**Investment ID**:

**Name**

Add

Date:

Dear Name,

**RE: MCIL PRIVATE FUND INVESTMENT AGREEMENT (PFIA)**

Thank you for your investment into MCIL Fund. We appreciate your confidence in us and we hope that our investment plan will be able to serve your financial needs well.

Kindly read and understand the terms and conditions of your investment below. Your investment portfolio shall be made in accordance with Annexure I as follows.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | ANNEXURE I | | | | |
| (to be taken, read and construed as an essential part of this Agreement) | | | | | |
|  |  | |  | | |
| Investor: |  | |  | | |
|  |  | |  | | |
| Passport/NRIC: |  | |  | | |
|  |  | |  | | |
| Citizenship: |  | |  | | |
|  |  | |  | | |
| Address: |  | |  | | |
|  |  | |  | | |
|  |  | |  | | |
| Principal investment Sum: |  | | USD (USD THOUSAND ONLY) | | |
|  |  | |  | | |
| Commencement Date: |  | |  | | |
|  |  | |  | | |
| Investment Tenure: |  | | TWO (2) YEARS | | |
|  |  | |  | | |
| Maturity Date: |  | |  | | |
|  |  | |  | | |
| Dividend: |  | | Twelve percent (12%) per annum | | |
|  |  | |  | |  |
| Dividend Distribution: |  | | Before 15 October 2019 (1%) | | |
| (Expected quarterly) |  | | Before 15 January 2020 (3%) | | |
|  |  | | Before 15 April 2020 (3%) | | |
|  |  | | Before 15 July 2020 (3%) | | |
|  |  | | Before 15 October 2020 (3%) | | |
|  |  | | Before 15 January 2021 (3%) | | |
|  |  | | Before 15 April 2021 (3%) | | |
|  |  | | Before 15 July 2021 (3%)  Before 15 October 2021 (2%) | | |
|  |  | |  | | |
| Redemption Policy: | |  | | The contract tenure is 2 years or 24 months, and any premature redemption before the maturity date is subject to a premature penalty charge up to fifteen percent (15%) of the total premature Redeemable Preference Shares redeemed will be charged | |
|  | |  | |  | |
| Redemption Notice: | |  | | Investor must submit Redemption Notice to the Board of Directors at least 45 business days before the intended redemption date or Maturity Day of the Redeemable Preference Shares. | |
|  | |  | |  | |

Special performance bonus may be declared after the completion of the audit of the fund's yearly financial year end in December, subject to the availability of distributed income and the absolute discretion of the Board of Directors.

To make redemption, please submit a signed Redemption Notice form to the company. Please allow up to 30 business days for the payment of redemption proceeds.

If you have any further questions, please do not hesitate to contact us or our advisory intermediaries.

Thank you

Warmest regards,



MUHAMMAD JACKSON YEOH ABDULLAH

Director