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 Conservative 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	2nd January 2018
Fund Size	USD 2.2 million
ISIN	AEDFXA3CN000 (A-Class: Accumulation) AEDFXA3I000 (B-Class: Distribution)
Domicile	DIFC, Dubai
Performance Fee	NIL
Base Currency	USD
Product Structure	Public Fund
Target Income-2024	4.5%
Minimum Subscription	Class "GC A USD" USD 1 and Minimum incremental investment USD 1, Class "GC A AED" AED100 and Minimum incremental investment AED 10, Class "GC B USD" USD 1 and Minimum incremental investment USD 1, Class "GC B AED" AED100 and Minimum incremental investment AED 10

Average Credit Quality[2]	Investment Grade
Average Credit Rating[2]	BBB-
Auditor	Deloitte & Touche
Custodian	First Abu Dhabi Bank
Administrator	Apex Fund Services
Valuation Date	Each UAE Business Day
Subscription Fee	Up to 5%
Management Fee	A = 0.2%; B = 1.2%
Distribution Fee	A = 0%; B = 0%
Redemptions Thresholds	USD 50 and AED 100

[2] Average Credit Quality and Rating are based on the Bloomberg Composite Credit Rating which sources ratings from S&P, Fitch, Moody's and DBRS for the Portfolio's fixed income securities where a rating is available. Some securities present in the Portfolio may not be rated by one of the aforementioned ratings agencies.

Objectives and Investment Policy

Objective

The Mashreq Global Conservative Fund is a "Fund of Funds" with the objective to deliver moderate levels of income by investing in a broad range of globally diversified investment funds, the majority of which will be yield-generating. These funds will primarily invest in the asset classes of fixed income and alternative strategies and will be geographically diversified. The Fund does not have a benchmark but has an annual absolute return target of 4% 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

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.

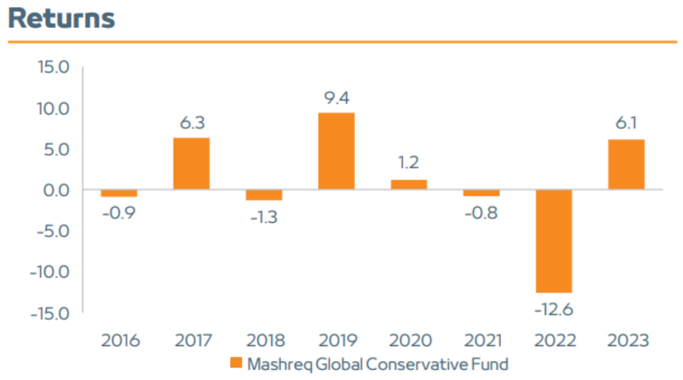
enable redemption, and have proper asset valuation and unit pricing.	

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)



Top ETFs

FLOT	iShares $ Floating Rate Bond ETF	18.0%
ERND	iShares $ Ultrashort Bond ETF	15.0%
SDHY	iShares $ Short Duration High Yield ETF	15.0%
IBTU	iShares USD Treasury Bond 0-1yr UCITS ETF	13.0%
DHYD	iShares $ High Yield Corp Bond ESG ETF	8.1%
IDBT	iShares $ Treasury Bond 1-3 Year ETF	6.7%
IEMB	iShares JP Morgan $ EM Bond Index ETF	5.0%
CYBU	iShares China CNY Bond UCITS ETF USD Hedged	5.0%
EMCR	iShares JP Morgan $ EM Corporate Bond ETF	4.0%
SDIG	iShares $ Short Duration Corp ETF	4.0%

Disclaimer

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