

Ahli Capital USD Money Market Fund Frequently Asked Questions

Frequently Asked Questions

Ahli Capital USD Money Market Fund (the “**Fund**”) is a conventional public open-ended fund that invests in money markets under the management of **Ahli Capital Investment Company K.S.C.C.** (“**Fund Manager**”).

Note: please refer to the Articles of Association of the fund for the definitions of all terms.

1. What are the Fund’s investment objectives?

The Fund aims to provide returns that exceed the rate of returns on fixed deposits in US Dollars. The Fund seeks to increase the net value of assets while providing a high level of liquidity by investing in high-quality and diverse monetary instruments such as sukuk and/or bonds issued by the governments of the Gulf Cooperation Council countries or with their guarantees, and any bonds and/or sukuk from companies or government treasuries, and investing in other money market funds licensed by the Authority or licensed by a foreign regulatory authority.

2. Who is the fund manager and the Fund’s service providers?

Fund Manager	Ahli Capital Investment Company K.S.C.C.
Custodian:	Gulf Custody Company K.S.C.C.
Investment Controller:	Gulf Custody Company K.S.C.C.
Registrar:	Gulf Custody Company K.S.C.C.
Auditor:	Bader Abdullah Al-Wazzan – Deloitte & Touche (Al-Wazzan & Partners)

3. What is the value of the Fund’s capital?

The Fund’s capital is variable and its limits range between an amount of USD 7,000,000 (Seven Million United States Dollars) as a minimum and an amount of USD 350,000,000 (Three Hundred and Fifty Million United States Dollars) as a maximum.

4. What are the fees charged to the Fund?

Fee Type	Fee amount
Fund Manager	Up to 1% of Net Asset Value annually
Subscription Fee	N/A
Redemption Fee	N/A
Service Provider Fees and Other fees	For more information, please refer to the Fund’s Articles of Association and its Appendix and the Fund’s Prospectus.

5. What are the days on which the Fund’s Net Asset Value (NAV) is calculated?

The Fund’s NAV is calculated in accordance with the provisions in the Fund’s Articles of Association, on the valuation day which is Tuesday of every calendar week, and in the event that the valuation day falls during an official holiday in the State of Kuwait, the Fund’s NAV is made and issued on the first working day after this official holiday, with Tuesday being considered the actual valuation day.

6. What is the name and address of the entity responsible for receiving subscription applications?

Ahli Capital Investment Company K.S.C.C. headquartered in Baitak Tower - Block 10 - Floor 15 & 16 - Abdullah Al-Salem Street - Al-Qibla - Kuwait City.

7. What is the minimum subscription value?

It is not permissible for any unit holder to subscribe to the Fund for the first time for less than USD 1,000 (One Thousand United States Dollars) (initial subscription) in exchange for undivided units, and it is permissible to subscribe/participate later in multiples of one unit.

Also, the number of units subscribed/participated by one investor may not exceed 90% (ninety percent) of the Fund’s issued capital.

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8. What are the requirements when subscribing?

The subscriber must provide the Fund Manager when submitting the subscription application with the following:

- A copy of the civil ID or passport of the applicant for subscription, for natural persons requesting subscription.
- A copy of the commercial registry and the license issued by the Ministry of Commerce and Industry for all legal entities such as companies/institutions, as well as a copy of the certificate of the authorized signatories attached to the civil ID of the authorized signatory, the license issued by the Ministry of Commerce and Industry for sole proprietorships, and the civil ID of the owner of the enterprise, as well as the identification documents authenticated/verified by the authorities in Kuwait for institutions and companies established in other countries.
- The subscription value is deposited in a bank account opened in the name of the Fund.
- The subscription application must have complete information and signatures.
- The Know Your Customer (KYC) form and related attached documents if the Fund Manager does not have a valid form for the subscriber.

9. What is the subscription method?

Subscription is carried out through the Fund Manager, with the subscriber submitting to the Fund Manager the Fund's subscription application, along with the required documents. The subscription amounts must be paid in full by bank transfer (as a net amount without fees from both the remitting bank and the receiving bank) to the Fund's account (non-interest bearing), as follows:

The subscriber transfers the entire subscription amounts via a bank transfer (as a net amount without fees from both the remitting bank and the receiving bank) to the (non-interest-bearing) bank account mentioned below:

Name of Bank:	AL AHLI BANK OF KUWAIT - Head Office Branch
Account number:	0603026690002
IBAN:	KW39ABKK000000000060302669002
SWIFT:	ABKKKWKWXXX
Beneficiary:	AHLI CAPITAL USD MONEY MARKET FUND
Reference/ Description:	Shareholder civil identification (for citizens and residents)/ passport (for non-residents and non-citizens)/ commercial registration number (for corporates) + subscriber contact details

Subscribers receive from the Fund Manager a confirmation notice that includes the name of the subscriber, their nationality, address, date of subscription, number of units subscribed for, their value, total subscription amount, and total balance after subscription. Confirmation notices are sent to subscribers via the e-mail address mentioned on their subscription application.

The subscription application may not be withdrawn after submitting it to the Fund Manager.

10. What is the method of paying the subscription amount?

The method of paying the subscription amount is by bank transfer only. It is not permissible to subscribe to the Fund with in-kind shares, and subscription amounts in cash are not accepted.

11. Can a subscription application be declined?

The Fund Manager may reject any subscription application if it does not meet all the conditions in accordance with the documents or information requested or that the Fund Manager deems necessary to complete the subscription in the Fund. The Fund Manager may also reject a subscription request for any other reason, including, but not limited to, if the Fund Manager believes that such a subscription would undermine the Fund Manager's ability to achieve its investment objectives or affect the liquidity necessary to meet the Fund's obligations.

12. What are the dates for submitting subscription and redemption applications of the Fund's units?

The Fund Manager receives subscription and redemption requests at any time during the official working hours of the calendar week that ends on Monday at 12 PM, which is the day preceding the NAV calculation day.

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13. How are requests to subscribe to or redeem Fund units executed?

Subscription and redemption requests are executed through the following means:

- Visiting Ahli Capital Investment Company (at its headquarters: Baitak Tower-Floor 15 & 16 - Block 10 - Abdullah Al-Salem Street - Al-Qibla - Kuwait City) and submit printed and signed physical copies
- By email: invadvisory@abkwealth.com
- By written authorization

Without prejudice to the rights of the subscriber, including their knowledge of the Fund's Articles of Association.

The Fund Manager must process subscription or redemption requests at the NAV price that follows the subscription or redemption request.

Notice: The Offering terms and conditions in the Articles of Association and the Subscription Application Form apply. Investors must read and understand the contents of the Articles of Association and should consult a licensed person in accordance with the law and specialized in providing advice on the contents of the Articles of Association and the risks related to the investment before making the decision to subscribe.

Prior to investing in any Fund units, please refer to the downloadable/printable version of the Prospectus and Articles of Association relating to the Fund on the Fund Manager's website (abkwealth.com).

These Frequently Asked Questions do not contain all the information that prospective investors should consider before deciding to invest in the Fund and do not purport to be complete.

The Capital Markets Authority and all other Regulatory Bodies in Kuwait assume no responsibility whatsoever for the contents and accuracy of this document or any damages resulting from relying on any part of this document.

For inquiries related to the Fund, please contact:

Fund Manager of Ahli Capital USD Money Market Fund

Ahli Capital Investment Company K.S.C.C.

Call Center: +965 1 832 832

Email: invadvisory@abkwealth.com

In the event of any discrepancy between the Arabic and English documents for Frequently Asked Questions, the Arabic version prevails.

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