



# Supplementary Product Disclosure Statement

Date: 1st December 2025

Issued by Baytulmaal Finances Limited (ABN 16 122 787 311; AFSL & ACL 355094)  
as Responsible Entity for the Baytulmaal Property Trust (ARSN 674 597 445) (Fund)  
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## **IMPORTANT NOTICE**

This is a Supplementary Product Disclosure Statement ("Supplementary PDS") for the purposes of Part 7.9 of the Corporations Act 2001 (Cth) ("Corporations Act") and has been issued by Baytulmaal Finances Ltd (ABN 16 122 787 311, AFSL & ACL 355094) ("Responsible Entity") as responsible entity of the Baytulmaal Property Trust (ARSN 674 597 445) ("Trust"). It supplements, and is intended to be read together with, the Product Disclosure Statement dated 8 July 2025 ("Original PDS"). This Supplementary PDS is dated 1 December 2025 and in use notice was lodged with the Australian Securities and Investments Commission ("ASIC") on or about that date. None of ASIC, nor their respective officers take any responsibility for the contents of this Supplementary PDS or for the merits of the investment to which this Supplementary PDS relates.

The information set out below is taken to be included in the Original PDS. Except where defined in this Supplementary PDS, capitalized terms have the meaning set out in the Original PDS. References in this Supplementary PDS to a "page" or a "Section" are references to the corresponding page or section of the Original PDS. To the extent of any inconsistency between this Supplementary PDS and the Original PDS, this Supplementary PDS will prevail.

## **1. The Purpose of this Document**

The purpose of this Supplementary PDS is to provide investors with additional information and/or changes to investment terms and conditions which may be relevant to their decision to invest in the Trust. No other terms, risks, fees or features are changing.

## **2. Changes to Investor Minimum Investments**

### **2.1 Background**

The Fund commenced in February 2024. The Original PDS sets a minimum initial investment of \$30,000. The Directors have revised this minimum investment for individual/joint investors in the Trust to be \$5,000 initial investments. This Supplementary PDS provides for an initial minimum investment to be \$5,000 and a minimum additional investment to be \$1,000.

These changes apply to:

- New individual/joint investors
- Existing individual/joint investors continuing or making additional investments

The original minimum of \$30,000 (initial) and \$10,000 (additional) set out in the original PDS continues to apply to Self-Managed Superannuation Funds (Regulated/Unregulated), Australian Proprietary Companies,



Australian Public Companies, Unit Trusts, Discretionary Trusts, Not for Profits and other non-individual organisational types.

## 2.2 Changes Provided

Investment Type	Original PDS as per 8 July 2025	This Supplementary PDS
Minimum Initial Investment	\$30,000 (refer page 12)	\$5,000 (for individual/joint investors only)
Minimum Additional Investment	\$10,000 (refer page 12)	\$1,000 (for individual/joint investors only)

## 2.3 Effect on Investors

Other than changes to the Trust's minimum investment requirements, there are no other changes to the Original PDS. The changes detailed in this Supplementary PDS are considered beneficial to investors, as lower minimum investment requirements allows a broader range of individuals and joint investors to participate in the Trust. The reduced minimum investment thresholds may allow more investors to access the Fund. This change does not alter the investment strategy, risks or fee arrangements.

## 3. Effective Date

The changes noted in this Supplementary PDS will commence from 1 December 2025.

## 4. Contact Details

Baytulmaal Finances Limited ABN 16 122 787 311 as responsible entity for the Baytulmaal Property Trust ARSN 674 597 445

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Email : [info@baytulmaal.com.au](mailto:info@baytulmaal.com.au)

Website : [www.baytulmaal.com.au](http://www.baytulmaal.com.au)

Phone : 1300 028 226

## 5. Declaration by the Directors

The Directors of the Baytulmaal Finances Limited ABN 16 122 787 311 as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 authorise the issue of this Supplementary PDS dated 1 December 2025.

For and on behalf of the Board of Baytulmaal Finances Limited ABN 16 122 787 311 as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445



Dr. Hani Abul Khair  
(Director & Chairman)



Nidya Fauz Iwan  
(Director)