

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.

Mashreq Global Balanced Fund (the "Fund"), a public sub-fund of Mashreq Capital Funds (OEIC) PLC (the "Umbrella Fund") domiciled in Dubai International Financial Center (DIFC) and regulated by the Dubai Financial Services Authority (DFSA)

Fund Details

Launch Date	2 nd January 2018	Auditor	Deloitte & Touche
Fund Size	USD 25.0 million	Custodian	First Abu Dhabi Bank
ISIN	AEDFXA3CN018 (A-Class: Accumulation)	Administrator	Apex Fund Services
	AEDFXA3CI018 (B-Class: Distribution)	Valuation Date	Each UAE Business Day
	AEDFXA03C232 (I-Class: Accumulation)	Subscription Fee	Up to 5%
	AEDFXA3CI026 (C-Class: Distribution)	Management Fee	A = 0.2%; B = 1.0%; C = 1.2%; I = 0.5%
Domicile	DIFC, Dubai	Distribution Fee	A = 0%; B = 0.2%; C = 0%; I = 0.5%
Performance Fee	NIL	Redemptions Thresholds	USD 50 and AED 100
Base Currency	USD		
Product Structure	Public Fund		
Target Income- 2024	5.25%		
Minimum Subscription	Class "GB A USD" USD 1 and Minimum incremental investment USD 1		
	Class "GB A AED" AED100 and Minimum incremental investment AED 10		
	Class "GB B USD" USD 1 and Minimum incremental investment USD 1		
	Class "GB B AED" Shares AED100 and Minimum incremental investment AED 10		
	Class "GB C USD" USD 1 and Minimum incremental investment USD 1		
	Class "GB I USD" USD 1 and Minimum incremental investment USD 1		
	Class "GB I AED" Shares AED 100 and Minimum incremental investment AED 10		

Objectives and Investment Policy

Objective

The Mashreq Global Balanced Fund is a "Fund of Funds" with the objective to deliver current high income by investing in a broad range of globally diversified investment funds. These will invest in the asset classes of equity, fixed income and alternative strategies and will be geographically diversified. The Mashreq Global Balanced Fund does not have a benchmark, but has an annual absolute return target of 5% net of fees.

Investment Policy

The Fund follows a customized allocation strategy in collaboration with the asset management firm BlackRock.

The Fund is designed to deliver a globally diversified portfolio through investment in underlying funds. The investment process involves two main building blocks: asset allocation and underlying fund selection. Asset allocation is based on past returns, volatility of returns, and forward-looking views on the markets. Underlying fund selection is conducted through meetings with asset managers, focusing on experience, investment process, portfolio holdings, fund fees, returns, and volatility. The Fund will only invest in underlying funds that are subject to an independent annual audit, have mechanisms to enable redemption, and have proper asset valuation and unit pricing.

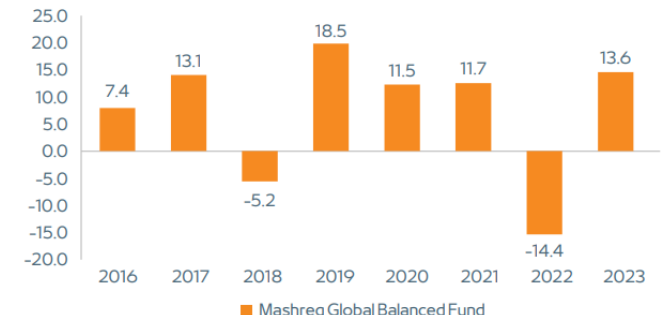
Risk and Reward Profile

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 interest 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. Prospective investors should carefully consider each and every risk involved herein and all other information contained in the Prospectus before making an investment decision.

Return

The Fund aims for capital preservation with modest capital appreciation. The fund invests in a diversified portfolio of fixed income securities, cash and cash equivalents, and other permitted investments. While there is no guarantee of achieving targeted returns, the fund aims to generate returns that are commensurate with its risk profile. Investors should carefully consider the risks involved and the fund's suitability as part of an overall investment

	strategy before investing.																																																
Structured or Guaranteed Investments	Further Information																																																
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 primarily invests in fixed income generating instruments with the aim of generating regular income for its investors. The fund may invest in a range of structured and guaranteed 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 the 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 mashreqcapital.ae Mechanism for Redemption: Shareholders may request redemption of some or all of their shares in a particular sub-fund by submitting a redemption request to the registrar and transfer agent. The redemption date and price will be determined based on the net asset value per share minus any redemption costs and expenses.																																																
Charges for this Fund																																																	
Unit holders of the 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, underlying fund expenses 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 (31 January 2024)																																																	
Returns	Top ETFs																																																
 <table><tr><th>Year</th><th>Return (%)</th></tr><tr><td>2016</td><td>7.4</td></tr><tr><td>2017</td><td>13.1</td></tr><tr><td>2018</td><td>-5.2</td></tr><tr><td>2019</td><td>18.5</td></tr><tr><td>2020</td><td>11.5</td></tr><tr><td>2021</td><td>11.7</td></tr><tr><td>2022</td><td>-14.4</td></tr><tr><td>2023</td><td>13.6</td></tr></table>	Year	Return (%)	2016	7.4	2017	13.1	2018	-5.2	2019	18.5	2020	11.5	2021	11.7	2022	-14.4	2023	13.6	<table><tr><td>CSPX</td><td>iShares S&P 500 ETF</td><td>19.0%</td></tr><tr><td>EDMU</td><td>iShares MSCI USA ESG Enhanced ETF</td><td>10.6%</td></tr><tr><td>IMBS</td><td>iShares US Mortgage Backed Securities ETF</td><td>7.3%</td></tr><tr><td>ISAC</td><td>iShares MSCI ACWI ETF</td><td>5.8%</td></tr><tr><td>IJPA</td><td>iShares MSCI Japan ETF</td><td>5.8%</td></tr><tr><td>EIMI</td><td>iShares MSCI Emerging Markets ETF</td><td>5.1%</td></tr><tr><td>LQDE</td><td>iShares \$ Corp Bond ETF</td><td>5.0%</td></tr><tr><td>IDTL</td><td>iShares \$ Treasury Bond 20+ Year ETF</td><td>3.7%</td></tr><tr><td>CCAU</td><td>iShares MSCI Canada ETF</td><td>3.4%</td></tr><tr><td>IDTP</td><td>iShares USD TIPS ETF</td><td>3.3%</td></tr></table>	CSPX	iShares S&P 500 ETF	19.0%	EDMU	iShares MSCI USA ESG Enhanced ETF	10.6%	IMBS	iShares US Mortgage Backed Securities ETF	7.3%	ISAC	iShares MSCI ACWI ETF	5.8%	IJPA	iShares MSCI Japan ETF	5.8%	EIMI	iShares MSCI Emerging Markets ETF	5.1%	LQDE	iShares \$ Corp Bond ETF	5.0%	IDTL	iShares \$ Treasury Bond 20+ Year ETF	3.7%	CCAU	iShares MSCI Canada ETF	3.4%	IDTP	iShares USD TIPS ETF	3.3%
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Disclaimer																																																	
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