

9 July 2025

Dear Investor,

Removal from mFund Settlement Service

We are writing to you as you have an investment in one of the below funds (**Funds**):

Code	Fund Name	APIR
AFZ01	abrdn Sustainable Asian Opportunities Fund	EQI0028AU
AFZ03	abrdn Sustainable Emerging Opportunities Fund	ETL0032AU
AFZ04	abrdn International Equity Fund	EQI0015AU
AFZ16	abrdn Multi-Asset Income Fund	CRS0001AU
AFZ18	abrdn Sustainable International Equities Fund	CRS0005AU
AFZ32	abrdn Multi-Asset Real Return Fund	CRS0002AU

Melbourne Securities Corporation Limited (ACN 160 326 545) (**MSC Trustees**) is the responsible entity and issuer of the Funds and abrdn Oceania Pty Ltd (ACN 666 571 268) (**Aberdeen**) is the investment manager of the Funds.

Following an announcement by the ASX on 27 November 2023 of its intention to wind down the mFund Settlement Service (**mFund**), we are writing to inform you that Aberdeen has requested MSC Trustees to seek conditional approval from the ASX for the removal of the Funds from mFund in accordance with the timetable outlined below.

Consequences of removal from mFund

You can continue to make application or redemption requests via your stockbroker who can facilitate settlement on mFund in accordance with the relevant processes and timeframes up until 2pm on Monday 22 September 2025.

Following this date, there will be a blackout period from Tuesday 23 September 2025 to Monday 29 September 2025 whereby access to mFund to apply for or redeem units will be halted.

At the end of the blackout period, Citigroup Pty Limited (Citi), the Fund Unit Registry, will transfer your units from your HIN holdings in mFund to be held directly with the Fund on the off-market unit registry under the investor number currently allocated to your investment and available on your monthly holding statements.

If you are unable to locate your investor number, please contact our Client Service team on 1800 636 888 or +612 9950 2853.



What we need from you

Following the removal of the Funds from mFund, you can obtain information in relation to how to purchase additional units in the Funds or withdraw your existing units from the Funds from the relevant product disclosure statement (PDS) available at <https://www.aberndeeninvestments.com/en-au/investor>.

Please note that we will require further information from you as outlined below before we are able to take any requested action in relation to your investment in the Fund.

Anti-Money Laundering and Counter Terrorism Financing (AML/CTF)

Australia's AML/CTF laws require MSC Trustees to adopt and maintain a written AML/CTF Program. A fundamental part of the AML/CTF Program is that MSC Trustees must hold up-to-date information about investors (including beneficial owner information) in the Fund.

To meet this legal requirement, we are required to collect certain identification information (including beneficial owner information) and documentation (KYC Documents) from investors. If investors do not provide the applicable KYC Documents when requested, we will be unable to provide products or services to existing investors until such time as the information is provided.

We shall not be liable for any losses incurred by investors as a result of our compliance with AML/CTF regulations.

Acceptance of transaction or change requests following the removal of the Fund from mFund

Following the removal of the Fund from mFund we will require you to provide current KYC Documents before we will be able to:

- accept and process a request to purchase additional units in the Fund; or
- accept and process a withdrawal request; or
- make any requested changes to your investor information.

Details of the KYC Documents accepted for your investor type are outlined in the Application Form for the Fund located at the back of the PDS under the section "AML/CTF Identity Verification Requirements".

This information should be forwarded to:

Aberdeen Investments
C/- Citi Unit registry
GPO Box 764
Melbourne VIC 3001
Email: clientservice@sghiscock.com.au



Indicative timetable for removal from mFund

An indicative timetable of the removal of the Fund from mFund is set out below.

Step	Description	Date
1.	Last date for applications and redemptions through mFund	22nd September 2025
2.	Blackout period	23rd September 2025 to 29th September 2025
3.	mFund removal date	30th September 2025

Should you have any questions regarding this letter, please do not hesitate to contact our Client Service team on 1800 636 888 (Australian investors toll free) or +61 2 9950 2853 (if calling from outside Australia). Alternatively, you may wish to email us at clientservice@sghiscock.com.au

Yours sincerely,

Lauree Blair
Company Secretary
Melbourne Securities Corporation Limited