

## **Mashreq Capital Bitcoin and Multi-Asset Class (BITMAC) Fund**

### **Frequently Asked Questions**

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#### **1. What is BITMAC?**

BITMAC is the acronym for the **Bitcoin and Multi-Asset Class Fund**, launched by Mashreq Capital. The fund is the region's first DFSA-regulated multi-asset fund that combines traditional and digital assets in one professionally managed portfolio.

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#### **2. Objective**

The fund aims to provide growth and income through diversified exposure to multiple asset classes, and is designed to enhance portfolio resilience, and deliver superior risk-adjusted returns through systematic quarterly rebalancing.

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#### **3. Which asset classes does the fund invest in?**

**Asset Allocation** (\*Allocations are approximate and subject to change):

- 90% Global Equities & Fixed Income

*(Within the equity and fixed income allocation, the portfolio will target an approximate split of 60% equities and 40% fixed income)*

- 5% Gold
- 5% Bitcoin

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#### **4. What is the structure?**

**Structure:** DIFC-domiciled, DFSA-regulated fund-of-funds strategy using predominantly UCITS-compliant ETFs and ETPs.

## 5. How is the fund regulated?

BITMAC is regulated by the **Dubai Financial Services Authority (DFSA)** under DIFC laws, ensuring compliance and investor protection.

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## 6. What makes BITMAC unique?

- **Diversification:** Combines traditional assets (equities, bonds, gold) with Bitcoin for growth potential.
- **Risk Control:** Quarterly rebalancing ensures disciplined allocation and reduces volatility.
- **Accessibility:** Daily liquidity, no requirement for digital wallets to access Bitcoin Exposure, minimum investment starts at **USD 100**, making institutional-grade strategies available to retail investors.
- **Regulation:** Fully regulated by DFSA, ensuring transparency and investor protection.

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## 7. Who is the target investor?

BITMAC is designed for **retail and high-net-worth clients** seeking exposure to digital assets within a regulated, risk-controlled framework. It is ideal for investors looking for **long-term growth, diversification, and resilience during market downturns**.

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## 8. What are the key benefits for investors?

- **Lower Overall Risk:** Strategic combination of assets aimed to reduce portfolio volatility.

- **Enhanced Returns:** Exposure to multiple asset classes, including digital assets (Bitcoin), Commodities (Gold) together with equity and fixed income allows for more sources of return that can boost overall performance when combined.
- **Market Resilience:** Diversified asset mix can offer enhanced portfolio resilience during downturns.
- **Daily Liquidity:** Investors can enter or exit positions daily as the fund invests in underlying ETFs.
- **Competitive Fees:** Even though this is a new and innovative product it is very competitively priced to traditional multi-asset class funds.

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## 9. How can clients invest in BITMAC?

Currently the fund is available through Mashreq Bank. We hope to soon announce new distributors. Should you not wish to open a Mashreq account please contact your distributor to request the fund via their portal and we would be happy to onboard them.

- **For Existing Mashreq Clients:**  
Log in to the **Mashreq Mobile Banking App** → Wealth Section → Search “Mashreq Capital Bitcoin” → Subscribe.
- **For New-to-Bank Customers:**  
Scan the QR code on the BITMAC microsite to sign up and access the fund.
- **Minimum Investment:** The minimum investment is **USD 100 or AED 100** for both retail and insurance clients. The incremental investment amount is also **USD 100 or AED 100**.

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## 10. What share classes are available?

**BI (Income):** Distributes quarterly income at a targeted rate, making it suitable for investors seeking a consistent cash flow. Currently this is set to 6% p.a.

**ACC (Accumulation):** Does not distribute quarterly income; instead, all earnings are reinvested into the fund. This option is ideal for investors focused on long-term capital growth, leveraging the benefits of compounding.

- **Available share classes for retail investors:**

**BI – Income:** Offered in both AED and USD

**BA – Accumulation:** Offered in both AED and USD

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## 11. What documents are available for investors?

- Prospectus
- Key Investor Information Document (KIID)
- Fund Factsheet (to be available shortly)

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## 12. Where can clients find more information?

- **Dedicated Microsite:** <https://bitmac.mashreqcapital.ae/>
- **Mashreq Mobile App:** Navigate to the **Wealth** section and use the key search term “BITMAC”
- **Customer Support:** Email **MarketingTeam@mashreq.com** or call **+971 4 424 4618** for assistance.

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## 13. What are the key risks?

- Market risk
- Currency risk and liquidity risk.
- Investors should review the **Risk and Reward Profile** in the KIID before investing.

#### **14. What is the redemption process?**

- The fund can be redeemed on a daily basis when markets are open
- Settlement timelines and conditions are outlined in the prospectus. Here are the video links to guide further on the process
- If you are a Mashreq Neo Account holder you can subscribe and redeem via your app:  
Subscription: <https://www.youtube.com/watch?v=ve7YYtpAM44>  
Redemption: <https://www.youtube.com/watch?v=0qoRGzgQQak>

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