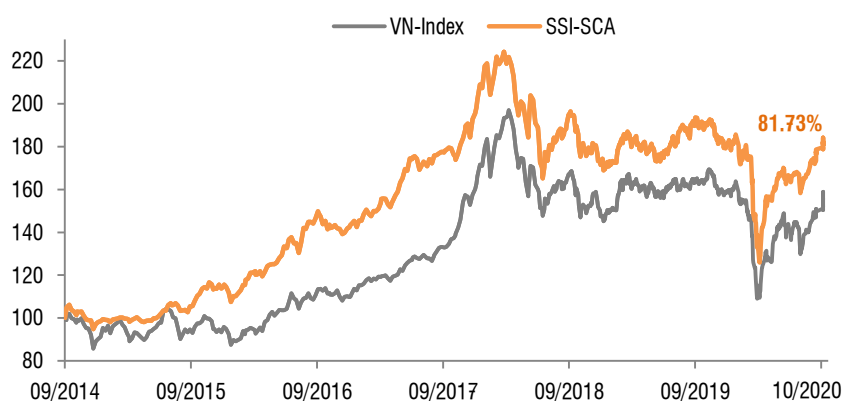


# MUTUAL FUND SSI-SCA

## FUND FACTS

|   |  |
|---|--|
| <b>Name of the Fund</b>                   | SSI Sustainable Competitive Advantage Fund   |
| <b>Fund code</b>                          | SSI-SCA  |
| <b>Nature of the Fund</b>                 | Open ended fund  |
| <b>Inception date</b>                     | 26/09/2014   |
| <b>Fund size</b>                          | <b>VND 410.3 billion</b> (~US\$ 17.70 million) (As of 31 October 2020)                       |
| <b>Fund operating period</b>              | Unlimited  |
| <b>Fund Management Company</b>            | SSI Asset Management Co., Ltd<br><a href="https://www.ssi.com.vn">https://www.ssi.com.vn</a> |
| <b>Supervisory Bank</b>                   | Standard Chartered Bank (Vietnam)  |
| <b>Transfer Agent</b>                     | Vietnam Securities Depository Centre (VSD)   |
| <b>Distributors</b>                       | SSIAM, SSI, BVSC, VCBS, ACBS, VNDIRECT, MBS, HSC, VGS  |
| <b>Redemption gate per trading period</b> | 10% / Net Asset Value  |
| <b>Minimum subscription amount</b>        | VND 2,000,000 (two million)  |
| <b>Expected Return</b>                    | 13% - 15% / year   |

## FUND PERFORMANCE



|          | NAV/Unit (VND)   | Performance (%) |       |       |        |       |          |                 |
|----------|------------------|-----------------|-------|-------|--------|-------|----------|-----------------|
|          |                  | 2015            | 2016  | 2017  | 2018   | 2019  | YTD 2020 | Since Inception |
| SSI-SCA  | <b>18,172.90</b> | 17.7%           | 24.1% | 38.2% | -12.1% | 3.91% | 0.36%    | <b>81.73%</b>   |
| VN-Index |                  | 6.1%            | 14.8% | 48.0% | -9.3%  | 7.67% | -3.70%   | <b>52.98%</b>   |

Data as of 31/10/2020, calculated in VND since inception date 26/09/2014

## INVESTMENT OBJECTIVES

The Fund pursues long-term capital appreciation and regular return through investment in companies with sustainable competitive advantages and fixed income assets.

The Fund shall apply active investment strategy, focusing on listed securities of companies with sustainable competitive advantages, high market share, good corporate governance, healthy financial conditions, good capabilities of operation in disadvantageous market conditions and attractive valuation compared with the potential growth in the future of the company.

The Fund shall also invest in fixed income securities with high credit rating to preserve capital and bring stable income for the Fund.

## FEES

### Subscription Fee (depends on the total subscription amount)

|                                     |       |
|-------------------------------------|-------|
| From VND 1 million to VND 1 billion | 0.75% |
| > VND 1 billion to VND 10 billion   | 0.50% |
| > VND 10 billion                    | 0.25% |

### Redemption Fee (depends on the fund units holding period)

|                                |       |
|--------------------------------|-------|
| Holding period below 12 months | 1.25% |
| Holding period 12 - 24 months  | 0.75% |
| Holding period above 24 months | Free  |

### Switching fee

Free

### Transfer fee

Free

## FUND MANAGEMENT COMPANY

### SSI Asset Management Company Ltd. (SSIAM)

1C Ngo Quyen, Hoan Kiem District, Hanoi, Vietnam

Email: [ssiam@ssi.com.vn](mailto:ssiam@ssi.com.vn)

Website: <http://www.ssi.com.vn>

## FUND MANAGERS

### Nguyen Duc Minh

Portfolio Manager

E: [minhd@ssi.com.vn](mailto:minhd@ssi.com.vn)

### Nguyen Ba Huy

Associate Portfolio Manager

E: [huyhb@ssi.com.vn](mailto:huyhb@ssi.com.vn)

## TRADING OVERVIEW

**Dealing date:** Every Working day (Day T)

**Cut-off time:** 3:00 pm on Day T-1

**Trading confirmation:** Day T+1

### Determine NAV

| Day T-1                  | Day T                          | Day T+1                        | Day T+2            |
|--------------------------|--------------------------------|--------------------------------|--------------------|
| 3:00 pm:<br>Cut-off time | Fund Certificates Dealing Date | Receive the trade confirmation | Redemption payment |

### SUBSCRIPTION ORDER

|                                |   |
|--------------------------------|---|
| Subscription amount            | Minimum VND 2 million (not including transfer fee)  |
| Cut-off time                   | Cut off time to submit subscription/ redemption orders to Distributor: 3:00 pm on Day T-1.<br>Cut off time to make fund transfer: 5:00 pm on Day T-1.<br>If subscription payment is transferred from bank account of others not investor, the valid documents of payment confirmation must clearly state full name, SSI-SCA trading account, and payment amount of the beneficiary. |
| Money transfer                 | Account name: SSISCA<br>Bank: Standard Chartered Bank (Vietnam) Ltd<br>Number account: 90275350205<br>Description: [Name][Account Number] buy SSISCA  |
| Confirmation of money transfer | SSIAM will send the confirmation of money transfer to investors within 01 working day from the date the money is credited to the Fund.  |
| Trade Confirmation             | Distributor will provide investors with the Trade Confirmation within 01 working days from the Dealing Date.  |

### REDEMPTION ORDER

|                    |   |
|--------------------|---|
| Trade Confirmation | Distributor will provide investors with the Trade Confirmation within 01 working days from the Dealing Date.<br>E.g.: Trading day is Tuesday, investors will be received the Trade Confirmation on Wednesday. |
| Redemption payment | Redemption payments (after tax and fees) shall be made directly to Investors' bank accounts within two (02) days from the Dealing Date.   |

### SWITCHING ORDER

Investor can place switching orders between SSIBF and SSI-SCA Fund managed by the Fund Management  
Investor can choose to switch a portion or their entire outstanding Fund Units.

### TRANSFER ORDER

Non-commercial transactions for an institution/individual shall be executed at Distributors and Investor must pay all the applicable fees and taxes related to the non-commercial transfer according to applicable regulations.  
Details on transfer order shall be advised by SSIAM

## DISCLAIMER

*Investors should carefully read the Prospectus, Fund Charter and relevant documents before making investment decisions and pay attention to fees when trading fund certificates.*

*Please update us as soon as possible on any change of the Investor's information in the Part A of the Investor Profile provided to SSIAM.*

*Fund certificates are not certificates of deposits, negotiable instruments or valuable papers as prescribed in the banking sector, fixed income assets or guaranteed investment income assets.*

*The price of fund certificates may fluctuate according to market movements and investors may incur losses on their initial investment given unfavorable market conditions. This document should not be used for the purpose of accounting and tax recording or to make investment decisions. Please note that the past performance of investments is not necessarily indicative of future performance. The NAV per unit and the Fund's income can increase or decrease and could not be guaranteed by SSIAM. Investors should do their own research and/or consult experts' advices to make appropriate investment decisions.*