

MCB YIELD FUND

KEY INVESTOR INFORMATION DOCUMENT

This document contains key investor information about the MCB Yield Fund (the "Sub-Fund") and its current class of units in issue, namely the "Retail Income Class". It is provided with informational purpose only and does not constitute marketing material. The information is intended to help you understand the nature and the risks of investing in this Sub-Fund. You are advised to read this document carefully to make an informed decision about whether to invest.

MCB YIELD FUND

The Sub-Fund is an MUR denominated sub-fund of MCB Unit Trust (the "Fund") with ISIN: U0650S00004; Citi Code: K2JY; Bloomberg Code: MCBYF00 MP. The Fund, together with the Sub-Fund, are managed by MCB Investment Management Co. Ltd (the "Fund Manager"), holder of a CIS Manager licence issued by the Financial Services Commission. The Sub-Fund consists currently of one class of units, i.e. the Retail Income Class.

Objectives and Investment Policy

- The Sub-Fund adopts an active management approach within a low-risk strategy with the primary objective to yield at least 1.75% above the average savings rate offered by commercial banks in Mauritius over any given financial year.

- The investment objective of the Sub-Fund makes it suitable for investors who require high current income and willing to accept certain volatility from stock markets. The Sub-Fund should be considered by anyone seeking to benefit from high yield investments, obtain a regular and predictable income flow and have a higher exposure to fixed income instruments than to equities.

- Units can be bought and sold once a week on every Friday. Proceeds of repurchases/redemptions are usually paid to unit holders, subject to the terms of the Fund's documentation, within 10 business days after the processing date.

- All net distributable income is paid out to unit holders once a year in the forms of dividends. Unit holders can elect to reinvest their dividends at no entry fee.

- The Sub-Fund is actively managed with the Fund Manager applying fundamental analysis in order to pick securities in a selective and discretionary manner.

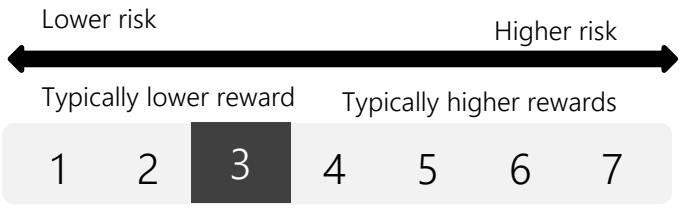
- The units are denominated in MUR, the Sub-Fund's base currency.

- The Sub-Fund's returns depend on the performance of its underlying investments and it does not provide protection against investment losses caused by financial markets.

- Suitable for investors, with any level of investment knowledge, seeking capital growth. The product does not offer any capital guarantee. Investors must be able to bear loss of capital in order to seek to generate higher potential returns. and should be prepared to remain invested for at least 1 years.

The Fund's prospectus, the annual report, the quarterly reports and the Sub-Fund's factsheet and daily net asset value, are available on the Fund's website: https://mcbcapitalmarkets.mu/investment products/mutual-funds/mcb-yield-fund

Risk and Reward Profile



The risk category 3 reflects a potentially medium gain and/or loss in the value of the portfolio. This is due to diversified investments in both local and overseas equities as well as fixed income securities.

This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Sub-Fund. The actual risk profile can vary significantly if you sell at an early stage and you may receive a lower amount than your initial investment.

The risk category associated with this Sub-Fund can evolve over time based on market conditions. The lowest risk category does not mean "risk free".

Your investment is not guaranteed. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product may lose money because of movements in the markets.

Significant risk(s) for the Sub-Fund include, but is not limited to:

- Interest rate risk: A substantial part of the Sub-Fund is invested in bonds, the values of which usually rise and fall in response to changes in interest rates. Changes in debt instruments' value, though not affecting the interest income paid to the Sub-Fund, may affect the capital value of the Sub-Fund's units.
- Liquidity risk: Securities that are not actively traded may not be readily convertible to cash without some loss of capital.

A complete description of risk factors can be found in the risk section of the Fund's prospectus.

Costs

The charges and costs are used to cover the Sub-Fund's operating costs. These charges reduce the potential growth of your investment.

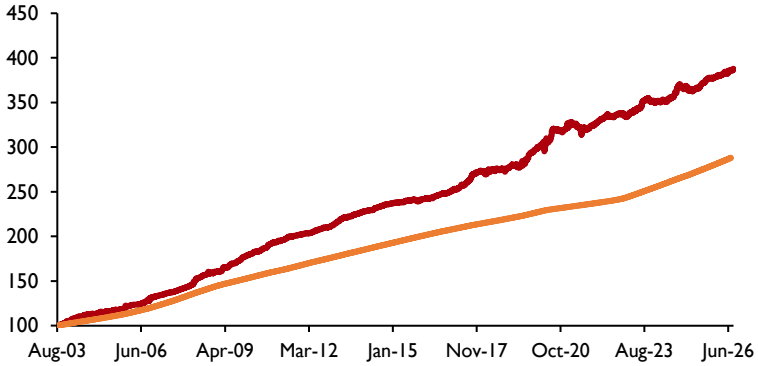
One-off charges taken before or after you invest	
Entry charge	0.75%, included in issue price
Exit charge	0.25%, included in repurchase price
Each of the charges shown is the maximum amount that can be paid out of your investment. You may find out the actual entry and exit charges from your financial advisor or distributor.	
Charges taken from the Sub-Fund over a year	
On-going charges	1.24%
Charges taken under certain specific conditions	
Performance fee	None

Ongoing charges (including Fund Manager's fees, trustee fees, custodian fees, registrar fees and other fixed charges) are based on expenses for the previous twelve months, ending on 30th June 2026.

This percentage may vary from year to year.

For more information about Sub-Fund charges, please see section 5 of the Fund's prospectus.

Past Performance



The return shown in the chart is based on NAV, taking into account of all on-going charges and assuming any income distribution is reinvested into the Sub-Fund.

- Performance as at 30th June 2026.
- The Sub-Fund was launched in 2003.
- Benchmark: Savings + 1.75% as from 01 July 2019

Past performance is not a guide to future performance.

Practical Information

Custodian: The Mauritius Commercial Bank Ltd

Depending on your tax regime, any capital gains and income arising from the holdings in the Sub-Fund may be subject to taxation. . You are invited to seek appropriate professional advice prior to investing in the Sub-Fund.

The Fund Manager accepts no liability or responsibility whatsoever for any consequential loss of any kind arising out of the use of this document or any part of its contents.

The Fund is authorised in Mauritius and regulated by the Financial Services Commission under the Securities Act 2005.

This key investor information is accurate as of end of June 2026.

Disclaimer

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