

## Dealing Procedures

### How to make initial investments

For all initial investments, applicants should send a completed application form, as well as all supporting Know Your Client ‘KYC’ and Anti-Money Laundering ‘AML’ documentation and registration documentation to BNY Mellon Fund Services (Ireland) Limited (‘the Administrator’). The form should be completed as directed and should be faxed or sent electronically to the Administrator. The original hard copies should be sent by post / courier as soon as practicable following their completion as no redemption or distribution proceeds will be paid to your account unless and until such hard copies are received by the Administrator.

BNY Mellon Fund Services (Ireland) Limited  
c/o Transfer Agency Mellon  
Wexford Business Park  
Rochestown , Drinagh, Wexford,  
Ireland, Y35 VY03  
Facsimile: +44 (0) 207 964 2667  
Telephone: +353 1 900 8081  
Email: [pgi.ta@bnymellon.com](mailto:pgi.ta@bnymellon.com) and [BNYM.TA.AML@bnymellon.com](mailto:BNYM.TA.AML@bnymellon.com)

The Administrator will open a new account upon receipt of a fax containing a fully completed application form and supporting anti-money laundering documentation.

The Administrator will not open an account until all necessary documentation has been received by fax or electronic means.

Should you wish for an initial investment order to accompany the new account application, please include an instruction: either a free-form letter on headed paper or a Dealing Instruction Form to select Unit class and details of your investment with your Application Form. A copy of the Dealing Instruction Form is available from [www.principalglobal.com](http://www.principalglobal.com). The Administrator will process the initial investment for the next available trade date following account opening if no date of instruction is provided.

Note that all trade instructions received by fax will be treated as definitive orders, even if not subsequently confirmed in writing, and will not be capable of withdrawal after acceptance by the Administrator.

Please ensure that:

- Trade instructions are signed by appropriate authorised signatories.
- Application forms, subsequent purchases, switch or redemption instructions are received no later than 10.00 hours (Dublin time) for investments in Europe on the relevant dealing date. Any application received after this will be dealt on the following dealing day.
- Settlement proceeds are paid via electronic bank transfer on the contractual settlement date, as detailed on the contract note.

### How to make subsequent investments

The Administrator can accept additional investments from unitholders via a duly authorised faxed instruction or letter.

Additional investments should be settled via electronic bank transfer no later than the contractual settlement date, as detailed in the relevant Fund Supplement.

Completing a full Application Form is not needed for subsequent trades. Instruction can take the form of a free-from letter or a Dealing Instruction Form. A copy of the dealing form is available from [www.principalislamic.com](http://www.principalislamic.com)

Instructions must be signed by appropriate authorised signatories per the guidance given on the initial application form.

•Capitalised terms, if not otherwise defined herein, shall have the meaning given to them in the prospectus of the Funds (the “Prospectus”)

Unitholders should quote the following information on all trade instructions:

- Unitholder account number;
- Name of Unitholder;
- The Fund(s) to which subscription is to be made (name of sub-fund, Unit class and currency);
- The number of Units or cash value of Units to be purchased;
- Contact details of the person who should be contacted should the Administrator have any queries regarding the trade instruction.
- Additional subscription requests received by fax will be treated by the Administrator as definitive orders even if not subsequently confirmed in writing and will not be capable of withdrawal after acceptance by the Administrator. Requests that are incomplete will not be accepted for processing.

## How to settle investments

An electronic bank transfer may be made in U.S. dollar, euro, sterling, Japanese Yen, Hong Kong dollar, Australian dollar, and Swiss Franc to the bank details listed on page 3 and 4.

An investor intending to settle a subscription in any currency other than the base currency of the share class they are investing in, should notify the Administrator of this via the trade instruction. Note that investors may be liable for debit interest charges should they settle their subscriptions after the contractual settlement date.

## How to switch

Unitholders are entitled to switch all or some of their Units of one Unit class or sub-fund for similar Units of another Unit class or sub-fund at any time.

In order to affect a switch the investor should submit a duly authenticated instruction to the Administrator via fax.

The investor should include the following details on the instruction:

- Investor name
- Investor account number
- Amount or Units to be switched
- Value date
- Unit class for switch “out “
- Unit class for switch “in”

Whether instructing the trade through a free-form letter or a Dealing Instruction Form, in any case the instruction need to quote in unambiguous terms that a “SWITCH” will be required.

The Administrator will process the switch on the next available trade date. Investors should note that no monetary movements will be made in respect of switches i.e. the investor will not be expected to make payments in respect of the switch “in” and the Administrator will not release redemption proceeds in respect of the switch “out”.

# Dealing Instructions



## How to redeem

Again, redemption instructions must either be faxed or posted to the Administrator.

Upon receipt of the duly authorised redemption instruction, the Administrator will process the redemption on the next available trade date.

The full redemption proceeds will be dispatched in the denominated currency of the relevant Unit class on settlement date, assuming valid, original bank details for payment of redemption proceeds are held on file by the Administrator.

Please be note the following points:

- If a redemption request is received by the Administrator before the dealing deadline on a dealing day it will be processed and become effective at the net asset value per Unit determined for that valuation day;
- A redemption request received after the dealing deadline will be processed and become effective at the net asset value per Unit determined on the next valuation day;
- Unless the relevant sub-fund Supplement specifies otherwise, the dealing deadline for each Fund is 10.00 hours (Dublin time) for the Administrator.
- The Administrator will not make payment of redemption proceeds until all original account documentation is on file.
- The Administrator will not make payments in respect of redemptions to any third parties. Redemption payments will be made only to accounts specified on the original account opening form, or as subsequently specified through an original signed instruction. Any changes must be communicated in writing with appropriate authorized signatories before redemptions will be paid. All corporate correspondence must be on company headed paper.

## Payment Instructions

Please indicate how settlement will be made:  Telegraphic Transfer/Wire

Please reference the registered unitholder(s) and the Fund name(s) in all wire transfers.

### Electronic Transfers

	U.S. Dollar:	Euro:	GBP:	SGD:
INTERMEDIARY BANK BIC CODE:	IRVTUS3N	DEUTDEFF	IRVTGB2X	UOVBSGSG
INTERMEDIARY BANK:	The Bank of New York Mellon, New York	Deutsche Bank, Frankfurt	The Bank of New York Mellon, London	United Overseas Bank, Singapore
BENEFICIARY BANK BIC CODE:	IRVTBEBB	IRVTBEBB	IRVTBEBB	IRVTBEBB
BENEFICIARY BANK ACCOUNT NO:	8900285451	922129200	1538268260	101-399-624-0
BENEFICIARY BANK NAME:	The Bank of New York Mellon SA/NV, Brussels	The Bank of New York Mellon SA/NV, Brussels	The Bank of New York Mellon SA/NV, Brussels	The Bank of New York Mellon SA/NV, Brussels
BENEFICIARY ACCOUNT NUMBER:	2953938400	2953939780	2953938260	2953937020
BENEFICIARY NAME:	PRINCIPAL SUB RED AC Account	PRINCIPAL SUB RED AC	PRINCIPAL SUB RED AC	PRINCIPAL SUB RED AC CASH ONLY
BENEFICIARY IBAN NO:	BE24515295393038	BE24515295393038	BE24515295393038	BE24515295393038
FOR RTGS PAYMENTS:				
FOR PAYMENTS THROUGH AUSTRACLEAR:				

## Other dealing and settlement instructions

- Please reference the registered Unitholder(s) and the sub-fund name(s) in all electronic bank transfers.
- The dealing deadline for most investments and redemptions is 10.00 hours (Dublin time) on trade date but please check the relevant sub-fund Supplement in case of variances.
- Please refer to the Prospectus and relevant sub-fund Supplement for dealing frequency for the Funds, as not all of the range has a daily dealing option.
- The number of Units or cash value of Units to be purchased;
- A contract note will be issued and sent by COB on T+1.
- Amendments to Unitholder details can only be made via original, authorised instruction. The Administrator cannot accept instructions to update details via fax or email.

## How to make static data changes

The Administrator will arrange to change investors static data information upon receipt of an original fully completed instruction and support documentation (if applicable) from the investor.

Investors' static data include the information provided to the Administrators part of the initial on-boarding such as investor Bank account details, recipient list for contract notes, change of beneficial owner etc. For any questions regarding the change of an investor's static data please contact the Administrator.

Please ensure that:

- Static data instructions are signed by the appropriate authorised signatories.
- Instructions are provided in original format on company headed paper.
- The Administrator will arrange to issue a confirmation letter once the changes have been implemented.

For further information on how to purchase or redeem shares, please consult the Principal Islamic Asset Management Funds Prospectus which can be found at : [www.principalislamic.com](http://www.principalislamic.com)

## Telephone helpline

Should you require any further assistance, please contact our Administrator's dealing team:

### **Principal Global Investors (Europe) Limited**

Tel: +353 1 900 8081

Email: [Pgi.ta@bnymellon.com](mailto:Pgi.ta@bnymellon.com)

### **Principal Islamic Asset Management (Dubai)**

Tel: +971 4 227 1005

Email: [fadi.haddad@principal.com.my](mailto:fadi.haddad@principal.com.my)

### **Principal Islamic Asset Management (Malaysia)**

Tel: +603 2084 8312

Email: [enquiries.principalislamic@principal.com.my](mailto:enquiries.principalislamic@principal.com.my)

# Dealing Instructions



## Fax dealing

### **Principal Global Investors (Europe) Limited**

Dealing Fax: +44 207 964 2667

### **Principal Islamic Asset Management (Malaysia)**

Dealing Fax: +603 2084 2012

## Contact details

### **Principal Global Investors (Europe) Limited**

Level 1

1 Wood Street

London

EC2V 7JB

United Kingdom

[contactpgfunds@principal.com](mailto:contactpgfunds@principal.com)

### **Principal Islamic Asset Management (Representative Office)**

PO Box 507228

Dubai International Financial Centre

Dubai, UAE

[fadi.haddad@principal.com.my](mailto:fadi.haddad@principal.com.my)

### **Principal Islamic Asset Management Sdn Bhd**

7<sup>th</sup> Floor Bangunan CIMB

Jalan Semantan

Damanasara Heights

50490 Kuala Lumpur Malaysia

Website: [www.principalislamic.com](http://www.principalislamic.com)

## Important Information

\*Where applicable: In Singapore, the Fund is registered as a Restricted Scheme under the CISNET-List of Restricted Schemes that is not authorised or recognised by the Monetary Authority of Singapore and units in this Fund is not allowed to be offered to the retail public.

Divergences between the returns of unit classes denominated in the base currency of the fund and hedged unit classes may arise among other things due to interest rate differentials between the base currency of the fund and the hedged unit class currency.

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Investors are also advised to read and understand the contents of the prospectus before investing and consider the fees and charges involved.

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Disclosure: Module 4.6.5.(d) –

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The information in this document has been derived from sources believed to be accurate as of October 2018.

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