performance, holdings, and fees. Additionally, investors can refer to the fund's prospectus for detailed information on the fund's investment strategy, risks, and other important information: MarketingTeam@mashreq.com +971 4 424 4618 www.mashreqcapital.ae
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Charges for this Fund

Unit holders of Mashreq Al-Islami Income Fund will incur fees and expenses related to the acquisition of the fund's investments and assets. These fees and expenses include brokerage fees, custody fees, transaction fees, and other related expenses. The fees and expenses will vary depending on the type and number of investments made by the fund. Also see details in 'Fund Details' regarding Management Fees, Subscription Fees, Redemption Fees, Distribution Fees and Performance Fees.

Performance and Statistics (30 th September 2024)
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Fund Returns

	MTD	YTD	1 Year	3 Years	5 Years	SI
MAIIF B Shares	1.4%	4.9%	10.4%	-0.5%	3.0%	90.9%
MAIIF DI Shares	1.4%	4.3%	9.5%	-2.8%	-1.0%	22.2%
MAIIF DA Shares	1.4%	4.3%	9.5%	-2.8%	-1.0%	22.1%
MAIIF DI AED Shares	1.4%	4.3%	9.5%	-2.8%	-	-1.4%
MAIIF DA AED Shares	1.4%	4.3%	9.5%	-2.8%	-	-3.0%
MAIIF C Shares	1.4%	5.0%	10.5%	-0.4%	-	-2.8%
Benchmark*	1.1%	5.0%	10.0%	2.2%	11.7%	118.6%
	2018	2019	2020	2021	2022	2023
MAIIF B Shares	0.2%	10.2%	4.0%	-1.6%	-9.8%	5.4%
MAIIF DI Shares	-0.8%	9.3%	1.9%	-2.3%	-10.5%	4.6%
MAIIF DA Shares	-0.8%	9.3%	3.2%	-2.3%	-10.5%	4.6%

Fund Statistics

Average Coupon	6.0			
Average Credit Rating	BBB-			
Average Maturity (Years)	7.0			
Average Yield	5.3			
Modified Duration	4.9			
CAGR Since Inception (B share class)	4.2%			
	B Shares	DI Shares	DA Shares	DI AED Shares
Volatility 1 year	8.3%	2.6%	2.6%	2.6%
Volatility 3 years	9.6%	5.4%	5.4%	5.8%
Sharpe Ratio - 1 year	0.8	2.3	2.3	2.3
Sharpe Ratio - 3 years	-0.4	-1.2	-1.2	-1.1

Note: Please be advised that the fund performance and statistics will be updated on a monthly basis within the fund factsheet. Kindly refer to the link provided below for the most recent numbers.

Link: <https://www.mashreqcapital.ae/en/home/stay-up-to-date/factsheets/>

Disclaimer

This document has been prepared based on the sources believed to be reliable solely for information purposes by Mashreq Capital (DIFC) Limited ("MC") in its capacity as the Fund Manager of the Fund. MC is incorporated in the Dubai International Financial Center ("DIFC") and regulated by the Dubai Financial Services Authority ("DFSA"). This document does not constitute investment advice, solicitation, any offer or personal recommendation by MC or any related MC entity (which includes for the purpose of this disclaimer, any employee, director, officer or representative of any MC entity), to buy or sell any security, product, service or investment, or to engage in or refrain from engaging in any transaction, including any jurisdiction where any such investment advice, solicitation, offer and/or personal recommendation would be contrary to any law or regulation in that jurisdiction. Certain assumptions may have been made in the analysis that resulted in any information, projection, results and/or returns detailed in this document. No warranty or representation is made that any returns/results indicated would be achieved or that all assumptions in achieving these returns/results have been considered. Past performance is not necessarily indicative of future results. Neither MC nor any related entity warrants or represents the accuracy of the information provided herein and any view expressed in this note reflects the personal view of the analyst(s) and does not take account of any individual investor's objectives, financial situation or needs or the suitability of investments against your individual needs and risk tolerance. Investors are required to undertake their own assessment and seek appropriate financial, legal, tax and regulatory advice to determine whether any investment is appropriate for them in light of their experience, objectives, financial resources and other relevant circumstances. Neither MC nor any related entity accepts any liability whatsoever for any direct, indirect, consequential or any other category of loss (except where there is gross negligence or wilful misconduct on part of MC) arising from any use of this document and/or further communication in relation thereto. Neither MC nor any related entity has any obligation to correct or update the information or opinions in this document and any opinion expressed is subject to change without notice. This document is disseminated primarily electronically, and, in some cases, in printed form. Any terms in this document are indicative and do not constitute solicitation or an offer to sell to the public, whether on any particular terms or at all. This document is not intended to identify, represent or notify any conclusive terms and conditions of any transaction, or other material considerations or any possible risk, direct or indirect that would or may be involved in undertaking any such transaction. Prospective investors in the Fund must obtain and carefully read the Fund's most recent Prospectus as well as seek separate independent financial advice and prior to making an investment in the Fund to assess the suitability, lawfulness and risks involved. Prospective investors should be aware that investment in the Fund carries a significant degree of risk. The value of the investment and the income from it can fall as well as rise as the Fund are subject to investment risks, including the possible loss of the principal amount invested. This information is not for distribution to general public and is intended for recipients only and may not be published, circulated or distributed in whole or part to any other person without the written consent of MC. Where this information is related to a Fund licensed to be marketed, it is directed to persons authorized to invest in the Fund and residing in jurisdictions where the Fund / investment product is authorized for distribution or where no such authorization is required. Office address: Mashreq Capital (DIFC) Ltd, Al Fattan Currency House, Tower 1, Floor 1, Office 111, Dubai, UAE.