

## KEY INVESTOR INFORMATION DOCUMENT

This Key Investor Information Document (KIID) forms an integral part of the offering document which comprises the Fund Prospectus and the Fund Fact sheet (together referred to as the "Offering Document") and must be read in conjunction with them. The contents of this document are subject to Federal Law No. (4) of 2000 concerning the Emirates Securities and Commodities Authority and the Authority's Board of Directors' resolution regarding the Regulation of Investment Funds ("the Resolution") together with all other applicable laws and regulations applicable in the United Arab Emirates.

This summary should be regarded solely as an introduction to the Offering Document. It is not recommended to rely exclusively on the information contained herein, as the Offering Document provides more comprehensive details. **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 Capital Bitcoin and Multi-Asset Class (BITMAC) Fund (the "Fund"), a public sub-fund of Mashreq Capital Funds (OEIC) PLC (the "Umbrella Fund") domiciled in Dubai International Financial Centre (DIFC) and regulated by the Dubai Financial Services Authority (DFSA)**

## Fund Details

Launch Date	3 <sup>rd</sup> December 2025	Auditor	Deloitte LLP
AUM at Launch	USD 20 Million	Custodian	Deutsche Securities and Services – Dubai Branch
Domicile	DIFC, Dubai, UAE	Administrator	Apex Fund Services (Dubai) Ltd
Base Currency	USD	Valuation Date	Each UAE Business Day
Product Structure	Public Fund	Redemptions Threshold	USD 50 and AED 100
		Income Share Class	6% (Targeted)

Share Class	Currency	ISIN	Fees					Minimum holding & initial investment	Minimum Incremental Investment
			Performance Fee	Subscription Fee	Management Fee	Distribution Fee	Redemption Fee		
BITMAC IA Acc	USD	AEDFXB01C002	-	Up to 3%	0.75%	0%	0%	USD 100,000	USD 1,000
BITMAC IA Acc	AED	AEDFXB01C010	-	Up to 3%	0.75%	0%	0%	AED 350,000	AED 5,000
BITMAC BI Inc	USD	AEDFXB01C028	-	Up to 3%	0.75%	0.55%	Up to 3%	USD 100	USD 100
BITMAC BI Inc	AED	AEDFXB01C036	-	Up to 3%	0.75%	0.55%	Up to 3%	AED 100	AED 100
BITMAC BA Acc	USD	AEDFXB01C044	-	Up to 3%	0.75%	0.55%	Up to 3%	USD 100	USD 100
BITMAC BA Acc	AED	AEDFXB01C051	-	Up to 3%	0.75%	0.55%	Up to 3%	AED 100	AED 100
BITMAC CA Acc	USD	AEDFXB01C069	-	0%	0.75%	0%	0%	USD 100	USD 100
BITMAC CA Acc	AED	AEDFXB01C077	-	0%	0.75%	0%	0%	AED 100	AED 100

## Objectives and Investment Policy

## Risk and Reward Profile

<p>The Mashreq Capital Bitcoin and Multi-Asset Class (BITMAC) Fund is a "Fund of Funds" with the objective of delivering long-term capital growth and superior risk adjusted returns by investing in a diversified range of asset classes including, but not limited to, equities, fixed income, real estate, money market, commodities and alternative strategies including gold and bitcoin, primarily through investment in collective investment schemes (fund of funds strategy). The fund, on a quarterly basis, will allocate 90 percent of its assets to equity and fixed income exposures, 5% to gold and 5% to bitcoin exposures. Within the equity and fixed income allocation, the portfolio will target an approximate split of 60% equities and 40% fixed income.</p> <p>The Fund does not maintain a formal benchmark. Certain share classes of the fund aim to distribute an annual target return of 6%, net of fees.</p>	<p><b>Risks</b></p> <p>The fund offers exposure to multiple asset classes, each of which may carry distinct risks. While diversification can help mitigate certain risks, such outcomes are not guaranteed. The fund is exposed to various risks, including but not limited to, credit risk, interest rate risk, market risk, liquidity risk, foreign exchange risk, regulatory and political risk, digital asset 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. Regulatory and political risk is the risk of changes in laws or political conditions which can impact investments. Digital asset risk is the risk that bitcoin and other digital assets are highly volatile and subject to regulatory uncertainty, which may lead to significant price swings.</p> <p>Investors should carefully evaluate 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 any investment decision.</p> <p><b>Return</b></p> <p>The fund aims to generate returns by blending exposures across multiple asset classes, including fixed income, equities, bitcoin, and gold, to achieve performance broadly comparable to a global growth portfolio. This strategy seeks to maintain volatility between that of a global balanced portfolio and on average not exceeding that of a global equity portfolio.</p> <p>* Please refer to the disclaimer for more information on digital asset risk.</p>
<p><b>Structured or Guaranteed Investments</b></p>	<p><b>Further Information</b></p>

<p>Investments in this Fund are not deposits or obligations of any bank or financial institution and are not guaranteed by any such entity. While the Fund may allocate a portion of its assets to structured or capital-protected instruments issued by counterparties with high credit quality, these instruments carry their own risks, including issuer credit risk and potential liquidity constraints.</p> <p>Any guarantees offered by such instruments apply only to the instrument itself and do not extend to the Fund as a whole. Investors should carefully review the Prospectus and seek independent financial advice before making an investment decision.</p>	<p>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:</p> <p><b>Email: <a href="mailto:MarketingTeam@mashreq.com">MarketingTeam@mashreq.com</a></b>  <b>Phone: +971 4 424 4618</b>  <b>Website: <a href="https://mashreqcapital.ae">https://mashreqcapital.ae</a></b></p>
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#### 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' section regarding Management Fees, Subscription Fees, Redemption Fees, Distribution Fees and Performance Fees.

#### Subscription & Redemption

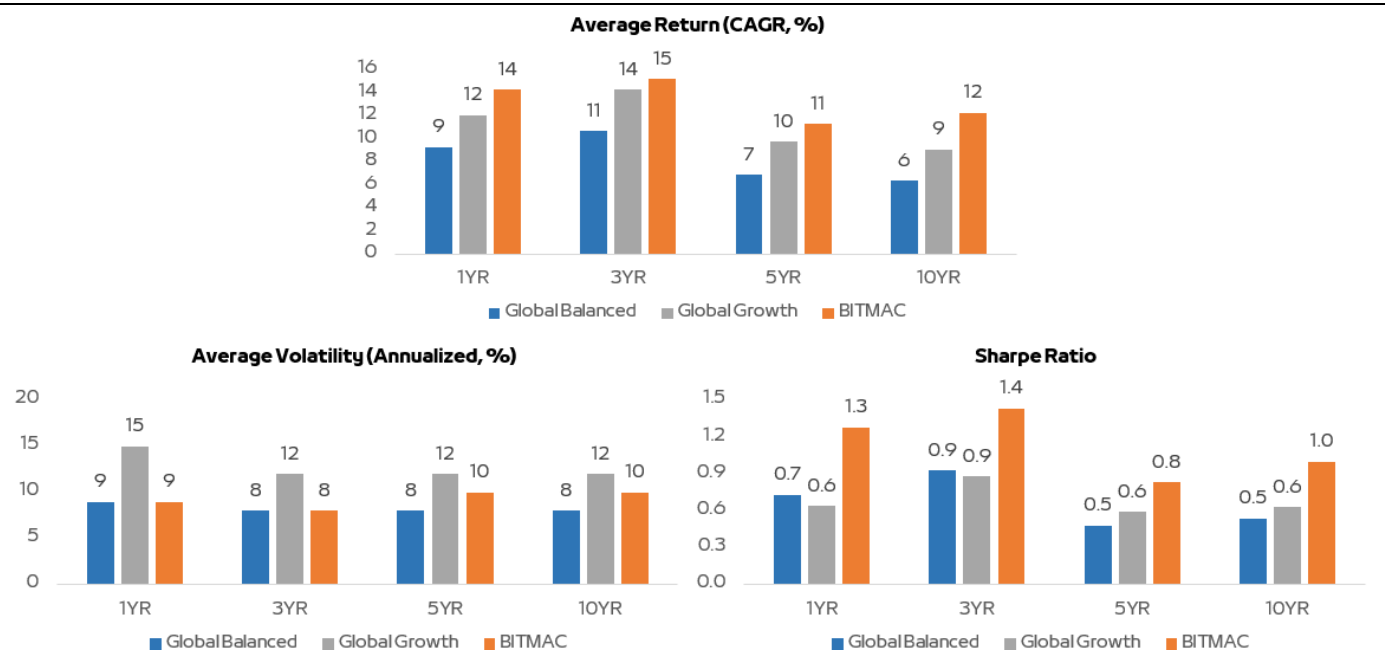
The Fund is a public offering available to retail, professional and eligible/market counterparty investors seeking capital appreciation and able to tolerate potential price volatility.

**Subscription:** Investors may subscribe for shares on any business day by submitting a complete subscription form to the Registrar and Transfer Agent or through authorized distributors. Subscriptions are processed at the next available Net Asset Value (NAV) per share. Minimum subscriptions as detailed in the Fund Details. Settlement timelines and conditions are detailed in the prospectus.

**Redemption:** Shareholders may redeem some or all their shares on any business day by submitting a redemption request to the Registrar and Transfer Agent or through authorized distributors. Redemption proceeds are calculated based on the NAV per share, less any applicable redemption charges and expenses. Minimum redemptions as detailed in the Fund Details. Settlement timelines and conditions are detailed in the prospectus.

A redemption fee of up to 3% of the Redemption Price can be charged to Shareholders requesting the redemption of part or all of their Shares in BITMAC when the Redemption Date occurs within three months from the Subscription Date for these Shares and 2% of the Redemption Price when the Redemption Date occurs between three and six months from the Subscription Date for these Shares; and 1% of the Redemption Price when the Redemption Date occurs between six and twelve months from the Subscription Date for these Shares. The Fund Manager may waive part or all of such redemption fee or decide to transfer part or all of such redemption fee to the relevant distributor, in its discretion.

#### Performance and Risk Statistics (Back tested Data)



- The back tests have shown that BITMAC's asset allocation model would have exhibited higher historical returns in comparison to the Global Balanced and Global Growth portfolios by incorporating Bitcoin and Gold exposures alongside Equity and Fixed income while using the systematic rebalancing process of the BITMAC investment process.
- Back tests have shown that the volatility, which is a measure of risk, would have historically been similar to that of the Global Balanced portfolio and less than the Global Growth portfolio.
- The Sharpe Ratio, which measures the return of an investment per unit of risk, shows that BITMAC would have historically had a better Sharpe Ratio than the Global Balanced and the Global Growth portfolios, given its back tested volatility and higher annualized returns.

**Source: Mashreq Capital, Bloomberg. Data from 30<sup>th</sup> September 2015 to 30<sup>th</sup> September 2025**

Performance figures shown for Global Balanced and Global Growth portfolios are based on returns of historical model portfolios over 1-Year, 3-Year, 5-Year and 10-Year periods. The Global Balanced Model Portfolio represents a 60/40 allocation across equity and fixed income ETFs; The Global Growth Model Portfolio represents a diversified equity only ETF allocation. BITMAC's historical returns are based on a 90 percent allocation to the global balanced model portfolio, plus 5 percent in gold and 5 percent in bitcoin price indices. Please note these figures are from back testing for illustration only. Past performance, whether real or simulated, does not guarantee future results.

#### Disclaimer

This document has been prepared based on the sources believed to be reliable solely for information purposes by Mashreq Capital (DIFC) Limited ("MC") in its capacity as the Fund Manager of the Fund. MC is incorporated in the Dubai International Financial Centre ("DIFC") and regulated by the Dubai Financial Services Authority ("DFSA"). This document does not constitute investment advice, solicitation, any offer or personal recommendation by MC or any related MC entity (which includes for the purpose of this disclaimer, any employee, director, officer or representative of any MC entity), to buy or sell any security, product, service or investment, or to engage in or refrain from engaging in any transaction, including any jurisdiction where any such investment advice, solicitation, offer and/or personal recommendation would be contrary to any law or regulation in that jurisdiction. Certain assumptions may have been made in the analysis that resulted in any information, projection, results and/or returns detailed in this document. No warranty or representation is made that any returns/results indicated would be achieved or that all assumptions in achieving these returns/results have been considered. Past performance is not necessarily indicative of future results. Neither MC nor any related entity warrants or represents the accuracy of the information provided herein and any view expressed in this note reflects the personal view of the analyst(s) and does not take account of any individual investor's objectives, financial situation or needs or the suitability of investments against your individual needs and risk tolerance. Investors are required to undertake their own assessment and seek appropriate financial, legal, tax and regulatory advice to determine whether any investment is appropriate for them in light of their experience, objectives, financial resources and other relevant circumstances.

**Digital Asset Risk:** Investors should be aware that this multi-asset investment fund may have indirect exposure to cryptocurrencies, via funds and exchange traded products such as ETFs. Cryptocurrencies are decentralised and not regulated or backed by any central authority. The value of cryptocurrencies can be extremely volatile, and this may affect the Fund's net asset value. Regulatory frameworks for such assets are still evolving, and restrictions or operational issues, including fraud or cyberattacks, could negatively impact the Fund. Cryptocurrencies remain a relatively new innovation with a limited track record, and there is no guarantee that their use or acceptance will grow. Market sentiment, media coverage, and liquidity issues can contribute to significant price fluctuations, undermining investor confidence. The value of cryptocurrencies is also influenced by speculation and investor expectations, which may lead to inflated valuations and further volatility. Reduced adoption or acceptance of cryptocurrencies as a means of exchange could also adversely affect their value. As a substantial portion of demand comes from investors rather than mainstream commercial use, price volatility may persist. Prospective investors should carefully consider their risk tolerance in light of these unique risks.

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