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 USD	Additional Subscription USD	Minimum Subscription AED	Additional Subscription AED	Fees: Management	Fees: Distribution	Fees: Performance	Fees: Subscription	Fees: Redemption	Redemption thresholds
DA	USD	AEDFXA1W2ZD7	Accumulation	BADISDI UH	68222182	100	100	-	-	1.00%	0.50%	NIL	Upto 5%	NIL	Minimum redemption amount of USD 50 and AED 100
DA	AED	AEDFXA03C000	Accumulation	BADISDA UH	68583734	-	-	1,000	100	1.00%	0.50%				
D	USD	AEDFXA1T6483	Income	BADISID UH	68200829	100	100	-	-	1.00%	0.50%				
D	AED	AEDFXA03C018	Income	BADIDUI UH	68583733	-	-	1,000	100	1.00%	0.50%				
B	USD	AEDFXA1T6467	Accumulation	BADISIN UH	68121746	500,000	100,000	-	-	0.75%	0.00%		Upto 2%		
C	USD	AEDFXA1T6475	Accumulation	BADISIC UH	68602684	100	100	-	-	0.70%	0.00%				

Fund size	**USD 79.51 million**
Fund Type	**Shariah Compliant Open Ended Fund.**
Inception Date	June 09,2009
Domicile	DIFC, Dubai
Regulator	The Dubai Financial Services Authority (DFSA)
Currency	USD
Benchmark	Bloomberg Global Agg USD Sukuk Unh USD (Ticker I37338US)
Fund Manager	Mashreq Capital (DIFC) Limited

Registrar and Transfer Agent	Apex Fund Services (Dubai) Ltd.
Custodian	Deutsche Bank
Auditor	Deloitte LLP
Valuation date	The Valuation Date will be the close of business (UAE time) at each Business Day.
Dealing date (Subscription/Redemption)	Each Business Day
Notice Periods (Subscription/Redemption)	At least two Business Days prior to the desired Subscription /Redemption Date
Mashreq Capital's Quarterly Outlook.	Proceed to the following link

*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.

Structured or Guaranteed Investments

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.

Further Information

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

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 (30th September 2024)

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.

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Disclaimer