

FIRST SUPPLEMENTAL PROSPECTUS

This First Supplemental Prospectus is dated 3 October 2023 and must be read together with the Prospectus dated 9 March 2017, for:-

BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND (BMSEF)
Constituted on 18 November 2016

MANAGER	:	BIMB INVESTMENT MANAGEMENT BERHAD REGISTRATION NO.: 199301021508 (276246-X)
TRUSTEE	:	CIMB ISLAMIC TRUSTEE BERHAD REGISTRATION NO.: 198801000556 (167913-M)

A copy of this First Supplemental Prospectus dated 3 October 2023 and the Prospectus dated 9 March 2017 for the Fund (collectively, "the Prospectuses") have been registered and lodged with the Securities Commission Malaysia, who takes no responsibility for their contents. Registration of the Prospectuses does not indicate that the Securities Commission Malaysia recommends the units or assumes responsibility for correctness of any statement made, opinions expressed or reports contained in the Prospectus dated 9 March 2017 or this First Supplemental Prospectus dated 3 October 2023.

BMSEF IS A QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT (SRI) FUND UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS. BMSEF INTEGRATES ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) CONSIDERATIONS IN ITS CAPITAL ALLOCATION PROCESS, AND EMPLOYS NEGATIVE SCREENING FOR SHARIAH-COMPLIANCE AND ALIGNMENT WITH UNGC PRINCIPLES, IN ITS UNIVERSE CONSTRUCTION PROCESS.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 9 MARCH 2017. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 28 OF THE PROSPECTUS DATED 9 MARCH 2017 AND PAGE 10 OF THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023.

Responsibility Statements

This First Supplemental Prospectus has been reviewed and approved by the directors of BIMB Investment Management Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirmed to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this First Supplemental Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Fund and a copy of this First Supplemental Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of this First Supplemental Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the said Fund or assumes responsibility for correctness of any statement made, opinions expressed or reports contained in the Prospectus dated 9 March 2017 or this First Supplemental Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of BIMB Investment Management Berhad, the management company responsible for the said Fund and takes no responsibility for the contents in this First Supplemental Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this First Supplemental Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in this First Supplemental Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this First Supplemental Prospectus or the conduct of any other person in relation to the Fund.

BIMB-Arabesque Malaysia Shariah-ESG Equity Fund (BMSEF) has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

This First Supplemental Prospectus does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation.

The Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or U.S. Person(s), except in transaction which does not violate the securities laws of the United States of America. Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in the Fund.

THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023 IS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 9 MARCH 2017.

Unless otherwise provided in this First Supplemental Prospectus, all the capitalised terms used herein shall have the same meanings ascribed to them in the Prospectus dated 9 March 2017 (“Prospectus”).

EXPLANATORY NOTES

This First Supplemental Prospectus is issued to inform investors of the following:

- (a) the information on the investment policy and strategy and investment restrictions and limits of the Fund have been amended;
- (b) the information on suspension of sale and redemption of units has been included;
- (c) the information on the policy on rebates and soft commission, incorrect pricing and cooling-off period have been amended;
- (d) the change in the Shariah Adviser and the Shariah investment guidelines of the Fund;
- (e) the tax adviser’s letter has been updated; and
- (f) other updates which are general in nature.

A. GENERAL AMENDMENTS

- (i) The references to “interim”, “BIMB Invest” and “Shariah Committee” in the Prospectus have been amended to “semi-annual”, “BIMB Investment” and Shariah Adviser respectively.
- (ii) The reference to “GST” in the Prospectus has been deleted in its entirety.

B. GLOSSARY

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- (i) The definition of “*baitulmal*” is hereby inserted as follows:

“<i>baitulmal</i>”	Refers to the treasury of a State Islamic Religious Council.
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- (ii) The definition of “**BEST Invest App**” is hereby inserted as follows:

“BEST Invest App”	BIMB Investment Electronic Shariah-Investing Tool, a non-automated, discretionary robo-intelligence unit trust online investing platform approved by the SC and fully managed by BIMB Investment.
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- (iii) The definition of “**Cooling-off Right**” is hereby deleted in its entirety and replaced with the following:

“Cooling-off Right”	Refers to your right to apply for and receive a refund for every Unit that you paid for, provided that this is exercised within the Cooling-off Period and you are
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investing in any funds managed by the Manager for the first time. This right is not applicable to you if you are:

- a) A staff of the Manager;
- b) A corporation or institutional investor; or
- c) A person registered with a body approved by the SC to deal in unit trusts.

You will be refunded within 7 Business Days from our receipt of the cooling-off request.

- (iv) The definition of “**Eligible Market**” is hereby deleted in its entirety and replaced with the following:

“Eligible Market” An exchange, government securities market or an over-the-counter market that is regulated by a regulatory authority of that jurisdiction; that is open to the public or to a substantial number of market participants; and on which financial instruments are regularly traded.

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- (i) The definition of “**Prospectus**” is hereby deleted in its entirety and replaced with the following:

“Prospectus” Means the prospectus of the Fund and includes any supplementary or replacement prospectus, as the case may be.

- (ii) The definition of “**SAC**” is hereby deleted in its entirety and replaced with the following:

“SAC” The Shariah Advisory Council.

- (iii) The definition of “**Shariah**” is hereby deleted in its entirety and replaced with the following:

“Shariah” Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the *Qur'an* (the holy book of Islam) and *Sunnah* (practices and explanations rendered by the Prophet Muhammad (*pbuh*)) and other sources of Shariah such as *Ijtihad* (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars.

- (iv) The definition of “**Shariah Committee**” is hereby deleted in its entirety and replaced with the following:

“Shariah Adviser” The Shariah adviser appointed by the Manager to advise on all aspects of the Fund in accordance with Shariah principles.

THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023 IS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 9 MARCH 2017.

- (v) The definition of “**Shariah Supervisory Boards**” is hereby inserted as follows:

“Shariah Supervisory Boards” Refers to independent bodies of specialised jurists in *Fiqh al-mua’alat* (Islamic commercial jurisprudence).

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- (i) The definition of “Sukuk” is hereby deleted in its entirety and replaced with the following:

“Sukuk” Means certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC of the SC or any relevant Shariah Supervisory Boards and/or the Shariah Adviser.

- (ii) The definition of “UNGC” is hereby inserted as follows:

“UNGC” United Nation Global Compact.

- (iii) The definition of “**US (United States) Person**” is hereby deleted in its entirety and replaced with the following:

“US (United States) Person” A citizen or resident of the United States of America, a partnership organized or existing under the laws of any state, territory or possession of the United States of America, or a corporation organised under the laws of the United States of America or of any state, territory or possession thereof, or any estate or trust, other than an estate or trust the income of which from sources outside the United States of America is not includable in gross income for purpose of computing United States income tax payable by it.

C. CORPORATE DIRECTORY

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- (i) The telephone number of the registered address of the Manager is hereby inserted immediately after the registered address of the Manager:

Tel: +603-2088 8000

- (ii) The information in relation to the “**Shariah Committee**” is hereby deleted in its entirety and replaced with the following:

SHARIAH ADVISER

BIMB Securities Sdn Bhd [199401004484 (290163-X)]

Registered Office

32nd Floor, Menara Bank Islam, No. 22 Jalan Perak,
50450 Kuala Lumpur.
Tel: +603-2726 7814

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Fax: +603-2088 8033

Business Office

Level 32, Menara Multi-Purpose, Capital Square,
No. 8, Jalan Munshi Abdullah,
50100 Kuala Lumpur.
Tel: +603-2613 1600
Fax: +603-2613 1799
Email: shariah@bimbsec.com.my
Website: www.bimbsec.com.my

- (iii) The information in relation to business office of “**CIMB Islamic Trustee Berhad**” is hereby deleted in its entirety and replaced with the following:

Business Office

Level 21, Menara CIMB,
Jalan Stesen Sentral 2,
Kuala Lumpur Sentral,
50470 Kuala Lumpur.
Tel: 03 – 2261 8888
Fax: 03 – 2261 9894
Email: ss.corptrust@cimb.com

D. DETAILED INFORMATION OF THE FUND

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3.4 Investment Policy and Strategy

The information in relation to the first to third paragraphs in relation to “**Investment Policy and Strategy**” and section 3.4.3 are hereby deleted in its entirety and replaced with the following:

First to third paragraphs of Investment Policy and Strategy:

The Fund will invest in listed Shariah-compliant equities (70% to 98% of the Fund's NAV) of which 70% of the portfolio is allocated to companies in Malaysia and 30% to foreign companies. The investment composition of Malaysia's companies and foreign companies is not restricted to the ratio 70:30 as the composition may change according to the market condition.

The Fund will maintain at least two-thirds (2/3) of its NAV in Shariah-compliant UNGC or ESG-compliant investments and the Fund's investment will be evaluated on a quarterly basis to ensure that the investments are in line with the principles of the UNGC and ESG and the overall impact on investments is consistent with any other sustainability considerations. If the Fund's investments become inconsistent with its investment policy and strategies, the Manager shall dispose the investment(s) at the next investment universe reassessment (i.e., quarterly). Please refer to Section 3.10 of this Prospectus for further details of the investment limit of the Fund and its treatment on breach of investment limit.

The Fund invests through a rules-based investment process into listed companies that are compliant with the principles of the United Nations Global Compact, and Shariah-compliant according to the SAC and AAOIFI rulebooks. The Fund is not actively managed as it employs

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quantitative approach which will be rebalanced/traded monthly for the Malaysian for the Malaysian and foreign securities of the Fund.

The Fund will also invest in Islamic money market instruments and placement of Islamic deposits with Islamic financial institutions. The Manager will identify and select Islamic money market instruments and Islamic deposits based on the issuer's or the financial institution's ESG and UNGC scores. Please refer to "Section 3.4.3 – ESG Screening methodology" for more information on ESG and UNGC scores.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse market conditions to protect the Unit Holders' interest. During the temporary defensive position, the Fund may hold higher Islamic liquid asset or cash portion. However, the Manager will ensure that at least two-thirds (2/3) of the Fund's NAV remains invested in Shariah-compliant UNGC or ESG-compliant investments at all times.

Section 3.4.3 – ESG Screening methodology:

The Manager utilises the ESG and UNGC scores as received from ESG Book. ESG Book is a global leader in sustainability data making available more than 300 ESG data points per company for 50,000 companies worldwide, while also providing in depth analytics assessing corporate sustainability performance across different dimensions.

Through its sustainability framework, ESG Book provides 124 metrics related to the environment (e.g., air quality, carbon pricing, water withdrawal, energy efficiency, supplier environmental Criteria, environmental investments), 130 metrics related to social (e.g., community relations, gender pay, diversity, employee turnover, human rights, injury rate, product withdrawal, low-priced products, customer data protection), and 84 metrics related to governance (e.g., board size, ESG materiality assessment, director remuneration, codes of conduct, corporate culture disclosure, anti-bribery/corruption training, and tax-related lawsuits). It also provides a comprehensive selection of emission metrics such as Scope 1, Scope 2 and Scope 3, as well as the fifteen Scope 3 categories and the Kyoto Protocol gas emissions. Kyoto Protocol gases refer to the six greenhouse gases (i.e. carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride) that were initially targeted for reduction under the Kyoto Protocol, an international treaty aimed at addressing climate change. These gases were identified because of their significant contribution to global warming and their long-lived nature in the atmosphere.

The Scope 1, 2 and 3 system has been developed by the Greenhouse Gas Protocol:

Scope 1	These are "direct" emissions – those that a company causes by operating the things that it owns or controls. These can be a result of running machinery to make products, driving vehicles, or just heating buildings and powering computers.
Scope 2	These are "indirect" emissions created by the production of the energy that an organization buys. Installing solar panels or sourcing renewable energy rather than using electricity generated using fossil fuels would cut a company's Scope 2 emissions.
Scope 3	These are also indirect emissions – meaning those not produced by the company itself, but they differ from Scope 2 as Scope 3 covers those emissions produced by customers using the company's products or those produced by suppliers making products that the company uses.

Scope 3 emissions encompass all indirect emissions that occur in a company's value chain, excluding those covered in Scope 1 (direct emissions) and Scope 2 (energy indirect emissions). Given the vast range of activities and interactions a company might engage with

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outside its direct operations, these emissions are further broken down into fifteen categories to provide a comprehensive view and to help organizations prioritize areas for emission reduction. The fifteen categories are:

1. Purchased goods and services;
2. Capital goods;
3. Fuel- and energy-related activities (not included in Scope 1 or Scope 2);
4. Upstream transportation and distribution;
5. Waste generated in operations;
6. Business travel;
7. Employee commuting;
8. Upstream leased assets;
9. Downstream transportation and distribution;
10. Processing of sold products;
11. Use of sold products;
12. End-of-life treatment of sold products;
13. Downstream leased assets;
14. Franchises; and
15. Investments.

ESG Book's ESG score is based on Sustainability Accounting Standards Board ("SASB")'s financial materiality framework and measures how well companies are managed. The UNGC score provides a normative assessment of companies based on the four pillars of the UNGC (i.e. human rights, labour rights, environment and anti-corruption).

The ESG score is calculated in four steps:

- Data Collection: Company reported data is collected, validated and standardised.
- Data Processing: Additional metrics are calculated, and the metrics are transformed to a uniform scale.
- Category Score Calculation: Metrics are mapped to the 26 categories of SASB and Category Scores are calculated.
- Materiality Scores Calculation: Weights are calibrated and applied to the Category Scores to generate Total, Dimension and Pillar scores.

The UNGC score is calculated in the following steps:

ESG Book's UNGC scores provide a normative assessment of companies based on the four core principles of the United Nations Global Compact: human rights, labour rights, the environment and anti-corruption. With more than 15,000 corporate signatories from over 160 countries, the Global Compact is the world's largest corporate sustainability initiative. It calls on companies and stakeholders to conduct business responsibly and to pursue opportunities for the first time, with the potential to inspire more companies to take shared responsibility and join the Global Compact in its commitments to achieve a sustainable and inclusive global economy.

Category scores

The first step of computing the GC scores consists of mapping the relevant features into each of the four GC categories (*see GC scores feature mapping below*). A distinction is made between feature topics which are deemed to be "Core" to the UNGC principles, and those which are deemed to be less so, terms "Bonus" features. The former distinction takes precedence in the case of poor performance to avoid compensation. The category score is then calculated as a weighted average of the *Core* and *Bonus* features with the caveat that if a Core feature score drops below 50, its weighted contribution increases linearly. As alluded to above, this is to avoid compensation where companies can compensate for poor

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performance in important topics with exceptional performance in those topics less important to the Global Compact principles.

GC scores feature mapping:

Human Rights	Human Rights (Core), Labour Rights (Core), Occupational Health and Safety (Core), Employment Quality (Bonus), Diversity (Bonus), Product Quality and Safety (Core), Product Access (Bonus), Community Relations (Bonus).
Labour Rights	Labour Rights (Core), Occupational Health and Safety (Core), Diversity (Core), Compensation (Bonus), Training and Development (Bonus), Employment Quality (Bonus).
Environment	Emissions (Core), Waste (Core), Environmental Stewardship (Core), Environmental Management (Core), Resource Use (Core), Water (Core), Environmental Solutions (Core).
Anti-Corruption	Business Ethics (Core), Corporate Governance (Core), Transparency (Bonus).

Total score

In addition to the four GC category scores, ESG Book also computes an aggregate GC score using a non-compensatory aggregation approach that reflects the nature of the GC principles. Every GC category starts with a weight of 25% but gets more weight allocated as the score starts dropping below 50 (i.e., the neutral centre). As a result, a company cannot compensate for poor performance in one category with exceptional performance in another. As performance deteriorates for any of the GC categories, more weight gets shifted to that category, which will be driving the overall GC score.

Both the four GC score category scores and the total GC score are scaled between 0 and 100, with higher scores indicating better performance. The Manager believe the GC score can be used to approximate reputational risk facing companies with lower scores correlating with a higher likelihood of a company losing its license to operate in the future (e.g., due to a major scandal or controversy).

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3.6 Asset Allocation

The information in relation to “**Asset Allocation**” is hereby deleted in its entirety and replaced with the following:

- 70% to 98% of the Fund’s NAV will be invested in Malaysia and foreign Shariah-compliant equities that are ESG-compliant; and
- At least 2% of the Fund’s NAV in Islamic deposits and Islamic money market instruments.

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3.8 Benchmark

The information in relation to “**Benchmark**” is hereby deleted in its entirety and replaced with the following:

70:30 ratio of FBM Emas Shariah Index and FTSE Shariah All-World Index.

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The rationale of the combined benchmark is to reflect the Fund's portfolio composition of which 70% of the portfolio is to be invested in Malaysia's companies and 30% in foreign companies. The information on the combined benchmark can be obtained from the Fund's semi-annual or annual report or BIMA Investment by contacting our toll-free number at 1-800-88-1196.

Source: www.bursamalaysia.com and <https://www.ftserussell.com/products/indices/global-shariah>

The above benchmark is only used as a reference for the purpose of investment performance comparison. The Fund is not managed against the benchmark. Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.

Note:

The performance benchmark of the Fund will be changed from 70:30 ratio of FBM KLCI Index and MSCI All Countries World Index to 70:30 ratio of FBM Emas Shariah Index and FTSE Shariah All-World Index effective as per the date of this First Supplemental Prospectus due to the discontinuance of MSCI index licensing.

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3.9 Permitted Investments

The information in relation to “**Permitted Investments**” is hereby deleted in its entirety and replaced with the following:

The Fund may invest in the following:

- i. Islamic negotiable instruments of deposits, accepted bills-i, Malaysian currency deposits with Islamic Financial Institutions including investment certificates, commodity murabahah deposit and/or other Islamic deposit instruments as may be permitted by the SC;
- ii. Shares or units in Islamic collective investment schemes of an Eligible Market;
- iii. Shariah-compliant securities of companies listed on Bursa Malaysia;
- iv. Shariah-compliant securities listed or traded on Eligible Markets;
- v. Shariah-compliant securities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing and quotation, and are offered directly to the Fund by the issuer;
- vi. Shariah-compliant warrants that derived from corporate action entitlements which the Shariah-compliant securities are held by the Fund and traded in or under the rules of an Eligible Market; and
- vii. Other Shariah-compliant investments traded in or under the rules of an Eligible Market as permitted by the SC from time to time.

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3.10 Investment Restrictions and Limits

The information in relation to “**Investment Restrictions and Limits**” is hereby deleted in its entirety and replaced with the following:

Investment Spread Limits

- a. The value of the Fund’s investment in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund’s NAV.
- b. The value of the Fund’s investments in Shariah-compliant transferable securities and Islamic money market instruments, issued by any single issuer must not exceed 15% of the Fund’s NAV (single issuer limit).
- c. The aggregate value of the Fund’s investments in, or exposure to, a single issuer through Shariah-compliant transferable securities, Islamic money market instruments and Islamic deposits, must not exceed 25% of the Fund’s NAV (single issuer aggregate limit).
- d. The value of the Fund’s investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund’s NAV (group limit).

Investment Concentration Limits

- a. The Fund’s investment in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities equivalent to shares, as the case may be, issued by a single issuer.
- b. The Fund’s investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.

Placement of Islamic Deposits

The value of the Fund’s placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund’s NAV. This single financial institution limit does not apply to placements of Islamic deposits arising from:

- (i) subscription monies received prior to the commencement of investment by the Fund;
- (ii) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; or
- (iii) monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interest of Unit Holders.

The investment restrictions and limits mentioned herein must be complied with at all times based on the most up-to-date value of the Fund’s investments. The Manager will notify the SC within seven (7) Business Days of: (i) any breach of investment limits and restrictions stated above; (ii) where the Fund breaches the two-thirds (2/3) asset allocation threshold in Shariah-compliant UNGC or ESG-compliant investments; or (iii) if the Fund’s investments become inconsistent with its investment policy and strategies, with the steps taken to rectify

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and prevent such breach from recurring. However, any breach as a result of any appreciation or depreciation in the value of the Fund's investments or repurchase of Units or payment made out of the Fund, change in capital of a corporation in which the Fund has invested in or downgrade in or cessation of a credit rating, need not be reported to the SC and must be rectified as soon as practicable within three (3) months from the date of the breach. The three (3) months period may be extended if it is in the best interests of Unit Holders and the Trustee's consent is obtained. Such extension will be subject to a monthly review by the Trustee.

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3.16 Cross Trade Policy

The following information is hereby inserted immediately after Section 3.15 as follows:

3.16 CROSS TRADE POLICY

Cross trading can only be undertaken provided that:

- i. sale and purchase decisions are in the best interests of both clients;
- ii. transactions are executed through a stockbroker or a financial institution on an arm's length and fair value basis; and
- iii. justifications for such transactions are documented prior to execution of the trades.

Cross trading between the following are strictly prohibited:

- i. employee of BIMB Investment and the clients; or
- ii. BIMB Investment for its proprietary trading and its clients.

All cross trading done shall be reported to the Investment Committee.

E. RISK FACTORS

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4.1 General Risk of Investing in the Fund

The following risk is hereby inserted immediately after "Market Risk" as follows:

- ii. **Performance Risk** – The performance of the Fund depends on the financial instruments that the Fund invest. If the instruments do not perform within expectation or if there is a default, then the performance of the Fund will be impacted negatively. The performance of the Fund may also be impacted if the allocation of assets is not properly done. On that basis, there is never a guarantee that investing in the Fund will produce the desired investment returns.

The information in relation to "Shariah Non-Compliance Risk" is hereby deleted in its entirety and replaced with the following:

- iv. **Shariah Non-Compliance Risk** – This risk refers to the risk that the Fund not conforming to Shariah guidelines. The Manager (as advised by the Shariah Adviser) would be responsible for ensuring that the Fund is managed and administered in accordance with Shariah guidelines.

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Any Shariah non-compliant investment made by the Fund due to error of the administration shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. Any gain resulting from the said disposal shall be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser whilst any loss is to be borne by the Manager.

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4.2 Specific Risks Associated with Investing in the Fund

The following risks are hereby inserted immediately after “Warrant Risk” as follows:

- ix. **Sustainability Risk** – Sustainability risk means an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment and potentially a total loss of its value and therefore an impact on the net asset value of the Fund. The Fund Manager’s objective is making sustainable investments and/or have environmental and/or social characteristics, which can be achieved by applying sustainability criteria to the selection of investments.

The Manager will evaluate the Fund’s investments on a bi-monthly basis to determine whether the Fund’s investments are consistent with UNGC principles and ESG factors. If the Fund’s investments become inconsistent with UNGC principles and ESG factors, the Manager shall dispose of the investments if the value of the investments held exceeds or is equal to the original investment cost (which may include transaction cost).

On the other hand, the Fund is allowed to hold the investments if the value of the investments is below the original investment cost. It is also permissible for the Fund to retain the profit received during the holding period until such time the market value of the investments is equal to the original investment cost.

- x. **SRI Investments Risk** - This is the risk that the Manager may not correctly apply the relevant criteria resulting out of the ESG analysis or that the Fund may have indirect exposure to investments which do not meet the relevant criteria (based on UNGC principles and ESG factors). This may result in potential losses to the Fund in the event that such investments are disposed at unfavourable prices due to the violation of the investment policy and strategies of UNGC principles and ESG factors. If the Fund’s investments become inconsistent with its investment policy and strategies of UNGC principles and ESG factors, the Manager shall deal with the investment(s) in accordance with Section 3.4 of this Prospectus.
- xi. **Shariah Status Reclassification Risk** – This risk refers to the risk of a possibility that the currently held Shariah-compliant equities or Islamic deposits or Islamic money market instruments invested by the Fund may be reclassified or declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such investments. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the said investments.

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F. INTRODUCTION TO SHARIAH-COMPLIANT FUND

Pages 31 - 35 of the Prospectus

The information in relation to “**Introduction to Shariah-Compliant Fund**” is hereby deleted in its entirety and replaced with the following:

5. SHARIAH INVESTMENT GUIDELINES, CLEANSING PROCESS AND ZAKAT FOR THE FUND

5.1 Shariah Investment Guidelines

The following guidelines are adopted by the Shariah Adviser in determining the Shariah status of investments of the Fund.

- The Fund must at all times and all stages of its operation comply with Shariah requirements as resolved by the SAC of the SC or in cases where no specific rulings are made by the SAC of the SC, the decisions of the Shariah Adviser or the approved Shariah Supervisory Boards of relevant Islamic indices.
- The Fund must be established and operated by the Manager, and finally redeemed by the investors on the basis of contracts which are acceptable in Shariah. The banking facilities and short-term money market instruments used for the Fund have to be Shariah-compliant. Similarly, all the other investment instruments must be Shariah-compliant.
- For Shariah-compliant securities listed on Bursa Malaysia, the Fund’s investments must be strictly confined to those Shariah-compliant securities on the List of Shariah-Compliant Securities by the SAC of the SC.
- For Islamic money market instruments and Islamic deposits, they shall be based on the data readily available on Bank Negara Malaysia and the financial institutions’ websites respectively.
- The SAC of the SC has adopted a standard methodology to determine the Shariah compliance for the securities of companies listed on Bursa Malaysia. This methodology takes into consideration both the quantitative and qualitative aspects of the listed companies.

(a) Quantitative Analysis

The quantitative part is a two-tier benchmark applied to the business activities of the companies and to the financial ratios of the companies. The business activity benchmarks consist of a 5% benchmark and a 20% benchmark.

(i) Business activity benchmarks

For the business activity benchmarks, the revenue or income contribution of Shariah non-compliant business activities to the group revenue or group profit before taxation of the listed companies will be computed and compared against the relevant business activity benchmarks, and must be less than the 5% or the 20% benchmarks.

The 5% benchmark would be applicable to the following business activities:

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- Conventional banking and lending;
- Conventional insurance;
- Gambling;
- Liquor and liquor-related activities;
- Pork and pork-related activities;
- Non-halal food and beverages;
- Shariah non-compliant entertainment;
- Interest income¹ from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitration);
- Dividends¹ from Shariah non-compliant investments;
- Tobacco and tobacco-related activities; and
- Other activities deemed non-compliant according to Shariah principles as determined by the SAC of the SC.

¹Interest income and dividends from Shariah non-compliant investments will be compared against the group revenue. However, if the main activity of the company is holding of investment, the dividends from Shariah non-compliant investments will be compared against the group revenue and group profit before taxation.

The 20% benchmark would be applicable to the following activities:

- Share trading in Shariah non-compliant securities;
- Stockbroking business other than Islamic stockbroking company;
- Rental received from Shariah non-compliant activities; and
- Other activities deemed non-compliant according to Shariah principles as determined by the SAC of the SC.

(ii) Financial Ratio Benchmarks

In addition, the financial ratios for cash in conventional accounts and instruments as well as interest bearing debts over the total assets of the listed companies are also considered in the analysis carried out by the SAC of the SC to determine their Shariah compliance status.

The financial ratios applied are as follows:

- Ratio of cash over total assets
Cash will only include cash placed in conventional accounts and instruments, whereas cash placed in Islamic accounts and instruments will be excluded from the calculation.
- Ratio of debt over total assets
Debt will only include interest-bearing debt whereas Islamic financing or sukuk will be excluded from the calculation.

Both benchmark ratios, which are intended to measure *riba and riba*-based elements within a company's balance sheet, must be less than 33%.

(b) Qualitative analysis:

As for qualitative aspect of the Shariah compliance analysis, an additional criterion will be considered namely the public perception or image of the listed company which must be acceptable from the Shariah perspective.

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- The SAC of the SC had considered the following criteria for a Special Purpose Acquisition Company to be classified as Shariah-compliant:
 - ❖ The proposed business activity should be Shariah-compliant;
 - ❖ The entire proceeds raised from the initial public offering should be placed in Islamic accounts; and
 - ❖ In the event that the proceeds are invested, the entire investment should be Shariah-compliant.
- Shariah-compliant securities include ordinary shares and warrants (issued by the companies themselves). This means that warrants are classified as Shariah-compliant securities provided the underlying shares are also Shariah-compliant. On the other hand, loan stocks and bonds are Shariah non-compliant securities unless they are structured based on SAC of the SC's approved Shariah rulings, concepts and principles.
- For investment in foreign Shariah-compliant equities, the Fund is only allowed to invest in Shariah-compliant equities which are on the approved lists by the Shariah Adviser. In the event of reclassification of foreign Shariah-compliant equities to be Shariah non-compliant, the Fund is to abide by the rules as laid down by the SAC of the SC and by this Shariah Investment Guidelines. In the event that the Fund wishes to invest in foreign Shariah-compliant equities not covered by the approved lists by the Shariah Adviser, the Manager must submit to the Shariah Adviser the latest information pertaining to the issuer's business activities, its complete financial statements and other related information to enable the Shariah Adviser to carry out Shariah screening. The Shariah Adviser applies the screening methodology of the SAC of the SC in this Shariah screening.
- For investments in unlisted Shariah-compliant equities, the Shariah Adviser also applies the screening methodology of the SAC of the SC in its Shariah screening. As such, the Manager must submit to the Shariah Adviser the latest information pertaining to the issuer's business activities, its complete financial statements and other related information to enable the Shariah Adviser to carry out the Shariah screening.
- The decision of the Shariah Adviser shall be final.
- To facilitate the purchase and sale of foreign Shariah-compliant securities and Shariah-compliant investment instruments, there may be a need to have cash placement in a conventional bank account outside Malaysia. In such circumstances, the conventional account should be non-interest bearing and the sole purpose is only to facilitate purchase and sale of foreign Shariah-compliant securities and Shariah-compliant investment instruments. In the event that such a non-interest bearing account is unavailable, all interests earned shall be cleansed and that shall be undertaken annually if not earlier.

5.2 Cleansing Process for the Fund

(a) Wrong Investment

(i) Investment in Shariah non-compliant equity securities

The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in any gain in the form of capital gain or dividend received before or after the disposal of the investment, it has to be channelled to *baitulmal* and/or charitable bodies as advised by the

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Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process (namely, channelling of income from wrongful investment to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within two (2) calendar months from the said disposal or withdrawal date. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

(ii) Investment in other Shariah non-compliant instruments (namely, money market instruments or deposits)

The said investment shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in Shariah non-compliant income received before or after the disposal or withdrawal of the investment, it has to be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process (namely, channelling of income from wrongful investment to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within two (2) calendar months from the said disposal or withdrawal date. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

(b) Reclassification of Shariah Status of the Fund's Investments

(i) Shariah-compliant equity securities

Reclassification of Shariah status refers to securities which were earlier classified as Shariah-compliant securities but due to failure to meet the set benchmark criteria, are subsequently reclassified as Shariah non-compliant by the SAC of the SC, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. If on the reclassification effective date, the value of the securities held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant securities must liquidate them. To determine the time frame to liquidate such securities, the Shariah Adviser advises that such securities should be disposed of within one (1) calendar month of reclassification.

Any dividends received up to the reclassification effective date and capital gains arising from the disposal of the said reclassified Shariah non-compliant securities made with respect to the closing price on the reclassification effective date can be kept by the Fund. However, any dividends received and excess capital gain derived from the disposal after the reclassification effective date at a market price that is higher than the closing price on the reclassification effective date shall be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) calendar months from the above disposal date.

The Fund is allowed to hold the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of the dividends received and the market value of the

Shariah non-compliant securities held equal the investment cost. At this stage, the Fund is advised to dispose of their holdings. In addition, during the holding period, the Fund is allowed to subscribe to:

- any issue of new securities by a company whose Shariah non-compliant securities are held by the Fund such as rights issues, bonus issues, special issues and warrants [excluding securities whose nature is Shariah non-compliant such as irredeemable convertible unsecured loan stock (ICULS)]; and
- securities of other companies offered by the company whose Shariah non-compliant securities are held by the Fund,

on conditions that the Fund expedites the disposal of the Shariah non-compliant securities. For securities of other companies [as stated in the second bullet above], they must be Shariah-compliant securities.

(ii) Islamic money market instruments or Islamic deposits

This refers to the instruments which were earlier classified as Islamic money market instruments or Islamic deposits but due to certain factors such as changes in the issuers' business direction and policy or failure to carry out proper Shariah contracts' transactions, which render the instruments Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such money market instruments or deposits.

If on the reclassification effective date, the value of the Shariah non-compliant instruments held exceeds or is equal to the investment cost, the Fund which holds such Shariah non-compliant instruments must liquidate them. To determine the time frame to liquidate such instruments, the Shariah Adviser advises that such reclassified Shariah non-compliant instruments should be disposed of within one (1) calendar month of reclassification.

Any income received up to the reclassification effective date and capital gains arising from the disposal of the said reclassified Shariah non-compliant instruments made on the reclassification effective date can be kept by the Fund.

However, any income received and excess capital gain derived from the disposal after the reclassification effective date at a price that is higher than the price on the reclassification effective date shall be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) calendar months from the above disposal date.

5.3 Zakat for the Fund

The Fund does not pay zakat on behalf of both Muslim individuals and Islamic legal entities who are investors of the Fund. Thus, investors are advised to pay zakat on their own.

THE SHARIAH ADVISER CONFIRM THAT THE INVESTMENT PORTFOLIO OF THE FUND COMPRISES INSTRUMENTS WHICH HAVE BEEN CLASSIFIED AS SHARIAH-COMPLIANT BY THE SAC OF THE SC AND, WHERE APPLICABLE BY THE SAC OF

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BANK NEGARA MALAYSIA OR BY THE SHARIAH SUPERVISORY BOARDS OF RELEVANT ISLAMIC INDICES. AS FOR THE INSTRUMENTS WHICH HAVE NOT BEEN CLASSIFIED AS SHARIAH-COMPLIANT BY THE SAC OF THE SC AND, WHERE APPLICABLE BY THE SAC OF BANK NEGARA MALAYSIA NOR BY THE SHARIAH SUPERVISORY BOARDS OF RELEVANT ISLAMIC INDICES, THE SHARIAH STATUS OF THE INSTRUMENTS HAS BEEN REVIEWED AND DETERMINED IN ACCORDANCE WITH THE RULING ISSUED BY THE SHARIAH ADVISER.

G. FEES, CHARGES AND EXPENSES

Page 36 of the Prospectus

6.1 Charges Directly Incurred

The note is hereby deleted in its entirety and replaced with the following:

*Note: The above fees and charges are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.

Pages 38 - 39 of the Prospectus

6.3 Fees Indirectly Incurred

- (i) The information in relation to “**Administrative Fees**” is hereby deleted in its entirety and replaced with the following:

Administrative Fees	<p>These would include (but are not limited to) the following:</p> <ol style="list-style-type: none"> i. cost of printing of semi-annual and annual reports for the Fund; ii. commissions or fees paid to dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; iii. where the custodian function is delegated by the Trustee, charges or fees paid to foreign sub-custodian for taking into custody any foreign assets or investments of the Fund; iv. taxes and other duties charged on the Fund by the government and other authorities; v. fees and expenses properly incurred by the auditor appointed for the Fund; vi. fees for the valuation of any Shariah-compliant investment of the Fund; vii. costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; viii. costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; ix. costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any Asset of the Fund;
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	<p>x. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</p> <p>xi. any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and</p> <p>xii. other related Fund's administrative expenses as permitted by the Deed.</p> <p>Note: <i>Any administrative expenses are applicable to all Classes of Units based on the multi-class ratio. For illustration, please refer to a table disclosed in section 7.1.1.</i></p>
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(ii) The information on “**Goods and Services Tax**” is deleted in its entirety.

Pages 39 - 40 of the Prospectus

6.4 Policy on Rebates and Soft Commission

The information in relation to the “**Policy on Rebates and Soft Commission**” is hereby deleted in its entirety and replaced with the following:

Any rebates or soft commissions shall be directed to the Fund concerned. Soft commissions may be retained by the Manager or the fund manager if:

- (a) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;
- (b) any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund; and
- (c) the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and the Manager or fund manager shall not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.

There are fees and charges involved and investors are advised to consider the fees and charges before investing in the Fund.

The fees and charges are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.

H. Transaction Information

Pages 44 - 45 of the Prospectus

7.1.2 Pricing of Units and Mode of Transaction Payments

The second paragraph of the “**Purchase of Units**” is hereby deleted in its entirety and replaced with the following:

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Investors are required to fill up and complete the necessary application form and other related documents required by the Manager. A bank validated fund transfer form must be presented to the Manager as evidence of payment. Investors may submit the purchase application, which are available at the office of BIMB Investment, at our authorised unit trust consultant (UTC), any sales offices as listed in **Section 18 “Directory of Sales Offices”**, or offices of our authorised distributors. Investors may also obtain the application form and other related forms from our website at <https://bimbinvestment.com.my>. Alternatively, investors may invest via our BEST Invest App. You may download the application from the Apple App Store or Google Play Store and start your investment journey with us.

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7.1.2 Pricing of Units and Mode of Transaction Payments

The first paragraph of the “**Redemption of Units**” is hereby deleted in its entirety and replaced with the following:

Unit Holders may redeem their investments in the Fund at any point in time by completing the redemption form or such other manners as we may accept and returning it to us on any Business Day. The redemption form is available at our head office and also offices of the authorized distributors. Investors who invest via our BEST Invest App may redeem their investments in the Fund via our BEST Invest App. There is no limit on the frequency of redemption.

Pages 53 - 54 of the Prospectus

7.1.2 Pricing of Units and Mode of Transaction Payments

The information in relation to “**Cooling-off transactions**” is hereby deleted in its entirety and replaced with the following:

A cooling-off period of six (6) Business Days is accorded to an investor who is investing with BIMB Investment for the first time. During the Cooling-off Period, the investor, upon changing his mind about the unit trust investment that he has made, may proceed to exercise his Cooling-off Right by submitting a cooling-off request to BIMB Investment, at the nearest Bank Islam branches or from our authorized IUTAs.

Under the cooling-off request, the refund for every Unit held by the investor will be as follows:-

- a. if the original price of a Unit is higher than the price of a Unit at the point of exercise of the cooling-off right (“market price”), the market price at the point of cooling-off; or
- b. if the market price is higher than the original price, the original price at the point of cooling-off; and
- c. the sales charge imposed on the day the Units were purchased.

The Manager shall refund to Unit Holder within seven (7) Business Days from the date of receipt of the cooling-off application from the Unit Holder is received by the Manager. The Cooling-off Right is accorded to an individual investor other than those listed below:-

- a. Staff of the Manager; and
- b. Persons registered with a body approved by SC to deal in unit trusts.

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7.1.3 Incorrect Pricing

The information in relation to “**Incorrect Pricing**” is hereby deleted in its entirety and replaced with the following:

Subject to any relevant law, if there is an error in the pricing of the NAV per Unit of the Fund, the Manager will take immediate remedial action to correct the error. Rectification shall, where necessary, extend to the reimbursements of money as follows if the error is at or above the significant threshold of 0.50% of the NAV per Unit attributable to a Class of Units:

- i. if there is an over valuation and/or pricing in relation to the purchase and creation of Units, the Fund shall reimburse the Unit Holder;
- ii. if there is an over valuation and/or pricing in relation to the redemption of Units, the Manager shall reimburse the Fund;
- iii. if there is an under valuation and/or pricing in relation to the purchase and creation of Units, the Manager shall reimburse the Fund; and
- iv. if there is an under valuation and/or pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder.

By investing in the Fund, investors agree that the Manager retains the discretion whether or not to reimburse if the error is below 0.50% of the NAV per Unit or where the total impact on an individual account is less than RM10.00 or in the case of a foreign currency Class of Unit, less than 10.00 denominated in the respective foreign currency denomination. This is because the reprocessing cost may be greater than the amount of the adjustment.

7.3.2 Payment of Redemption upon Receipt of Redemption Application

The information in relation to “**Payment of Redemption upon Receipt of Redemption Application**” is hereby deleted in its entirety and replaced with the following:

Within 7 Business Days after the redemption application is received and processed by the Manager.

7.4 Distribution Channel

The information in relation to the “Distribution Channel” is hereby deleted in its entirety and replaced with the following:

Units can be purchased and redeemed during normal business hours at the business office of BIMB Investment, at the nearest Bank Islam branches or any of our authorized IUTAs and/or unit trust consultants. Please refer to Section 18: “**Directory of Sales Offices**”. Alternatively, investors may invest via our BEST Invest App.

For further information, please call our help-desk at a Toll-Free- number: 1-800-88-1196 at any time during our office hours: Mondays to Fridays from 9.00 a.m. to 5.00 p.m. or email

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your enquiries to marketing.bimbinvest@bankislam.com.my or visit our website at www.bimbinvestment.com.my

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The following information is hereby inserted immediately after Section 7.5 as follows:

7.6 CUSTOMER IDENTIFICATION PROGRAM

Pursuant to the relevant laws of Malaysia on money laundering, the Manager have an obligation to prevent the use of the Fund for money laundering purposes. As such, the Manager and/or its authorised distributors have put in place a “Know Your Customer” (“KYC”) policy where procedures are in place to identify and verify the investor’s identification through documents such as identity card, passport, constituent documents or any other official documents.

The Manager and/or its authorised distributors reserve the right to request such information, either at the time an application is made or thereafter, as is necessary to verify the identity of an investor (or each of the investors in the case of joint investors) and/or to periodically update our records. You are required to provide us with your information and information of beneficial owner such as name, date of birth, national registration card number, residential and business address, (and mailing address if different), name of beneficial owner, address of beneficial owner, national registration card number of beneficial owner, date of birth of beneficial owner or other information and official identification.

For corporate clients, you are required to provide us the name of the company, principal place of business, source of income/asset, identification documents of the directors/shareholders/partners, board resolution pertaining to the investment and the person authorised to operate the account, all of which as per requirements under regulation when you open or re-open an account.

The Manager and/or its appointed distributors also reserve the right to request additional information including the source of the funds, source of wealth, net worth, annual income and identity of any beneficial owners as may be required to support the verification information and to allow us to complete adequate due diligence. In the event of delay or failure by the investor to produce any information required for verification purpose, we and/or our authorised distributors may refuse to accept an application request. In relation to a subscription application, any monies received will be returned without profit to the account from which the monies were originally debited, and in relation to redemption application, no units will be redeemed to the investor. The Manager and/or its authorised distributors also reserve the right to place restrictions on transactions or redemptions on your account until your identity is verified.

In the event of any breaches to the applicable laws on money laundering, the Manager and its appointed distributors have a duty to notify the relevant authority of the said breaches.

7.7 ANTI-MONEY LAUNDERING (“AML”)/KYC OBLIGATION ON OUR AUTHORISED DISTRIBUTOR

If you have invested in the Fund via an authorised distributor, there may be additional information that the authorised distributor may need to provide to us, which may include the release of your particulars and details of ultimate beneficiaries / ultimate beneficial owners investing in the Fund to us. Without such information being provided, we reserve the discretion

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to reject your subscription or redemption request until such information is provided by the authorised distributor to us.

7.8 SUSPENSION OF SALE AND REDEMPTION OF UNITS

The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend the dealing in Units of the Fund due to exceptional circumstances, where there is good and sufficient reason to do so, considering the interest of Unit Holders. If we have exhausted all possible avenues to avoid a suspension of the Fund, we may as a last resort, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the sale (if applicable) and redemption of Units where it is impractical for us to calculate the NAV of the Fund due to but not limited to the following:

- (i) an emergency or other state of affairs (such as natural disaster, state of war, etc); or
- (ii) the realization of the material portion of the assets of the Fund not being able to be effected at prices which would be realised if such material portion of the assets of the Fund were realised in an orderly fashion over a reasonable period in a stable market.

In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time. Hence, their investments will continue to be subject to the risks inherent to the Fund.

Please note that during the suspension period, there will be no NAV per Unit available and hence, we will not accept any transactions for the applications, redemptions, switching and/or transfers of Units. If we have earlier accepted your request for redemptions and switching of Units, please note that the requests will only be processed on the next Business Day after the cessation of suspension of the Fund. You will be notified of the suspension and when the suspension is lifted.

I. CLIENT COMMUNICATION

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The information in relation to “**Newspapers and Website**” is hereby deleted in its entirety and replaced with the following:

Website

Units are valued at the end of each Business Day. Unit Holders may obtain the daily Fund price from our website at <https://bimbinvestment.com.my>.

J. THE MANAGEMENT COMPANY

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9.3 Board of Directors

The information in relation to “**Board of Directors**” is hereby deleted in its entirety and replaced with the following:

The list of our board of directors are available on our website at <https://bimbinvestment.com.my/ourleadership/>.

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9.4 Investment Committee

The information in relation to the “**Investment Committee**” is hereby deleted in its entirety.

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9.5 Shariah Committee

The information in relation to the “**Shariah Committee**” is hereby deleted in its entirety.

Pages 63 – 64 of the Prospectus

9.6 Investment Team

The information in relation to the “**Investment Team**” is hereby deleted in its entirety and replaced with the following:

The investment team meets frequently to discuss investment related matters.

Name	ABD RAZAK SALIMIN (Designated Fund Manager)
Position	Head of Investment
Experience	He joined BIMB Investment Management Berhad in May 2019 and was formerly an equity fund manager with Permodalan Nasional Berhad. He has more than ten (10) years of experience in investment management and research. He is responsible for leading and managing the Investment Department, overseeing domestic and global equities, sukuk and Islamic money market instruments.
Qualifications	<ul style="list-style-type: none">• Chartered Financial Analyst (CFA)• Financial Risk Manager (FRM)• Bachelor of Mathematics, Operational Research, Statistics and Economics (MORSE), University of Warwick, United Kingdom• Holder of SC’s CMSRL

Name	THONG YONG LING, STANLEY
Position	Senior Fund Manager
Experience	He joined BIMB Investment as a Fund Manager in 2012. He has more than ten (10) years of working experience in equity research and investment. He was previously attached with UOB-OSK Asset Management Berhad and Hong Leong Assurance Berhad. As a fund manager at UOB-OSK Asset Management, he was in charge of managing various unit trust and investment link insurance funds for clients.
Qualifications	<ul style="list-style-type: none">• Master of Commerce, Macquarie University, Australia• Bachelor of Business Administration, National Cheng Chi University, Taiwan• Holder of SC’s CMSRL

Name	AHMAD RIZAL UJANG
Position	Fund Manager

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Experience	He joined BIMB Investment in January 2017 and previously worked in BIMB Investment from 2011 to 2014. He has more than ten (10) years of working experience in Islamic money market and fixed income investment. He was previously attached to <i>i</i> -VCAP Management Sdn Bhd, MNRB Holdings Berhad and Syarikat Takaful Malaysia Berhad.
Qualifications	<ul style="list-style-type: none"> • Master of Finance, Curtin University of Technology, Australia • Holder of SC's CMSRL

Further information on the Manager and key management is available on the Manager's website: <https://bimbinvestment.com.my>

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9.7 Material Litigation and Arbitration

The information in relation to the “**Material Litigation and Arbitration**” is hereby deleted in its entirety and replaced with the following:

As at 28 April 2023 save for the suit mentioned herein below, the Manager is not engaged in any material litigation and arbitration either as plaintiff nor as defendant, and the Manager is not aware of any proceedings, pending or threatened or of any other facts likely to give rise to any proceedings which might materially and adversely affect its financial position or business.

Perbadanan Harta Intelek Malaysia (“MyIPO”), has initiated a suit against BIMB Investment in October 2021. MyIPO, vide its solicitors, had issued a Writ and Statement of Claim dated 18 October 2021, alleging BIMB Investment for fraudulent misrepresentation, negligent misrepresentation, breach of duty of care and negligence against MyIPO. BIMB Investment had categorically denied all the allegations and set out the actual factual matrix by filing a Statement of Defence dated 8 December 2021. The present status of the legal proceedings is as follows:

- (a) On 24 May 2022, BIMB Investment has filed and served its Statement of Claim against Dato Ahmad Azwan as the Third Party;
- (b) On 8 June 2022, Dato Ahmad Azwan as the Third Party has filed and served his Statement of Defence against BIMB Investment's Statement of Claim;
- (c) On 21 June 2022, BIMB Investment has filed and served its Reply to the Third Party's Statement of Defence;
- (d) On 14 October 2022, BIMB Investment filed its Notice of Application seeking discovery of the original copies of the forged or falsified documents as pleaded in the Statement of Claim (documents in question) for the purpose of Forensic Examination and to obtain an expert opinion so as to prove the assertions made by BIMB Investment in its Statement of Defence;
- (e) The said application was filed in the Kuala Lumpur Sessions Court seeking discovery of the documents in question, as some of the impugned documents had already been adduced in the ongoing criminal trial against the Third Party whilst the other documents are in possession of MACC. The order in terms of the application was obtained before Sessions Court on 23 November 2022;
- (f) The full trial of this suit has been scheduled on 27th, 28th and 29th of May 2024;
- (g) The next case management is fixed on 26 April 2024 and the parties are required to comply with all pretrial getting ups, under Order 34. The High Court has made an Unless Order wherein the Parties, well before 26 April 2024 must have complied with the pre-

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trial requirements including filing of statement of agreed facts, statement of issues to be tried and common bundle of documents.

- (h) The Parties are also been directed to exhaust all interlocutory applications well before the next case management date.

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The information in relation to the “**SHARIAH ADVISER – BIMB SECURITIES SDN BHD**” is hereby inserted immediately after Section 9 as follows:

9A SHARIAH ADVISER – BIMB SECURITIES SDN BHD

BIMB Securities Sdn Bhd (“BIMB Securities”) has been appointed as the Shariah Adviser for the Fund. BIMB Securities will provide Shariah advisory services on the management and operations of the Fund to ensure the operations of the Fund comply with Shariah requirements.

About BIMB Securities Sdn Bhd

BIMB Securities is a stockbroking subsidiary of Bank Islam Malaysia Berhad incorporated on 21 February 1994 and is licensed by the SC. The corporate mission of BIMB Securities is to be an active participant in a modern, innovative and dynamic Islamic capital market in Malaysia, catering for the needs of all investors, Muslims and non-Muslims, looking for Shariah-compliant investment products and services.

Experience in Shariah Advisory Services

BIMB Securities is registered with the SC to act as a Shariah adviser for Islamic products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities is independent from the Manager and does not hold office as a member of the committee undertaking the oversight function of the Fund or any other funds managed and administered by the Manager. As at 28 April 2023, BIMB Securities is a corporate Shariah adviser to eighty-three (83) Islamic funds including two (2) Islamic real estate investment trusts.

Roles and Responsibilities of BIMB Securities Sdn Bhd as a Shariah Adviser

As the Shariah Adviser for the Fund, the role of BIMB Securities is to ensure that the investment operations and processes of the Fund is in compliance with Shariah requirements. BIMB Securities will review the Fund’s investments on a monthly basis to ensure Shariah compliance and it will also review the semi-annual and annual reports of the Fund.

Notwithstanding the role played by the Shariah Adviser, the ultimate responsibility for ensuring Shariah compliance of the Fund in all aspects of operations and processes rests solely with the Manager.

In line with the SC Guidelines on Islamic Capital Market Products and Services, the roles of BIMB Securities as the Shariah Adviser are:

1. to advise on the Shariah aspects of the Fund and Fund’s operations and processes to ensure they are in accordance with Shariah requirements;

THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023 IS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 9 MARCH 2017.

2. to provide Shariah expertise and guidance in all matters relating to the Fund, particularly on the documentation i.e., the Fund's deed and prospectus, structure, investments and related operational matters;
3. to ensure that the Fund is managed and operated in accordance with Shariah requirements and the applicable Shariah rulings, principles and concepts endorsed by the SAC of the SC as well as the advice given by the Shariah Adviser are complied with;
4. to review the Fund's compliance reports as provided by the Manager's compliance officer and investment transaction reports provided or duly approved by the Trustee to ensure that the Fund's investments are in line with Shariah;
5. to prepare a report to be included in the semi-annual and annual reports of the Fund stating the Shariah Adviser's opinion whether the Fund has been operated and managed in compliance with Shariah requirements in its investment, operations and processes for the financial period concerned;
6. to apply *Ijtihad* (intellectual reasoning) to ensure all aspects relating to the Fund are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SAC of the SC;
7. to consult the SC where there is ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; and
8. to meet with the Manager on a quarterly basis (or as and when required by the Manager and/or the Shariah Adviser) for the review of the Fund's operations and processes.

Profiles of the Shariah Personnel

Ir. Dr. Muhamad Fuad bin Abdullah (“Dr. Muhamad Fuad”)

Dr. Muhamad Fuad is the designated person in-charge of all Shariah matters in BIMB Securities.

He graduated with a Bachelor of Science Degree in Electrical Engineering in 1977 and a Master of Philosophy Degree in Electrical Engineering in 1982, both from the University of Southampton, England. He also obtained a Bachelor of Arts (Jayyid) Degree in Shariah from the University of Jordan in 1994 and a Doctor of Philosophy in Muslim Civilization from the University of Aberdeen, Scotland in 1996.

He is a registered individual Shariah adviser with the SC. He is the chairman of the Shariah Advisory Committee of BIMB Securities and the Shariah Supervisory Council of Bank Islam Malaysia Berhad. He sits on the Shariah committee of AIA-Public Takaful Berhad.

He is also the non-executive chairman of Gagasan Nadi Cergas Berhad and a board member of Universiti Tun Abd Razak Sdn Bhd (UniRAZAK).

Nurussaádah binti Nasarudin (“Nurussaádah”)

Nurussaádah joined BIMB Securities in June 2015 as the Shariah executive and has been promoted as the head of Shariah section effective 1 May 2021. She is also the Designated

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Shariah Officer registered under the BIMB Securities' Shariah adviser registration, responsible for the Shariah advisory services offered by BIMB Securities.

Nurussaádah graduated with a Bachelor of Shariah majoring in Islamic Banking and Economics from the University of Yarmouk, Jordan.

Currently, she is responsible in providing Shariah inputs on the advisory, consultancy and research functions with regards to Islamic capital market and Islamic collective investment schemes, including but not limited to, conducting surveillance on the non-financial institution activities.

She is experienced in product development and review for Islamic capital market products specifically on Islamic stockbroking services.

K. THE INVESTMENT ADVISER – ARABESQUE ASSET MANAGEMENT LTD

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12 THE INVESTMENT ADVISER – ARABESQUE ASSET MANAGEMENT LTD

The information in relation to “**The Investment Adviser – Arabesque Asset Management Ltd**” is hereby deleted in its entirety and replaced with the following:

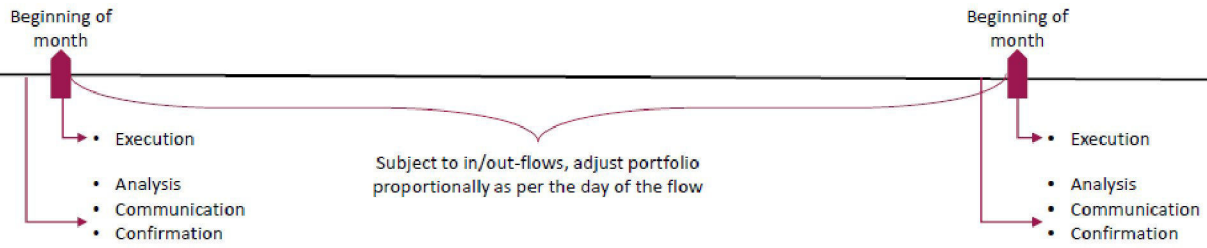
10.1 PROFILE OF ARABESQUE ASSET MANAGEMENT LTD

Arabesque Asset Management Ltd is authorised and regulated by the UK Financial Conduct Authority (FCA). It is a wholly-owned subsidiary of Arabesque Holding Limited and part of the Arabesque Group. Arabesque is headquartered in London. Arabesque offers socially responsible equity funds and bespoke investment products. Arabesque uses a rules-based investment approach.

Omar Selim is the CEO and founder of Arabesque. He has 20 years experience in international banking, having held senior positions at UBS, Morgan Stanley and Credit Suisse. His last position was as Head of Institutional Business for Europe, Middle East and Africa at Barclays Capital.

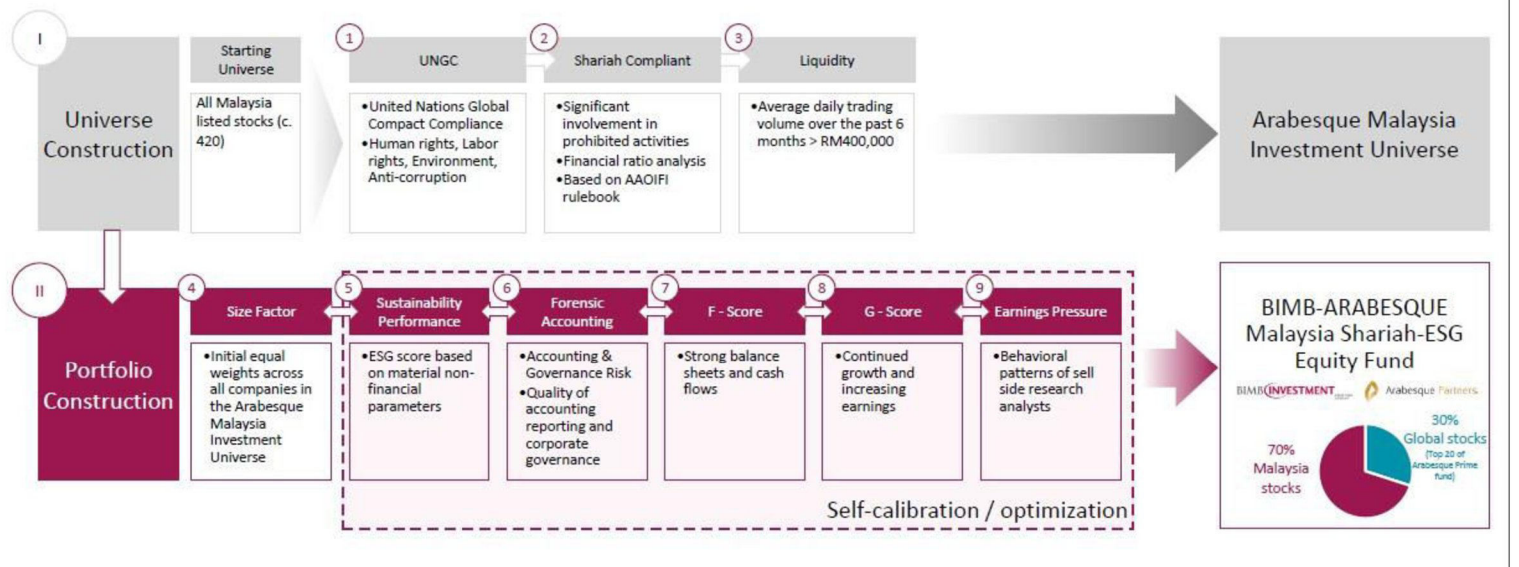
THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023 IS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 9 MARCH 2017.

10.2 Co-operation and Responsibility between Arabesque Asset Management Ltd and BIMB Investment Management Berhad



When	T - 2	T - 2]	T - 1	T	During the month
Action	Analysis <ul style="list-style-type: none"> Portfolio analysis to calculate portfolio members and their target weights 	Communication <ul style="list-style-type: none"> Arabesque delivers to BIMB Excel sheet with: <ul style="list-style-type: none"> portfolio constituents target weights 	Confirmation <ul style="list-style-type: none"> BIMB confirms successful receipt of portfolio composition 	Execution <ul style="list-style-type: none"> BIMB rebalances the portfolio according to the target portfolio Pre-trade, post-trade compliance checks take place before/after trading as per BIMB's procedures 	BIMB to adjust portfolio proportionally as per the day of the flow
Who	Arabesque Partners	Arabesque Partners	BIMB INVESTMENT	BIMB INVESTMENT	BIMB INVESTMENT

10.3 Investment Process Flow



THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023 IS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 9 MARCH 2017.

L. SALIENT TERMS OF DEED

Pages 74 - 75 of the Prospectus

12.6 Permitted Expenses Payable by the Fund

The information in relation to “**Permitted Expenses Payable by the Fund**” is hereby deleted in its entirety and replaced with the following:

Only the expenses (or part thereof) which is directly related and necessary in operating and administering the Fund may be charged to the Fund. These would include (but are not limited) to the following:

- (a) commissions or fees paid to dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;
- (b) taxes and other duties charged on the Fund by the government and/or other authorities;
- (c) fees and expenses properly incurred by the auditor;
- (d) fees incurred for the valuation of any Shariah-compliant investment of the Fund;
- (e) costs, fees and expenses incurred for any modification of the Deed save the where such modification is for the benefit of the Manager and/or the Trustee;
- (f) costs, fees and expenses incurred for any meeting of Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- (g) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any Asset of the Fund;
- (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed Shariah-compliant investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or a Class of Units or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any Asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;
- (n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- (o) costs, expenses incurred in relation to the distribution of income (if any);
- (p) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody of any foreign assets or investments of the Fund;
- (q) fees, charges, costs and expenses relating to the preparation, printing, posting, lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post and/or lodge in relation to the Fund by virtue of any relevant law; and
- (r) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (q) above.

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12.8 Termination of the Fund

The following information is hereby inserted immediately after the first paragraph of Section 12.8 as follows:

The Manager may, in consultation with the Trustee, terminate and wind up the Fund if the termination of the Fund is in the best interest of the Unit Holders and the Manager deems it to be uneconomical for the Manager to continue managing the Fund.

The Manager shall also be entitled to terminate the Fund if the Fund is left with no Unit Holders.

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12.9 Termination of a Class of Units

The following information is hereby inserted to the end of Section 12.9 as follows:

The Manager may also, in consultation with the Trustee, terminate any Class of Units if the termination of the Class of Units is in the best interest of Unit Holders and the Manager deems it to be uneconomical for the Manager to continue managing the Class of Units.

The Manager shall be entitled to terminate a Class of Units if that particular Class of Units is left with no Unit Holders.

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12.10 Meeting of Unit Holders

(i) The information in relation to the “**Quorum Required for a Unit Holders’ Meeting**” is hereby deleted in its entirety and replaced with the following:

- (a) The quorum required for a meeting of the Unit Holders of the Fund or a Class of Units, as the case may be, shall be five (5) Unit Holders, whether present in person or by proxy; however, that if the Fund or a Class of Units, as the case may be, has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or a Class of Units, as the case may be, shall be two (2) Unit Holders, whether present in person or by proxy.
- (b) If the meeting has been convened for the purpose of voting on a special resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation of the Fund or a Class of Units, as the case may be, at the time of the meeting.
- (c) If the Fund or a Class of Units, as the case may be, has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund or a Class of Units, as the case may be.

(ii) The information in relation to the “**Meeting Convened by the Unit Holders**” is hereby deleted in its entirety and replaced with the following:

The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:

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- a. requiring the retirement or removal of the Manager;
- b. requiring the retirement or removal of the Trustee;
- c. considering the most recent financial statements of the Fund;
- d. giving to the Trustee such directions as the meeting thinks proper; or
- e. considering any matter in relation to the Deed,

provided always that the Manager shall not be obliged to summon such a meeting unless direction has been received from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or all the Unit Holders of a particular Class of Units.

Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or all the Unit Holders of a particular Class of Units, as the case may be, at the registered office of the Manager, summon a meeting of the Unit Holders of the Fund or of that Class of Units, as the case may be, by:

- a. sending by post at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the Unit Holders of the Fund or of that Class of Units, as the case may be, at the Unit Holder's last known address or, in the case of jointholders, at the jointholder whose name stands first in the records of the Manager to the jointholder's last known address;
- b. publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and
- c. specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

M. CONFLICT OF INTEREST/RELATED PARTY TRANSACTIONS

Pages 81 - 82 of the Prospectus

The fourth paragraph of Section 14 is hereby deleted in its entirety.

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THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023 IS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 9 MARCH 2017.

N. TAX ADVISER'S LETTER

Pages 84 - 88 of the Prospectus

The tax adviser's letter is hereby deleted in its entirety and replaced with the following:



KPMG Tax Services Sdn. Bhd.
(Co. No. 96860-M)
Level 10, KPMG Tower
8, First Avenue, Bandar Utama
47800 Petaling Jaya
Selangor Darul Ehsan, Malaysia

Telephone +60 (3) 7721 3388
Fax +60 (3) 7721 7288
Website www.kpmg.com.my

Private and Confidential
The Board of Directors
BIMB Investment Management Berhad
Level 19, Menara Bank Islam
No. 22 Jalan Perak
50450 Kuala Lumpur

Our Ref NBG/ALC/NUAD/X2
Contact Ext. 7284 / 7077

22 May 2023

Dear Sirs/Madams

Re: Taxation of the Fund and Unit Holders

This letter has been prepared for inclusion in this First Supplemental Prospectus of BIMB-Arabesque Malaysia Shariah-ESG Equity Fund in connection with the offer of units in the BIMB-Arabesque Malaysia Shariah-ESG Equity Fund ("the Fund").

Taxation of the Fund

Income Tax

The Fund is a unit trust for Malaysian tax purposes. The taxation of the Fund is therefore governed principally by Sections 61 and 63B of the Income Tax Act, 1967 ("the Act").

Subject to certain exemptions, the income of the Fund in respect of investment income derived from or accruing in Malaysia is liable to income tax at the rate of 24% effective Year of Assessment ("YA") 2016.

The Fund may receive dividends, interest and other income from investments outside Malaysia. Income derived from sources outside Malaysia and received in Malaysia was previously exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

Based on the Finance Act 2021, income derived by a resident unit trust from foreign sources and received in Malaysia from 1 January 2022 onwards will be subject to Malaysian income tax. A transitional tax rate of 3% is accorded on the gross amount of the foreign income received in Malaysia from 1 January 2022 to 30 June 2022. From 1 July 2022, the prevailing tax rate of 24% will apply to the chargeable income computed in respect of the foreign source income remitted into Malaysia by the Fund.

Where the same foreign income has been taxed in both Malaysia and the foreign country, a tax credit in the form of bilateral relief under a Double Tax Agreement ("DTA") or unilateral relief under the domestic law (if there is no available DTA or a limited DTA which does not provide such relief) may be given in respect of such income, subject to conditions.

KPMG Tax Services Sdn. Bhd., a company incorporated under Malaysian law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee.

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Gains from the realisation of investments by the Fund will not be subject to income tax in Malaysia. However, such gains may be subject to tax in the country from which it is derived.

Interest income earned by the Fund from the following are exempt from tax:-

- any savings certificates issued by the Government; or
- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia; or
- a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013^{N1}; or
- any development financial institution regulated under the Development Financial Institutions Act 2002^{N1}; or
- sukuk originating from Malaysia, other than convertible loan stocks, issued in any currency other than Ringgit and approved or authorized by, or lodged with, the Securities Commission, or approved by the Labuan Financial Services Authority^{N2}.

Discounts earned by the Fund from the following are also exempt from tax: -

- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

Tax deductions in respect of the Fund's expenses such as manager's remuneration, expenses on maintenance of register of unit holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage ("permitted expenses") are allowed based on a prescribed formula subject to a minimum of 10% and a maximum of 25% of the total permitted expenses.

Single tier Malaysian dividends received by the Fund are exempt from tax and expenses in relation to such dividend income are disregarded.

Real Property Gains Tax ("RPGT")

Gains on disposal of investments by the Fund will not be subject to income tax in Malaysia. However, such gains may be subject to RPGT in Malaysia, if the gains are derived from sale of Malaysian real properties and shares in Malaysian real property companies (as defined). Such gains would be subject to RPGT at the applicable rate depending on the holding period of the chargeable assets.

^{N1} Effective from 1 January 2019, the exemption shall not apply to the interest paid or credited to a unit trust that is a wholesale fund which is a money market fund.

^{N2} Effective from YA 2017, income tax exemption shall not apply to interest paid or credited to a company in the same group, licensed banks and prescribed development financial institutions. Based on the Finance Act 2021, income tax exemption shall also not apply to interest paid or credited by a special purpose vehicle to a company pursuant to the issuance of asset-backed securities lodged with the Securities Commission or approved by the Labuan Financial Services Authority from 1 January 2022 where the company and the person who established the special purpose vehicle solely for the issuance of the asset-backed securities are in the same group.



Sales Tax and Service Tax

The Goods and Services Tax ("GST") has been replaced by Sales Tax and Service Tax effective from 1 September 2018.

Under the Sales Tax Act 2018, Service Tax Act 2018 and subsidiary legislation, the sales tax rate for taxable goods is 5% or 10% while the service tax rate for taxable services is generally 6%. There are certain goods which are exempted from sales tax.

The issue, holding or redemption of any unit under a trust fund does not fall within the list of taxable services under the First Schedule of the Service Tax Regulations 2018 and hence, is not subject to service tax. The investment activities of the Fund such as buying and selling of securities and deposits in financial institutions are also not subject to service tax. As such, if the Fund is only deriving income from such activities, the Fund is not liable to be registered for service tax.

However, certain expenses incurred by the Fund such as legal fees, consultancy fees and management fees may be subject to service tax at 6%. For management fees, this specifically excludes fees charged by any person who is licensed or registered with the Securities Commission for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007. The service tax incurred by the Fund is a cost to the Fund and is not recoverable, unlike the GST input tax which was claimable under the GST regime.

Based on the Finance Act 2018, the imposition and scope of service tax has been widened to include any imported taxable service. This is effective from 1 January 2019.

Taxation of Unit Holders

Income Tax

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Fund, to the extent that this is distributed to them. The income distribution from the Fund may carry with it applicable tax credits proportionate to each unit holder's share of the total taxable income in respect of the tax paid by the Fund. Unit holders will be entitled to utilise the tax credit as a set off against the tax payable by them. Any excess over their tax liability will be refunded to the unit holders.

Corporate unit holders, resident or non-resident in Malaysia, would be taxed at the corporate tax rate of 24% (effective from YA 2016), on distributions of income from the Fund to the extent of an amount equivalent to their share of the total taxable income of the Fund. Corporate unit holders in Malaysia with paid-up capital in the form of ordinary shares of RM2.5 million and below will be subject to a tax rate of 17% on chargeable income of up to RM600,000, effective from YA 2020. This concessionary income tax rate is given only to corporate unit holders having gross business income for the relevant year of assessment of not more than RM50 million, in addition to the share capital requirement. For chargeable income in excess of RM600,000, the tax rate of 24% is still applicable.

However, the said tax rate of 17% on chargeable income of up to RM600,000 would not apply if more than 50% of the paid up capital in respect of ordinary shares of that corporate unit holder is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa, or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

Based on the Finance Bill 2023, the tax rate for chargeable income of up to RM150,000 has been reduced from 17% to 15%. While the tax rate for chargeable income from RM150,001 up to RM600,000 is remain unchanged at 17%. For chargeable income in excess of RM600,000, the tax rate is 24%. This is effective from YA 2023.



In addition to the current conditions as mentioned above, the preferential tax rate would not apply if more than 20% of the paid-up capital in respect of ordinary shares of the company at the beginning of the basis period for a YA is directly or indirectly owned by a company or companies incorporated outside Malaysia or an individual or individuals who are not Malaysian citizens. The amendments will be effective from YA 2024.

Based on the Finance Act 2021, a corporate tax rate of 33% ("Cukai Makmur") will be levied on corporate unit holders with chargeable income exceeding RM100 million. Corporate unit holders with chargeable income below RM100 million will still be taxed at tax rate of 24%. However, the chargeable income in respect of foreign source income received in Malaysia from 1 July 2022 is exempted from the application of Cukai Makmur, computed based on a prescribed formula. The Cukai Makmur is effective for YA 2022 only.

The tax rate of 33% on chargeable income exceeding RM100 million would not apply to corporate unit holders in Malaysia that qualify for the preferential tax rate of 17% on chargeable income of up to RM600,000.

Individuals and other non-corporate unit holders who are resident in Malaysia will be subject to income tax at scale rates. The scale tax rates range from 0% to 30% with effect from YA 2020.

Individuals and other non-corporate unit holders who are not resident in Malaysia, for tax purposes, are subject to Malaysian income tax at the rate of 30% with effect from YA 2020. Non-resident unit holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdiction.

The distribution of single-tier Malaysian dividends and tax exempt income by the Fund will not be subject to tax in the hands of the unit holders in Malaysia. Units split by the Fund will also be exempt from tax in Malaysia in the hands of the unit holders.

However, based on the Finance Act 2021, the income distributed to a unit holder other than an individual, out of the interest income exempt from tax of a unit trust that is a retail money market fund which is paid or credited by a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013, or any development financial institution regulated under the Development Financial Institutions Act 2002, will be subjected to tax. This is effective from 1 January 2022. Further, a new withholding tax mechanism is applicable on the above distribution. The income distributed to the unit holder other than an individual will be subject to withholding tax at the rate of 24% and the tax deducted can be utilised to set off against the tax payable by a tax resident unit holder. Withholding tax deducted on the income distributed to a non-individual unit holder who is not a tax resident in Malaysia will be regarded as a final tax. This is effective from 1 January 2022.

Any gains realised by the unit holders (other than financial institutions, insurance companies and those dealing in securities) from the transfer or redemption of the units are generally treated as capital gains which are not subject to income tax in Malaysia. However, certain unit holders may be subject to income tax in Malaysia on such gains, due to specific circumstances of the unit holders.

Service Tax

Only taxable services listed in the First Schedule of the Service Tax Regulations 2018 are subject to service tax, which exclude investment income or gains.

However, certain expenses such as legal fees, consultancy fees and management fees may be subject to service tax at 6%. For management fees, this specifically excludes fees charged by any person who is licensed or registered with the Securities Commission for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007.

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Based on the Finance Act 2018, the imposition and scope of service tax has been widened to include any imported taxable service. This is effective from 1 January 2019.

The tax position is based on our understanding and interpretation of the Malaysian tax legislations and proposals as they stand at present. All prospective investors should not treat the contents of this letter as advice relating to taxation matters and are advised to consult their own professional advisers concerning their respective investments.

Yours faithfully

A handwritten signature in black ink, appearing to be 'Neoh Beng Guan', written over a horizontal line.

Neoh Beng Guan
Executive Director

KPMG Tax Services Sdn Bhd

O. ADDITIONAL INFORMATION

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- (i) The information in relation to “**Deed(s) that govern the Fund**” is hereby deleted in its entirety and replaced with the following:

Deed(s) that govern the Fund	1. Deed dated 18 November 2016
	2. First Supplemental Deed dated 12 April 2023

- (ii) The information in relation to “**Consent**” is hereby inserted immediately after the section “**Deed(s) that govern the Fund**” as follows:

The Trustee, the Shariah Adviser and the Tax Adviser have given their written consent to act in their respective capacity. They have also given their consent for the inclusion of their names and/or statements and/or reports in this Prospectus in the form and context in which it appears and have not subsequently withdrawn their consent to the inclusion of their names and/or statements and/or reports in the form and context in which it appears in this Prospectus.

P. DIRECTORY OF SALES OFFICE

Pages 91 - 104 of the Prospectus

The information in relation to “**Directory of Sales Offices**” is hereby deleted in its entirety and replaced with the following:

- **Branches of BIMB Investment Management Berhad**

<u>JOHOR BAHRU</u>	<u>KELANTAN</u>
No 33B, Jalan Indah 15/2 2 nd Floor, Taman Bukit Indah 79100 Nusajaya Johor.	PT 433 & 434 Tingkat 2 Jalan Padang Garong 15000 Kota Bharu Kelantan.
Tel : +607-239 5608 Fax: +607-239 5609	Tel : +609 -740 6118 / +6012-908 7785

- Please refer to BIMB Investment’s website at <https://bimbinvestment.com.my> for the list of licensed consultants.
- Please refer to Bank Islam’s website at www.bankislam.com.my for the list of its branches nationwide.

THIS FIRST SUPPLEMENTAL PROSPECTUS DATED 3 OCTOBER 2023 IS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 9 MARCH 2017.



PROSPECTUS

BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND ("BMSEF")

MANAGER:
BIMB INVESTMENT
MANAGEMENT BERHAD (276246-X)

TRUSTEE:
CIMB ISLAMIC
TRUSTEE BERHAD (167913-M)

This Prospectus is dated 9 March 2017

Fund constituted on 18 November 2016

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS. IF IN DOUBT,
PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS,
SEE "RISK FACTORS" COMMENCING ON PAGE 28.

Preface

Dear investors,

Thank you for expressing your interest in BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND.

The Fund offers an investment opportunity in Shariah-compliant listed companies in Malaysia and Shariah-compliant foreign listed companies that adhere to the United Nations Global Compact principles on Environmental (E), Social (S) and Governance (G). ESG investing offers the opportunity to invest in companies that are financially and operationally transparent with the highest standards of corporate governance, conscious and proactively protecting the environment as well as contributing to the growth and development of the society. These values shared similar values of Shariah principles.

The Fund is suitable for all type of investors; individual and corporate, local and foreign investors. The Fund's minimum investment is only RM500 and offers the investors different Classes of Units in RM, SG Dollar, US Dollar and Euro Dollar.

Furthermore, the stock selection process is supported by a systematic stock selection investment technology that has been developed by mathematicians and scientist that is able to process billions of data points to pick the most valued stocks for the Fund.

You may refer to Section 3: Detailed Information of the Fund for a better understanding of the Fund's investment objectives, key strategies, asset allocation and investors' profile. You should also be aware of the inherent risks of investing in the Fund, as set out in Section 4 of this Prospectus.

There are fees and charges that will be directly and indirectly incurred by investors when investors purchase the Units of the Fund. Further details of these fees and charges are disclosed in Section 6 of this Prospectus. We recommend potential investors to read and understand the contents of this Prospectus in its entirety before making any investment decision.

Units of the Fund can be bought at our office at Level 19, Menara Bank Islam, No.22, Jalan Perak, 50450 Kuala Lumpur or at any Bank Islam branches located nationwide as well as from our authorized Institutional Unit Trust Advisers/Individual Unit Trust Consultants registered with the Federation of Investment Managers Malaysia.

Please refer to Section 18: "**Directory of Sales Offices**". Should you require further clarification, please call our Customer Service at 03-2161 2524 or our Toll Free Number at 1-800-88-1196.

Najmuddin Mohd Lutfi
Chief Executive Officer

RESPONSIBILITY STATEMENTS

This Prospectus has been reviewed and approved by the directors of BIMB Investment Management Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in the Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of this Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of this Prospectus, should not be taken to indicate that Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of BIMB Investment Management Berhad who is responsible for the said Fund and takes no responsibility for the contents in this Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

The Fund is not offered to investors who are exposed to Foreign Account Tax Compliance Act (FATCA) or a United States persons or United States tax resident.

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in the Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Prospectus or the conduct of any other person in relation to the Fund.

BIMB-Arabesque Malaysia Shariah-ESG Equity Fund has been certified as Shariah-compliant by the Shariah Committee appointed for the Fund.

This Prospectus does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation.

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1. GLOSSARY

The following words or abbreviations shall have the following meanings in this Prospectus unless otherwise stated:

“AAOIFI”	Accounting and Auditing Organization for Islamic Financial Institutions
“the Act”	Capital Markets and Services Act 2007 as originally enacted and amended or modified from time to time.
“Assets of the Fund”	The Fund’s holdings, which may include Islamic fixed deposits, Islamic money market instruments and other permitted instruments.
“Base Currency”	The base currency of the Fund, i.e. Ringgit Malaysia.
“BIMB Invest” or “the Manager”	BIMB Investment Management Berhad (276246-X).
“Bursa Malaysia”	The stock exchange managed and operated by Bursa Malaysia Securities Berhad including such other name as it may be changed from time to time.
“Business Day”	A day on which Bursa Malaysia is open for trading in securities. The Manager may declare certain Business Days as non-Business Days when deemed necessary, such as in the event of market disruption.
“Class(es) of Units”	<p>Any class of Units representing similar interests in the Assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund and “Class” means any one class of Unit(s).</p> <p>Classes that will be offered for subscription by the Fund are as follows:</p> <ul style="list-style-type: none">• USD Class• RM Class• SGD Class• EUR Class
“Cooling – off Period”	<p>Refers to a period where you are entitled to exercise your Cooling – off Right.</p> <p>This period is six (6) Business Days from the date of the purchase request is received completely or confirmed by the Manager.</p>
“Cooling – off Right”	Refers to your right to apply for and receive a refund for every Unit that you paid for, provided that this is exercised

	<p>within the Cooling – off Period and you are investing in any funds managed by the Manager for the first time. This right is not applicable to you if you are:</p> <ol style="list-style-type: none"> 1. A staff of the Manager; or 2. Persons registered with a body approved by the SC to deal in unit trusts. <p>You will be refunded within 10 days from our receipt of the cooling – off request.</p>
“Deed”	The deed dated 18 November 2016 in respect of the Fund and any other supplemental deed that may be entered into between the Manager and the Trustee.
“Eligible Market”	A market which is regulated by a regulatory authority, operates regularly, is open to the public and has adequate liquidity for the purposes of the Fund.
“ESG”	Environmental, Social and Governance.
“EUR”	The official currency of the Euro zone.
“EUR Class”	A class of Units of the Fund which is denominated in EUR. (This class is open for sale for Malaysian and foreign investors, excluding US person.)
“FIMM”	Federation of Investment Managers Malaysia.
“Financial Institutions”	<p>means,</p> <ol style="list-style-type: none"> (a) if the institution is in Malaysia- <ol style="list-style-type: none"> (i) licensed bank; (ii) licensed investment bank; or (iii) licensed Islamic bank; <p>and</p> (b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
“Forward Pricing”	The price of a Unit that is the NAV per Unit calculated at the next valuation point after an instruction or request is received by the Manager.
“Fund” or “BMSEF”	BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND.
“Guidelines”	The Guidelines on Unit Trust Funds issued by the SC as amended, modified or varied by any notes, circular and guidelines issued from time to time by the SC.
“GST”	Refers to the tax levied on goods and services pursuant to the Goods and Services Tax Act 2014 (as may be amended, varied, modified, updated and/or superseded from time to time) issued by the Malaysia government or any related authority.

“Ideal Ratings”	Ideal Ratings is a provider of Islamic Finance information on Shariah-compliant equities, funds, and other financial instruments across the globe.
“Initial Offer Period”	In respect of a Class of Units, means the period described as such for that Class of Units in this Prospectus or supplemental or replacement prospectus (as the case may be); during this period, Units are created, cancelled, sold and redeemed at the Initial Offer Price.
“Initial Offer Price”	The price of a Unit offered to investors during the Initial Offer Period.
“Prospectus”	This offer document in respect of the Fund.
“IUTA”	An institutional unit trust adviser registered with the FIMM.
“LPD”	30 November 2016
“Net Asset Value” or “NAV”	The NAV of the Fund is the value of all the Fund’s assets minus its liabilities, at the valuation point. Where the Fund has more than one class of Units, there shall be a NAV of the Fund attributable to each class of Units.
“Net Asset Value (NAV) per Unit”	The NAV attributable to a Class of Units of the Fund divided by the total number of Units in circulation for that Class, at the valuation point.
“RM” or “Ringgit Malaysia” or “MYR”	The lawful currency of Malaysia.
“RM Class”	A class of Units of the Fund which is denominated in Ringgit Malaysia. (This class is for Malaysian and foreign investors, excluding US person.)
“SAC”	The Shariah Advisory Council of the SC.
“SC” or “Securities Commission”	Securities Commission Malaysia.
“SGD”	The official currency of Singapore.
“SGD Class”	A class of Units of the Fund which is denominated in SGD. (This class is for Malaysian and foreign investors, excluding US person.)
“Shariah Committee”	The Shariah committee appointed by the Manager to advise on all aspects of the Fund in accordance with Shariah principles.
“Shariah”	Islamic law, originating from the <i>Qur’an</i> (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (<i>pbuh</i>) and <i>ijtihad</i> of <i>ulamak</i> (personal effort by qualified Shariah scholars to determine

	the true rulling of the divine law on matters whose revelations are not explicit).
“Sukuk”	refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC or the relevant Shariah supervisory board and/or the Shariah Committee of the Fund.
“Special Resolution”	A resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed and carried by a majority of not less than three-fourths of the Unit Holders present and voting at the meeting in person or by proxy; for the avoidance of doubt, “three-fourths of the Unit Holders present and voting at the meeting in person or by proxy” means three-fourths of the votes cast by the Unit Holders present and voting; for the purposes of winding-up the Fund or a Class, “Special Resolution” means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority in number holding not less than three-fourths of the value of the votes cast by the Unit Holders present and voting at the meeting in person or by proxy.
“Trustee”	CIMB Islamic Trustee Berhad(167913-M)
“Unit” or “Units”	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund.
“Unit Holder(s)”	The person(s) registered as holder(s) of a unit or units of the Fund including person(s) jointly registered and whose name appears in the register of Unit Holders.
“USD”	The official currency of the United States of America.
“USD Class”	A class of Units of the Fund which is denominated in USD. (This class is open for sale for Malaysian and foreign investors, excluding US person.)
“US (United States) Person”	U.S. (United States) Person(s) means: (a) a United States citizen or resident; (b) a United States partnership; (c) a United States corporation; (d) any estate or trust other than a foreign estate or foreign trust (see internal revenue code section 7701(a)(31) for a definition of a foreign estate and a foreign trust); (e) any definition as may be prescribed under the Foreign Account Tax Compliance Act (FATCA), as may be amended from time to time.

2. CORPORATE DIRECTORY

MANAGER

BIMB Investment Management Berhad

Registered office

Level 32, Menara Bank Islam,
No. 22, Jalan Perak,
50450 Kuala Lumpur.

Business office

Level 19, Menara Bank Islam,
No. 22, Jalan Perak,
50450 Kuala Lumpur.
Tel : 03-2161 2524 / 03-2161 2924
Fax : 03-2161 2464
Toll-free number : 1800-88-1196
Website : www.bimbinvestment.com.my
Email: marketing.bimbinvest@bankislam.com.my

SHARIAH COMMITTEE

Ustaz Dr. Ahmad Shahbari @ Sobri bin Salamon
(Chairman)

Ustaz Dr. Yusof bin Ramli
(Committee Member)

Ustazah Dr. Asmak binti Ab. Rahman
(Committee Member)

TRUSTEE

CIMB ISLAMIC TRUSTEE BERHAD(167913-M)

Registered Office

Level 13, Menara CIMB,
Jalan Stesen Sentral 2,
Kuala Lumpur Sentral,
50470 Kuala Lumpur.
Tel : 03-2261 8888
Fax : 03-2261 0099
Web : www.cimb.com

Business Office

Level 21, Menara CIMB,
Jalan Stesen Sentral 2,
Kuala Lumpur Sentral,
50470 Kuala Lumpur.
Tel : 03-2261 8888
Fax : 03-2261 9889

3. DETAILED INFORMATION OF THE FUND

3.1 FUND'S PROFILE

Name of Fund	BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND (BMSEF)			
Base Currency	Ringgit Malaysia (MYR)			
Category of Fund	Equity			
Initial Offer Period	A period of not more than 21 calendar days from the date of launch of the Fund. The Initial Offer Period may be shortened by the Manager in the event the Manager determines that it is in the best interest of the Unit Holders to do so.			
Type of Fund	Growth			
Investor's Risk Profile	Moderate to high risk			
Financial Year End	31 May			
Initial Offer Price	RM Class	USD Class	EUR Class	SGD Class
	RM0.25	USD0.25	EUR0.25	SGD0.25

3.2 INVESTOR'S PROFILE

The Fund is primarily suitable for investors:

- who are seeking exposure to Shariah-compliant Malaysian and global equities.
- who are seeking exposure to companies that have been screened for their Environment, Social & Governance (ESG) performance.
- who are seeking capital appreciation over medium to long term period.
- with moderate to high risk tolerance.

3.3 INVESTMENT OBJECTIVE

The Fund seeks to achieve medium to long term capital appreciation.

Note: Medium to long term in this context refers to 3 years or more.

Any material changes to the Fund's investment objective would require Unit Holders' approval.

3.4 INVESTMENT POLICY AND STRATEGY

The Fund will invest in listed equities (up to 98% of the Fund's NAV) of which 70% of the portfolio is allocated to companies in Malaysia and 30% to foreign companies where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commission (IOSCO). The investment composition of Malaysia's companies and foreign companies is not restricted to the ratio 70:30 as the composition may change according to the market condition.

The Fund invests through a rules-based investment process into listed companies that are compliant with the principles of the United Nations Global Compact, and Shariah compliant according to the SAC and AAOFI rulebooks. The Fund is not actively managed as it employs quantitative approach which will be rebalanced/traded monthly for the Malaysian and foreign securities of the Fund.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse market conditions to protect the Unit Holders' interest. During the temporary defensive position, the Fund may hold higher liquid asset or cash portion.

3.4.1 Malaysia portion of the Fund

A. Screening Process

1. Stocks Universe

We review all listed Malaysia companies whose securities have been classified as Shariah-compliant by the SAC.

2. United Nations Global Compact (“UNGC”)
Companies presenting severe violations based on Sustainalytic’s ESG research and assessment of any of the UNGC’s principles on Human Rights, Labour Rights, Environment and Anti-Corruption are excluded.
3. Business Involvement / Financial Ratios
 - a. Companies that are significantly involved in certain activities such as the production of alcohol, tobacco, weapons, gambling etc. are excluded in accordance to the AAOIFI standards.
 - b. Data from Ideal Ratings are used to understand the income generating sources of companies. Further, companies with unsustainable financial positions, such as companies with high debt level or cash hoarding are also excluded. The thresholds applied are according to the standards set by AAOIFI.
4. Stocks Daily Trading Liquidity
The Manager selects the companies with average daily trading volume of at least RM400,000 over the past six (6) months.

B. Stocks’ Weighting:

Initially, all companies start with an equal weight. The weight of each stock is adjusted to its performance on below factors:

1. Forensic Accounting:

MSCI’s AGR (Accounting and Governance Risk) model is used to measure companies’ accounting reporting quality and corporate governance performance. High AGR scores increases a stock’s weight in the portfolio and vice versa.

2. Sustainability:

For each company a sustainability score is calculated based on ESG parameters. The ESG score is based on Arabesque's proprietary ESG weighting matrix which accounts for the materiality principle (from an investor's standpoint) and industry/country idiosyncrasies. The Arabesque methodology identifies ESG metrics with a material (positive or negative) impact on financial performance, and the best research partner to provide them. The materiality analysis is performed on an industry and country level basis. ESG metrics are analyzed under twelve sub-categories on "E", "S" and "G":

- E: Regulatory risk, natural capital, efficiency, waste, business opportunities.
- S: Human capital, product safety, stakeholder relations, business opportunities.
- G: Corporate governance, competitive practices, disclosures

High ESG scores increase a company's original weight and vice versa.

3. Financial Score (F-Score)

The F-Score identifies strong value stocks by assessing eight signals:

- i. Cash Flow from Operations (CFO) / Total Assets > 0
- ii. Current Return on Assets (ROA) – Return on Assets 1 year earlier >0
- iii. Cash Flow from Operations / Assets (CFROA) – Return on Assets > 0
- iv. Current LT Debt/Total Assets – LT Debt/Total Assets 1 year earlier < 0
- v. Current Asset/Current Liabilities – Current Asset/Current Liabilities 1 year earlier > 0

- vi. No issuance of equity in the last 52 weeks
- vii. Current Gross Profit Margin – Gross Profit Margin 1 year earlier > 0
- viii. Current Sales/Total Assets – Sales /Total Assets 1 year earlier > 0

A high F-Score will increase a stock's weight in the portfolio and vice versa.

4. Growth Score (G-Score)

The G-Score identifies strong growth stocks by assessing eight signals:

- i. Return on Assets (ROA) \geq Industry Median ROA
- ii. Cash Flow from Operations/Assets (CFROA) \geq Industry Median CFROA
- iii. Cash Flow \geq Income
- iv. 5yrs Standard Deviation (StDev) of Earnings per Share (EPS) < Industry Median 5yrs StDev of EPS
- v. 5yrs StDev of Sales < Industry Median 5yrs StDev of Sales
- vi. Research and Development (R&D)/Total Assets \geq Industry Median R&D/Total Assets
- vii. Capital Expenditures (CapEx)/Total Assets \geq Industry Median CapEx/Total Assets
- viii. Advertising Expenses/Total Assets \geq Industry Median Advertising Expenses/Total Assets

A high G-Score will increase a stock's weight in the portfolio and vice versa.

5. Earnings Pressure:

A proprietary to Arabesque investment technology which leverages the cumulative knowledge of equity analysts through an analysis of behavioral patterns. The objective of this process is to identify stocks more likely to report positive earnings surprises.

Following the above process, the Fund will invest in Malaysian stocks that are Shariah compliant as classified by the SAC and AAOIFI, compliant with the UNGC's principles and liquid. Based on this proprietary to Arabesque weighting mechanism, stocks are allocated their respective weight based on their sustainability performance, financial strength, growth prospects and their earnings pressure.

The companies in the Malaysia portion of the Fund are rebalanced on a monthly basis.

The importance of each of the five aforementioned factors are described in the section below "B. Stocks Weightage", in determining the weight of each company is "self-calibrated" on an annual basis based on a five year optimization (i.e. the importance of each factor in determining the weight of each company in the portfolio is adjusted annually based on a 5 year assessment of its performance).

3.4.2 Global equities composition of the Fund

A. Stocks Universe

30% of the portfolio is allocated to the top 20 companies of the global (ex-Malaysia) Arabesque Prime strategy applied on a universe of stocks that is both SAC and AAOIFI Shariah compliant. Arabesque is managing a global fund, the Arabesque Q3.17 Prime fund (ISIN: LU1245541013) which is a global, Shariah compliant (according to AAOIFI guidelines) fund. The Arabesque Prime strategy is a global equity, long only, smart-beta, ESG and Shariah compliant strategy which applies a similar investment philosophy, using the same factors, as

the BIMB-Arabesque Malaysia Shariah-ESG Equity Fund.

B. Stocks Weightage

The foreign company weights in the fund follow their proportional weights from the Arabesque Prime strategy applied to a global (ex-Malaysia) universe of stocks that are both SAC and AAOIFI Shariah compliant.

The companies in the foreign portfolio of the Fund are rebalanced on a monthly basis according to the aforementioned methodology to their target weights.

3.4.3 ESG Screening methodology

Integration of non-financial information (i.e. Environmental, Social and Governance; ESG) is at the core of the Fund's investment process.

Evidence suggests a positive correlation between ESG scores and investment performance both from a risk and return perspective (see research paper titled "From the Stockholder to the Stakeholder", jointly authored by Arabesque Asset Management and the University of Oxford, summarizing 200 scientific sources on the economic effects of sustainability, at <http://www.arabesque.com/oxford>).

The investment strategy uses a rules-based three-step ESG approach:

- Forensic Accounting screen to exclude companies that are very aggressive in their accounting and governance policies according to GMI Ratings' (MSCI) Accounting and Governance Risk (AGR) score. The score measures corporate integrity based on extensive statistical evaluation of both accounting and non-accounting metrics which have been associated with lack of integrity of a firm's financial reporting and corporate governance. Aggressive ranking indicates a very high incidence of accounting and governance practices that warrant further investigation.

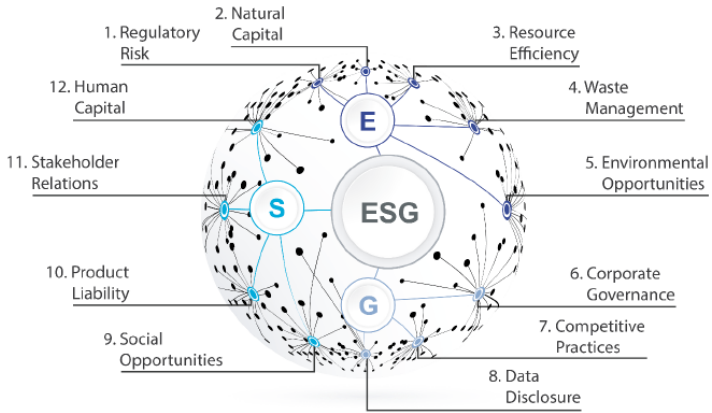
- United Nations Global Compact (UNGC) screen to exclude companies violating any of the 10 principles of UNGC on Human Rights, Labour Rights, Environment and Anti-Corruption.
- ESG Performance: where a proprietary ESG score is calculated based on a company's performance on material topics, accounting for specific sector and country idiosyncrasies:
 - Data:

We compute proprietary, materiality-weighted, ESG scores based on more than 200 underlying parameters provided by the leading non-financial information data providers (i.e. Sustainalytics, GMI Ratings (MSCI) and RepRisk).
 - Materiality:

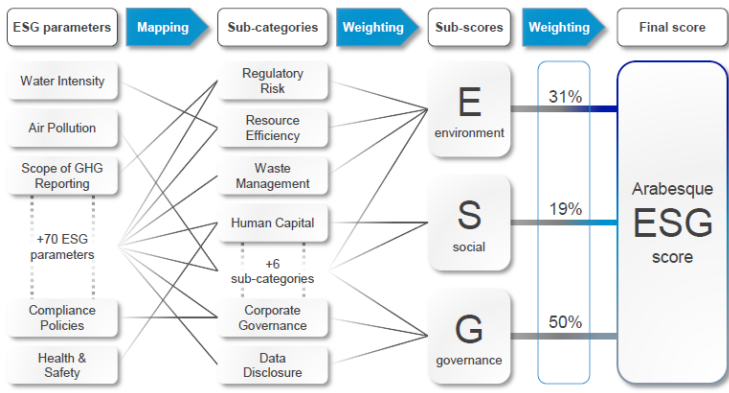
For each industry/country we construct a materiality-weighted matrix by identifying those ESG metrics that are identified to have a (positive or negative) impact on financial performance. There are twelve sub-categories of “E”, “S” and “G”:

 - ❖ E: Regulatory risk, natural capital, efficiency, waste, business opportunities.
 - ❖ S: Human capital, product safety, stakeholder relations, business opportunities.
 - ❖ G: Corporate governance, competitive practices, disclosures.

Arabesque's ESG Sphere



Example: Energy Minerals Sector



3.5 POLICY ON ACTIVE AND FREQUENCY OF TRADING OF SECURITIES

The Fund is not actively managed as it employs quantitative approach which will be rebalanced/traded monthly for the Malaysian and foreign securities of the Fund.

3.6 ASSET ALLOCATION

- Up to 98% of the Fund's NAV will be invested in Shariah-ESG compliant Malaysia and foreign equities where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commission (IOSCO); and
- At least 2% of the Fund's NAV in Islamic deposits and Islamic money market instruments.

3.7 RISK MANAGEMENT

The Manager has in place proper risk management structures including:

- i. strict adherence to the Fund's investment objective, policies and strategies as stated in the Prospectus and Deed. The Trustee will provide oversight function to the Manager in relation to the Fund's investment objective, policies and strategies as stated in the Prospectus and Deed;
- ii. reviewing the Fund's investment and reporting compliance matters to the investment committee and to the management. The Manager's compliance unit will review the Fund's investment and report compliance matters to the investment committee members and escalate to the management and Shariah Committee, where applicable, including notifying the board of directors;
- iii. practicing prudent liquidity management in a timely and cost effective manner; and
- iv. reduce/mitigate the risk associated with the Fund by imposing internal controls, compliance monitoring, and by virtue of its experience, skills and diligence.

3.8 BENCHMARK

70:30 ratio of FBM KLCI Index and MSCI All Countries World Index.

The rationale of the combined benchmark is to reflect the Fund's portfolio composition of which 70% of the portfolio is to be invested in Malaysia's companies and 30% in foreign companies. The information on the

combined benchmark can be obtained from the Fund's interim or annual report or BIMB Invest by contacting our toll-free number at 1-800-88-1196.

Source: www.bursamalaysia.com and <https://www.msci.com/indexes>

Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.

3.9 PERMITTED INVESTMENTS

The Fund may invest in the following:

- i. Islamic negotiable instruments of deposits, accepted bills-i, Malaysian currency deposits with Islamic Financial Institutions including investment certificates, commodity murabahah deposit and/or other Islamic deposit instruments as may be permitted by the SC;
- ii. Shares/units in Shariah-compliant collective investment schemes of an Eligible Market;
- iii. Shariah-compliant securities of companies listed on Bursa Malaysia;
- iv. Shariah-compliant securities listed or traded on foreign markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions;
- v. Shariah-compliant securities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing and quotation, and are offered directly to the Fund by the issuer;
- vi. Warrants that derived from corporate action entitlements which the Shariah-compliant securities are held by the Fund and traded in or under the rules of an Eligible Market; and
- vii. Other Shariah-compliant investments traded in or under the rules of an Eligible Market as permitted by the SC from time to time.

3.10 INVESTMENT RESTRICTIONS AND LIMITS

Spread of Investments on Single Issuer

- (a) The value of the Fund's investments in the Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV;

- (b) The value of the Fund's investments in transferable Shariah-compliant securities i.e. equities and warrants and the Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV; and
- (c) The aggregate value of the Fund's investments in transferable Shariah-compliant securities i.e. equities and warrants, Islamic money market instruments and Islamic deposits issued by or placed with (as the case may be) any single issuer/institution must not exceed 25% of the Fund's NAV.

Spread of Investments on Groups of Companies

The value of the Fund's investments in transferable Shariah-compliant securities i.e. equities and warrants and the Islamic money market instruments issued by any group of companies shall not exceed 20% of the Fund's NAV.

Concentration of Investments

- (a) The Fund's investments in transferable Shariah-compliant securities i.e. equities and warrants issued by any single issuer must not exceed 10% of the Shariah-compliant security issued by any single issuer; and
- (b) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limitation will not apply to Islamic money market instruments that do not have a pre-determined issue size.

Shariah-compliant Collective Investment Schemes

- (a) The value of the Fund's investments in units/shares of any Shariah-compliant collective investment schemes must not exceed 20% of the Fund's NAV; and
- (b) The Fund's investments in Shariah-compliant collective investment schemes must not exceed 25% of the units/shares in any one Shariah-compliant collective investment scheme.

Placement of Islamic Deposits

The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV or any other limit set by the SC.

A 5% allowance in excess of any limit or restriction imposed is permitted where the limit or restriction is breached through an appreciation or depreciation of the Fund's NAV (whether as a result of an appreciation or depreciation in value of the Fund's assets or as a result of repurchase of Units or payment made out of the Fund). The Manager shall not make any further acquisition to which the relevant limit is breached, and the Manager shall, within reasonable period of not more than three (3) months from the date of the breach, take all necessary steps and actions to rectify the breach.

3.11 VALUATION OF ASSETS

The valuation bases for the permitted investments of the Fund are as follows:

- i. For listed Shariah-compliant equities/securities, which are quoted on an approved exchange, shall be valued daily by reference to last done market price quoted by the stock exchange.

However, in the event if:

- a. that the market price quoted does not represent the fair value of the Shariah-compliant securities, for example during abnormal market conditions; or
- b. no market price is available, including in the event of a suspension in the quotation of the Shariah-compliant securities for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee,

then the listed Shariah-compliant securities shall be valued at fair value, as determined in good faith by the Manager, based on the methods or bases approved by the Trustee after appropriate technical consultation.

- ii. The value of any Shariah-compliant fixed deposits placed with financial institutions shall be determined each day by reference to the nominal value of the Shariah-compliant fixed deposit and the accrued income thereon for the relevant period.
- iii. For Islamic money market instruments, valuation shall be done on daily basis by reference to the principal value of such investments and the accrued income for the relevant period.

3.12 VALUATION POINT FOR THE FUND

Valuation of the Fund is carried out at the end of each Business Day. As Forward Pricing method is used for this Fund, any request received on or before cut-off time i.e.: 4.00p.m. (Malaysia time) on any Business Day, will be processed based on the NAV per Unit at the end of that Business Day which will be computed on T+1.

For any request received after the cut-off time i.e.: 4.00p.m. (Malaysia time) on any Business Day, the request will be processed based on the NAV per Unit at the end of the next business day which will be computed on T+2.

All foreign assets will be translated into the Base Currency and any currency translation involved for NAV computation will be based on bid exchange rate quoted by Bloomberg/Reuters at 4.00 p.m. (United Kingdom time) which is equivalent to 11 p.m. or 12 a.m. midnight (Malaysia time) on the same day, or such time stipulated in the investment management standards issued by FIMM.

3.13 DISTRIBUTION POLICY AND MODE OF DISTRIBUTION

Distribution of income (if any) is incidental. Distributions, if any, are at the discretion of the Manager and will vary from time to time depending on the availability of realised income for distribution and performance of the Fund.

Unit Holders should note that distribution payments, if any, will be paid out in the currencies in which the Classes are denominated.

Unit Holders may elect the mode of distribution in cash payment or additional Units by way of reinvestment by ticking the appropriate column in the application form.

If no option is made on the mode of distribution in the application form by the Unit Holders, the income distribution will be automatically reinvested into additional Units in the Fund.

The distribution reinvestment plan ensures that your income distributions are automatically reinvested to purchase additional Units in the same Fund. Distribution reinvestment will be at NAV per Unit (Ex Distribution), computed at the close of the Business Day of the distribution declaration date. No sales charge will be imposed on reinvestments of distribution proceeds.

Unit prices and distributions payable, if any, may go down as well as up

3.14 POLICY ON GEARING AND MINIMUM LIQUID ASSETS REQUIREMENTS

The Fund is not permitted to obtain/finance cash or other assets (including the financing of Shariah-compliant securities within the meaning of the Securities Borrowing and Lending Guidelines) in connection with its activities. However, the Fund may obtain/ finance cash for the purpose of meeting redemption requests for Units and for short term bridging requirement are subject to the following:-

- i. The Fund's cash financing is only on a temporary basis and that financings are not persistent;
- ii. The financing period shall not exceed one (1)month;
- iii. The aggregate financings of the Fund shall not exceed 10% of the Fund's NAV at the time the financing is incurred; and
- iv. The Fund may only obtain financing from Financial Institutions.

3.15 CLASSES OF THE FUND

The Fund is established with a multi-class structure where the Deed allows for the establishment of more than one (1) Class with similar interests in the Assets of the Fund. Investors should note that the Fund is allowed to establish new Class(es) from time to time without the prior consent from the Unit holders. Unit Holders will be notified on the issuance of any new classes of Units through letters and a supplemental prospectus and/or via our website at <http://www.bimbinvestment.com.my>.

Unit Holders of each Class have the same rights and obligations. Each Class may be different in terms of currency denomination and hence, will have its respective NAV per Unit, denominated in its respective currency taking into account the aforementioned features. Although the Fund has multiple Classes, Unit Holders should note that the Assets of the Fund are pooled for investment purpose.

4. RISK FACTORS

4.1 GENERAL RISKS OF INVESTING IN THE FUND

This section provides information on the general types of risks the Fund may be subjected to.

The Fund is exposed to the following general risks:

- i. **Market Risk** – Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.
- ii. **Loan Financing Risk** – This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes the inability for investors to service the loan repayments. In the event Units are used as collateral, an investor may be required to top-up the collateral if the prices of Units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower value towards settling the loan.
- iii. **Manager's Risk** – This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- iv. **Shariah Non-Compliance Risk**–This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the SAC and AAOFI standards. If this occurs, the Manager will take the necessary steps to dispose such equities. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities.
- v. **Operational risk** – This risk refers to the possibility of monetary loss or inconvenience due to the breakdown of the Manager's internal control and policies. Possibly due to human error, system failure or fraud among Manager's employees. The Manager will regularly review its internal policies, systems capabilities and maintain strict segregation of duties in mitigating these risks.

4.2 SPECIFIC RISKS ASSOCIATED WITH INVESTING IN THE FUND

In addition, there are also specific risks associated with the Fund that need to be considered.

- i. **Stock Specific Risk** – Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
- ii. **Liquidity Risk** – Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavorable prices.
- iii. **Country Risk** – Investments of the Fund in any countries may be affected by changes in the country's economic, social and political stability, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of Units to fall.
- iv. **Currency Risk** – As the investments of the Fund may be invested up to 30% in foreign stocks and denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

(a) Currency risk at the Fund's portfolio level

The impact of the exchange rate movement between the Base Currency and the currency of the underlying investments may result in a depreciation of the value of the investments as expressed in the base currency of the Fund; and

(b) Currency risk at the class level

The impact of the exchange rate movement between the Base Currency and the currency of the respective classes may result in a depreciation of the investor's holdings as expressed in the Base Currency.

v. **Political Risk** – Political instability that arises from disruption of economic activity and social unrest may directly or indirectly impact the Fund's investment in a particular country. A change in government or government policies with regards to its capital market regulations may effect a Fund's financial position, possibly causing a Fund to liquidate its position at a less ideal price or below investment cost. Government policies may not have the same approach in perpetuity.

vi. **Regulatory Risk** – The Fund's investments are exposed to laws and regulations in the respective countries they invested in. Regulatory changes in these countries may pose a risk to the Fund as it may materially impact the Fund's investments. The Manager will continuously keep abreast with the regulatory developments in each respective country in mitigating such risk.

vii. **Tactical Asset Allocation Risk** – The Fund may execute a tactical asset allocation strategy by shifting asset classes in between equity and cash depending on the prevailing market conditions. The Manager's investment decision may adversely affect the Fund's performance given the assessment of the Manager are not in-line with the respective market performance.

viii. **Warrant Risk** – The Fund may hold warrants derived from corporate action and the value of warrants is influenced by the current market price of the underlying security, the exercise price of the warrant, the time to expiration of the warrant and the estimate of the future volatility of the underlying securities price over the life of the warrant. Particularly, risk factor related to warrants encompasses value decay over time as the warrant approaches its due date especially in the event that the warrants are held and not exercised.

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not always possible to protect investments against all risks. The various asset classes generally exhibit different levels of risk. The investment of the Fund carries risks and investors are recommended to read the whole Prospectus to assess the risks of the Fund.

Investors are reminded that the above list of risks may not be exhaustive and if necessary, they should consult their adviser(s), e.g. their bankers, lawyers, stockbrokers for a better understanding of the risks.

5. INTRODUCTION TO SHARIAH-COMPLIANT FUND

A Shariah-compliant fund is a form of investment scheme which provides a channel for Investors who share similar financial objectives to pool and invest their monies in a diversified Shariah-compliant portfolio of stocks, Sukuk and/or other securities.

The Shariah-compliant fund allows investors to have an indirect exposure to a broad mix of Shariah-compliant investment instruments and to benefit from better differential rate of returns without having to spend substantial time in researching, managing and safeguarding their investments in the dynamic capital or money market environments. Investors may enjoy all benefits generated by the fund including income distribution and capital appreciation from time to time.

How Does the Shariah-Compliant Fund Work?

A Shariah-compliant fund involves three parties namely the investors, the manager and the trustee. This tripartite relationship is governed by the deed. It provides the rights and obligations of the manager, the role of the Shariah committee/ adviser, the rights and duties of the trustee and the rights of the investors. It also specifies in detail how the fund is to be operated and managed and how fees are to be charged. By investing in the fund, the investor appoints the manager to undertake the investment activities on their behalf under the Shariah contract of “*Wakalah Bil Istithmar*”. The manager of the fund is responsible for the management and operations of the fund, distribution of income and computation of unit prices. The trustee is appointed to act as custodian for all assets of the fund and to ensure that the manager adheres strictly to the provisions of the deed. In other words, the trustee acts as an independent party to safeguard the interest of investors. The Shariah committee advises and ensures that the manager invests the assets of the fund in Shariah-compliant investments.

The fund will be strictly monitored by the Shariah committee whose members are registered Shariah advisers with the SC. The Shariah committee’s role is to provide advice and guidance to the manager to ensure that all activities of the fund comply with Shariah principles. The Shariah committee acts independently from the manager and some of its roles are as follows:-

- i. To advise on all aspects of Islamic fund management business in accordance with Shariah principles;
- ii. To provide Shariah expertise and guidance on all matters, particularly in documentation, structuring and investment instruments and ensure compliance with relevant SC regulations and/or standards, including resolutions issued by the SAC;
- iii. To review compliance report of the manager or an investment transaction report to ensure that investment activities are Shariah compliant; and

- iv. To provide a written opinion and/or periodic report to confirm and certify whether the Islamic fund management business has been managed and/or administered in accordance with Shariah principles.

Shariah Investment Process

a. Shariah Approval Process

At all times, the investment of the Fund would be restricted to securities and/or instruments that are allowed under Shariah and the Fund is prohibited from investing in securities/instruments which do not comply with the Shariah. The investment portfolio of the Fund comprises securities which have been classified as Shariah-compliant by the SAC and comply with AAOIFI standards. For securities which are not under the purview of the AAOIFI and SAC, the status of the securities must be determined in accordance with the rulings issued by the Shariah Committee.

In conformity with the principles of the Shariah, the Fund shall not invest in securities of companies not classified as Shariah compliant by the SAC or do not comply with the AAOIFI standards or the Shariah Committee from time to time. For liquid assets purposes, the Fund shall not make placement in conventional deposits and interest-bearing money market instruments.

b. Shariah Screening Methodology

BIMB Invest adopts a disciplined Shariah approach in managing the Fund's investment. Investable stocks will be screened to ensure compliance with Shariah principles.

The screening process will be based on a standard criteria adopted by the Shariah Committee. The Shariah Committee shall ensure that the investment activities carried out for the Fund will be in compliance with the Guidelines and any other regulations from other relevant authorities.

To ensure strict compliance with the Shariah principles, the Shariah Committee will endorse the stock universe list of BIMB Invest to be in accordance with the SAC's Shariah-compliant securities which will be updated by the SAC twice a year.

All companies in the portfolio are Shariah compliant according to the SAC and the AAOIFI compliance standards.

i. The Shariah Advisory Council of the Malaysia Securities Commission (SAC)

- Business activity screening:
 - Non-permissible income from the following activities must be less than five percent of total revenue/profit before tax (PBT):
 - Conventional banking, conventional insurance, gambling, liquor and liquor-related activities, pork and pork-related activities, non-halal food and beverages, Shariah non-compliant entertainment, interest income from conventional accounts and instruments, tobacco and tobacco-related activities, dividends from Shariah non-compliant investments and other activities deemed non-compliant according to Shariah.
 - Non-permissible income from the following activities must be less than 20 percent of total revenue/profit before tax (PBT):
 - Share trading, stock broking business, rental received from Shariah non-compliant activities and other activities deemed non-compliant according to Shariah.
- Financial ratio benchmarks:
 - Cash over Total Assets < 33%
 - Cash only includes cash placed in conventional accounts and instruments, whereas cash placed in Islamic accounts and instruments is excluded from the calculation.
 - Debt over Total Assets < 33%
 - Debt only includes interest-bearing debt whereas Islamic financing or sukuk is excluded from the calculation.

ii. Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)

- The methodology is in Compliance with AAOIFI Sharia Standard 21.
- Business activity screening:
 - Non-permissible income must not exceed 5% of total income:
 - Non-permissible income includes: Interest revenue from operating or non-operating activities; Adult Entertainment; Alcohol; Cinema; Conventional Banking Activities (Banking, Mortgage, Conventional Financial Services, Conventional Insurance); Gambling; Defense & Weapons; Hotels; Pork; Tobacco.

- Financial screening:
 - Interest-bearing investments/market capitalization < 30%
 - Interest-bearing debt/market capitalization < 30%
 - Liquidity ratio < 67%

- The company shall not have any investment in preference shares.

Treatment of Disposal of Shariah Non-Compliant Securities

a. “Shariah-Compliant Securities” which are subsequently classified as “Shariah Non-Compliant”

For securities which were earlier classified as Shariah-compliant securities but due to some reasons, such as changes in the companies’ operations and financial positions, are subsequently classified as Shariah non-compliant, the Manager must liquidate the securities on the rebalancing date regardless whether the Fund will make gain or incur loss from the disposal. Any gain or loss arising from the disposal of the Shariah non-compliant securities on the rebalancing date will be absorbed by the Fund.

Notwithstanding the above, for securities listed in Malaysia, if the Shariah-compliant securities are subsequently classified as Shariah non-compliant by the SAC, the Manager must liquidate the securities on the announcement date by the SAC regardless whether the Fund will make gain or incur loss from the disposal. Any gain or loss arising from the disposal of the Shariah non-compliant securities on the announcement date will be absorbed by the Fund. However, any gain from the liquidation of Shariah non-compliant securities after the announcement date will be channeled to *baitulmal* and/or charitable bodies.

b. Shariah Non-Compliant Securities

In accordance with SAC's advice, any Shariah non-compliant securities which have been inadvertently purchased by the Fund shall be disposed off by the Manager within a month of becoming aware of the status of the securities. Any gain made in the form of capital gain or dividend received during or after the disposal of the securities will be channeled to baitulmal and/or charitable bodies. Any loss arises from the disposal will be borne by the Manager. The Fund has a right to retain only the original investment cost.

6. FEES, CHARGES AND EXPENSES

There are charges and fees involved and investors are advised to consider the charges and fees before investing in the Fund.

6.1 CHARGES DIRECTLY INCURRED

This table describes the charges that you may **directly** incur when you purchase or redeem Units.

Name of Class	Class MYR	Class USD	Class EUR	Class SGD
Sales Charge	Up to 5.50% of the NAV per Unit of the Fund. <i>The sales charge is applicable to all Classes of Units. Investors may negotiate for a lower Sales Charge at the Manager's discretion.</i>			
Redemption Charge	The Manager will NOT impose any redemption charge on any redemption.			
Transfer Fee	RM10.00 per transfer.			
Switching Fee	A switching fee may be imposed by the Manager as follows:-			
	a. 1st Time	: Nil		
	b. 2nd Time onwards	: MYR 25 per transaction		
	Switching is available within the same currency denomination of the funds managed by the Manager. Cross currency switching is prohibited.			

***Note: The above fees and charges are subject to any applicable taxes (including but not limited to GST at the standard rate which accordance with the Goods and Services Tax Act 2014) and/or duties as may be imposed by the government or other authorities from time to time.**

6.2 POLICY ON ROUNDING ADJUSTMENT

The NAV per Unit of the Fund is rounded to four (4) decimal places. When you invest in the Fund, the investment amount payable by you will be rounded to two (2) decimal places. Units in your account will be rounded to two (2) decimal places. Your redemption value will also be rounded to two (2) decimal places.

6.3 FEES INDIRECTLY INCURRED

This table describes the fees that you may **indirectly** incur when you invest in the Fund.

Type of Fees	Details
Annual Management Fee	<p>Up to 1.50% per annum of the NAV of the Fund.</p> <p>The management fee is calculated on daily basis and payable monthly to the Manager.</p> <p>Note: <i>The management fee is applicable to all Classes of Units based on the multi-class ratio. For illustration, please refer to a table disclosed in section 7.1.1.</i></p>
Annual Trustee Fee	<p>The Fund pays an annual trustee fee of up to 0.05% per annum of the NAV of the Fund.</p> <p>In addition to the annual trustee fee, the Trustee may be reimbursed by the Fund for any expenses properly incurred by it in the performance of its duties.</p> <p>The trustee fee is calculated on daily basis and payable monthly to the Trustee.</p> <p>Note: <i>The trustee fee is applicable to all Classes of Units based on the multi-class ratio. For illustration, please refer to a table disclosed in section 7.1.1.</i></p>

Type of Fees	Details
Administrative Fees	<p>These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> <li data-bbox="437 225 986 280">i. cost of printing of interim and annual reports for the Fund; <li data-bbox="437 312 986 416">ii. commissions or fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; <li data-bbox="437 448 986 584">iii. where the custodian function is delegated by the Trustee, charges or fees paid to foreign sub-custodian for taking into custody any foreign assets or investments of the Fund; <li data-bbox="437 616 986 695">iv. taxes and other duties charged on the Fund by the government and other authorities; <li data-bbox="437 727 986 807">v. costs, fees and expenses properly incurred by the auditor appointed for the Fund; <li data-bbox="437 839 986 943">vi. costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund (if any); <li data-bbox="437 975 986 1086">vii. costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; <li data-bbox="437 1118 986 1254">viii. costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; <li data-bbox="437 1286 986 1366">ix. costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any Asset of the Fund; <li data-bbox="437 1398 986 1473">x. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;

Type of Fees	Details
	<p>xi. any tax such as GST and/or other indirect or similar tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and</p> <p>xii. other related Fund's administrative expenses as permitted by the Deed.</p> <p>Note: <i>Any administrative expenses are applicable to all Classes of Units based on the multi-class ratio. For illustration, please refer to a table disclosed in section 7.1.1.</i></p>
Goods and Services Tax	<p>The Royal Malaysian Customs Department has announced the implementation of GST with effect from 1 April 2015 onwards pursuant to the Goods and Services Tax Act 2014. Collective investment schemes are generally exempted from GST. However, some fees, charges and expenses of the Fund are subject to GST which includes:</p> <ul style="list-style-type: none"> i. Sales charge; ii. Management fee; iii. Trustee fee; iv. Switching fee (if any); v. Transfer fee (if any); and vi. Any other expenses of the Fund that may be subject to GST.
Other Fee	<p>Unit Holder will bear any applicable bank charges incurred as a result of purchasing or redeeming of Units.</p>

6.4 POLICY ON REBATES AND SOFT COMMISSION

The Manager will not retain any form of rebate or soft commission from, or otherwise share in any commission with, any broker in consideration for directing dealings in the investments of the Fund unless the soft commission received is retained in the form of goods and services such as financial wire services and stock quotations system incidental to investment management of the Fund and beneficial to the Unit Holders and in the form of research and advisory services that assist in the decision making process relating to the Fund's investments. All dealings with brokers are executed on terms which are the most favourable for the Fund.

There are fees and charges involved and investors are advised to consider the fees and charges before investing in the Fund.

The fees and charges are subject to any applicable taxes (including but not limited to GST at the standard rate which accordance with the Goods and Services Tax Act 2014) and/or duties as may be imposed by the government or other authorities from time to time.

7. TRANSACTION INFORMATION

7.1 DETERMINATION OF PRICES

7.1.1 Computation of NAV and NAV per Unit

In this section of the Prospectus, investors will be introduced to certain terms used by the Manager in order to explain how the Fund arrives at its NAV and consequently, NAV per Unit for each Class of the Fund.

Investors should note that the NAV of the Fund is the value of all the Fund's assets minus its liabilities, at the valuation point.

The NAV per Unit of a Class of Units is the NAV of the Fund attributable to a Class divided by the number of Units in Circulation for that particular Class, at the same valuation point.

Please see section 3.12 of this Prospectus for an explanation of the valuation point for the Fund.

The income and expenses of the Fund will be proportioned into the Classes according to the multi class ratio.

Multi class ratio or "MCR" is apportioned based on the size of the Class relative to the Fund. This means the MCR is calculated by taking the value of a Class before income and expenses for a particular day and dividing it with the total value of the Fund before income and expenses for that day. This apportionment is expressed as a ratio and calculated as a percentage.

Example:

$\frac{\text{Value of the Class before income \& expenses}}{\text{Total value of the Fund before income \& expenses}} \times 100$

RM Class	SGD Class	USD Class	EUR Class
$\frac{\text{RM}50,100,000}{\text{RM}95,900,000} \times 100$	$\frac{\text{RM}10,500,000}{\text{RM}95,900,000} \times 100$	$\frac{\text{RM}15,200,000}{\text{RM}95,900,000} \times 100$	$\frac{\text{RM}20,100,000}{\text{RM}95,900,000} \times 100$
52.24%	10.95%	15.85%	20.96%

For illustration purposes, following are examples of the computation of NAV and NAV per unit for a particular day:-

	Total Fund (RM)	RM Class (RM)	SGD Class (RM)	USD Class (RM)	EUR Class (RM)
Initial Offer Price		RM0.25	SGD0.25	USD0.25	EUR0.25
Assuming the foreign exchange rate		1.00	2.80	4.05	4.42
Opening NAV	95,000,000.00	50,000,000.00	10,000,000.00	15,000,000.00	20,000,000.00
Add: Creation NAV before income & expenses	900,000.00	100,000.00	500,000.00	200,000.00	100,000.00
	95,900,000.00	50,100,000.00	10,500,000.00	15,200,000.00	20,100,000.00
Opening UIC (Units)		200,000,000.00	14,285,714.29	14,814,814.81	18,099,547.51
Multi-class ratio	100.00%	52.24%	10.95%	15.85%	20.96%
Add: Income	1,500,000.00	783,600.00	164,250.00	237,750.00	314,400.00
Less: Accumulated Fund expenses	(20,000.00)	(10,448.00)	(2,190.00)	(3,170.00)	(4,192.00)
NAV of the Fund	97,380,000.00	50,873,152.00	10,662,060.00	15,434,580.00	20,410,208.00
Less: Daily Management fee (1.50%)	(4,001.92)	(2,090.60)	(438.21)	(634.30)	(838.80)
Less: Daily Trustee fee (0.06%)	(160.08)	(83.62)	(17.53)	(25.37)	(33.55)

GST on daily management fee (6%)	(240.12)	(125.44)	(26.29)	(38.06)	(50.33)
GST on daily trustee fee (6%)	(9.60)	(5.02)	(1.05)	(1.52)	(2.01)
NAV of the Fund	97,375,588.29	50,870,847.32	10,661,576.92	15,433,880.74	20,409,283.30
Closing UIC		200,400,000.00	15,000,000.00	15,012,345.68	18,190,045.25
NAV per unit * (in RM-Fund base currency)		0.2538	0.7108	1.0281	1.1220
NAV per unit * (in respective currency)		RM0.2538	SGD 0.2538	USD 0.2538	EUR 0.2538

7.1.2 Pricing of Units and Mode of Transaction Payments

The purchase and redemption transactions will be executed on a Forward Pricing basis which is based on NAV per Unit offered by each Class of Units. Under the Forward Pricing basis:

- i. the sale of Units by the Manager to an investor will be executed based on the NAV per Unit at the end of the Business Day; and
- ii. the redemption of Units by the Manager from an investor will be executed based on the NAV per Unit at the end of the Business Day.

A transaction of Units of the Fund by an investor is considered as carried out on a particular Business Day only if the payment together with completed application form and relevant supporting documents are received by the Manager before 4.00 p.m. (or such other time as the Manager may deem fit in its discretion) on that same Business Day. In the event the same is only received by Manager after 4.00 p.m. (or such other time as the Manager may deem fit in its discretion), the transaction is considered as carried out on the next Business Day. Any payment made on a non-Business Day shall be treated as payment made in the following Business Day.

Units sold during Initial Offer Period will be based on Initial Offer Price. After the Initial Offer Period ends, all applications will be based on NAV per Unit offered by the respective Class of Units.

1)Purchase of Units

Units are offered in MYR, USD, EUR and SGD

Payment for purchase of Units can be made via:

- a. Cheque issuance – Cheque is to be issued to “BIMB Investment Management Berhad – BMSEF” – The cheque must be accompanied with a complete application form and any other related forms required by the Manager.

Purchase of Units will only be processed upon cheque clearance and complete documentation received by the Manager.

- b. Bank Draft – made payable to “BIMB Investment Management Berhad – BMSEF”.

Bank Draft issued to be attached together with a complete application form and any other related forms required by the Manager.

- c. Online money transfer and telegraphic transfer to our accounts maintained with Bank Islam Malaysia Berhad and Maybank Islamic Berhad.
- d. Regular investment via banks through direct debit facilities. (Terms and conditions apply).

Investors are required to fill up and complete the necessary application form and other related documents required by the Manager. A bank validated fund transfer form must be presented to the Manager as evidence of payment.

All certified document required must be at least certified by authorised unit trust consultant, authorised IUTAs and/or BIMB Invest marketing staff.

Below are the required documents/forms to be submitted for purchase:-

Corporate Investor

- i. Investment application form.
- ii. Suitability assessment form (if applicable)
- iii. A certified true copy of the business registration certificate, memorandum & articles of association, form 49, form 24, form 44, board resolution approving the investment in the Fund, list of authorised signatories and their specimen signatures. In the case of foreign companies, trusts, cooperatives and foundations, please contact the Manager or the relevant distribution channel for information on additional documents needed (if any).
- iv. Mode of payments - Cheque/bank draft, direct debit, telegraphic transfer (TT), etc. Payment by cheque/bank draft/direct debit/TT must be made payable to “BIMB Investment Management Berhad-BMSEF”. Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.
- v. Details of a foreign currency account for investments in currencies other than MYR.
- vi. For investment through distribution channels, kindly refer to the respective distribution channel for registration and payment procedures.

Individual Investor

- i. Investment application form.
- ii. Suitability assessment form.
- iii. Certified true copy of identity card, birth certificate (if joint applicant is a minor) or passport.

- iv. Mode of payments: Cash, cheque/bank draft, direct debit, telegraphic transfer (TT), etc. Payment by cheque/bank draft/direct debit/TT must be made payable to “BIMB Investment Management Berhad – BMSEF”. Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.
- v. Details of a foreign currency account for investments in currencies other than MYR.
- vi. For investment through distribution channels, kindly refer to the respective distribution channel for registration and payment procedures.

The Unit Holder is required to fill in any additional forms from time to time, as may be imposed by the Manager or related authority.

INVESTORS MUST NOT MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS.

PURCHASE OF UNITS WILL BE PROCESSED UPON CLEARANCE OF AMOUNT INVESTED AND COMPLETE DOCUMENTATION RECEIVED BY THE MANAGER.

THE MANAGER MAY AT ITS ABSOLUTE DISCRETION DEFER ANY APPLICATION IF SUCH APPLICATION IS INCOMPLETE.

Below is the illustration for Units allotted to the Unit Holders for a purchase of Units (after GST):

		Investor A	Investor B	Investor C	Investor D
		RM Class	USD Class	EUR Class	SGD Class
Amount Invested	=	MYR500.00	USD500.00	EUR500.00	SGD500.00
NAV per Unit	=	MYR0.2500	USD0.2500	EUR0.2500	SGD0.2500
Sales Charge rate	=	5.5%	5.5%	5.5%	5.5%
GST rate	=	6% from sales charge	6% from sales charge	6% from sales charge	6% from sales charge
Investment Amount	=	<u>MYR500.00</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]	<u>USD500.00</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]	<u>EUR500.00</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]	<u>SGD500.00</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]
Net Investment	=	<u>MYR500.00</u> [(1.0000 + 5.5%) + (6% X 5.5%)] <u>MYR500.00</u> 1.0583 = MYR472.46	<u>USD500.00</u> [(1.0000 + 5.5%) + (6% X 5.5%)] <u>USD500.00</u> 1.0583 = USD472.46	<u>EUR500.00</u> [(1.0000 + 5.5%) + (6% X 5.5%)] <u>EUR500.00</u> 1.0583 = EUR472.46	<u>SGD500.00</u> [(1.0000 + 5.5%) + (6% X 5.5%)] <u>SGD500.00</u> 1.0583 = SGD472.46
Sales Charge amount	=	MYR25.98	USD25.98	EUR25.98	SGD25.98

GST amount	=	MYR1.56	USD1.56	EUR1.56	SGD1.56
Units allotted to Investor	=	MYR472.46/ NAV per Unit MYR472.46/ MYR0.2500 = 1,889.84 Units	USD472.46 / NAV per Unit USD472.46 / USD0.2500 = 1,889.84 Units	EUR472.46 / NAV per Unit EUR472.46 / EUR0.2500 = 1,889.84 Units	SGD472.46/ NAV per Unit SGD472.46/ SGD0.2500 = 1,889.84 Units

2) Redemption of Units

Unit Holders may redeem their investments in the Fund at any point in time by completing the redemption form and sending it to the relevant authorised distributors/authorised consultants or direct to BIMB Investment Management Berhad. There is no limit on the frequency of redemption.

Cut-off time

If the Manager receives a valid withdrawal request before 4.00 p.m., the Manager will process the redemption request based on the NAV per unit for that Business Day. If BIMB Invest receives the redemption request at or after 4.00 p.m., BIMB Invest will process the redemption request based on the NAV per Unit computed on the next Business Day.

Redemption Options

Unit Holders may opt for redemption amount to be paid either in the Base Currency or dealing currency provided they have the Foreign Current Account ("FCA") for request to be paid in other currency than RM. By default, the redemption amount will be paid in the original currency during the initial investment received from the Unit Holder, should no instruction or request received to pay otherwise.

Payment Mode

Redemption amount will be paid via bank transfer to your nominated bank account.

i. Within Malaysia

You may give us instructions in writing to transfer your redemption amount to your nominated bank account held in your own name or the first named Unit Holder (for joint account).

Under normal circumstances, a bank transfer will take less than two (2) days to reach your nominated bank account. The Manager will not be responsible for any delay in the bank transfer.

For redemption amount in MYR, the payment can be made via 2 options:

- a. Bank transfer
- b. Cheque issuance

ii. Outside Malaysia

You may give us instructions in writing to transfer your redemption amount to your nominated foreign bank account held in your own name or the first named Unit Holder (for joint account).

The payment will be paid ONLY via telegraphic transfer to the Unit Holder's foreign current/savings account.

No redemptions will be paid in cash under any circumstances.

Note: Any bank charges incurred for the redemption payment shall be borne by the Unit Holder. The charges will be deducted/debited from the redemption amount.

Other information

The following illustrations demonstrate the two (2) computation methods of redemption of Units:

Computation no.1 =Redemption request by giving absolute value instruction:

		RM Class	USD Class	EUR Class	SGD Class
Redemption amount request	=	MYR15,000	USD10,000	EUR5,000	SGD5,000
Redemption charge	=	Nil	Nil	Nil	Nil
NAV per Unit	=	MYR0.2500	USD0.2500	EUR0.2500	SGD0.2500
Total redemption of Units by Unit Holder	=	60,000 Units	40,000 Units	20,000 Units	20,000 Units

Computation no.2 =Redemption request by giving total number of Units instruction:

		RM Class	USD Class	EUR Class	SGD Class
Redemption Units request	=	60,000 Units	40,000 Units	20,000 Units	20,000 Units
Redemption charge	=	Nil	Nil	Nil	Nil
NAV per Unit	=	MYR0.2500	USD0.2500	EUR0.2500	SGD0.2500
Total redemption amount	=	Units redeemed X	Units redeemed X	Units redeemed X	Units redeemed X

payable to Unit Holder		NAV per Unit	NAV per Unit	NAV per Unit	NAV per Unit
	=	60,000 Units	40,000 Units	20,000 Units	20,000 Units
		X	X	X	X
	=	MYR0.2500	USD0.2500	EUR.2500	SGD0.2500
		MYR15,000	USD10,000	EUR5,000	SGD5,000

3) **Switching of Units**

Switching is allowed from the Fund to other funds managed by the Manager, provided that the currency denomination is the same. The switching is based on the NAV per Unit or value of your investments in the Fund, at the point of exercising the switch.

Cross currency switching is prohibited. You may redeem from your current Class of Units and purchase Units in another Class of Units.

The Manager may, at its absolute discretion, reject switching into or out of the Class, either generally or specifically if the switching is deemed by the Manager to be not in the best interest of the Unit Holders of the Fund or Class, the affected Manager's funds, or the operations of the Manager.

There is no restriction on the frequency of switching but a retail Unit Holder may request a switching of Units subject to the following requirements:

1. To meet minimum number of Units holdings for switching from any Class to any other funds managed by BIMB Investment Management Bhd.
2. Switching within the same currency.

Switching will be made at the prevailing NAV per Unit of the Fund and the intended fund to be switched into, on a Business Day when the switching request is received or deemed to have received by the Manager.

If a Unit Holder of the Fund wishes to switch into another fund (e.g. from a fund with lower sales charge to a fund with higher sales charge), the Unit Holder shall pay the difference of the sales charge between the two (2) funds.

On the other hand, no difference of sales charge will be imposed or refunded to the Unit Holder, should the switching from a fund with higher sales charge to a fund with lower/ equal sales charges.

The Manager may, at its absolute discretion, reserves the right to reject Unit Holder's request for switching of Units if the switching requests:

1. May disrupt to the efficiency of the portfolio management; or
2. If deemed by the Manager to be contrary to the best interest of the Fund or the existing Unit Holders of a particular Class.

4) Transfer facility

Transfer of Units whether fully or partially to another person is available for retail investors.

There is no minimum amount of Units required to effect a transfer except that the person who receives the Units and the Unit Holder who transfer part of the Units held by the Unit Holder must continue to hold the minimum holdings of Units to remain as a Unit Holder of a Class.

The transfer must be made in terms of Units and not in value.

The Manager may, at its absolute discretion, may allow/reject Unit Holder's request for transfer of Units subject to such terms and conditions as may be stipulated by the Manager from time to time.

5) Cooling-off transactions

If you have made an investment and later decide that this investment does not meet your investment needs, you may withdraw your investment within six (6) Business Days from the date your investment application is accepted by the Manager

You will be refunded for every unit held based on the NAV per Unit on the day the Units were purchased and sales charge (if any) within 10 days from the receipt of the cooling-off application.

You should be aware that the cooling-off right is only available on your first investment with us. Your subsequent investment will not enjoy this right.

The cooling-off right is given to an individual investor who is investing in any unit trust fund managed by us for the first time and it is not applicable to you if you are a staff of the Manager and its related company(ies) and persons registered with a body approved by SC to deal in unit trusts.

7.1.3 Incorrect Pricing

If there is an error in the pricing of the NAV per Unit of the Fund, the Manager will take immediate remedial action to correct the error. Rectification shall, where necessary, extend to the reimbursements of money as follows if the error is at or above the significant threshold of 0.5% of the NAV per Unit attributable to a Class of Units:

- i. if there is an over valuation and/or pricing in relation to the purchase and creation of Units, the Fund shall reimburse the Unit Holder;
- ii. if there is an over valuation and/or pricing in relation to the redemption of Units, the Manager shall reimburse the Fund;
- iii. if there is an under valuation and/or pricing in relation to the purchase and creation of Units, the Manager shall reimburse the Fund; and
- iv. if there is an under valuation and/or pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder. The Manager retains the discretion whether or not to reimburse if the error is below 0.5% of the NAV per Unit attributable to a Class of Units or where the total impact on an individual account is less than RM10.00 or an equivalent denomination in the currency that a particular class of Units is denominated, if applicable. This is because the reprocessing cost may be greater than the amount of the adjustment.

7.2 TRANSACTION DETAILS

Unit Holders who are intending to invest in a Class other than RM Class are required to have a foreign currency account with any Financial Institutions as all transactions relating to the particular foreign currency will ONLY be made via telegraphic transfers.

7.2.1 Minimum Initial Investment

RM Class	USD Class	EUR Class	SGD Class
MYR500	USD500	EUR500	SGD500

Or such amount as the Manager may from time to time decide.

7.2.2 Minimum Additional Investment

RM Class	USD Class	EUR Class	SGD Class
MYR250	USD250	EUR250	SGD250

Or such amount as the Manager may from time to time decide.

7.2.3 Minimum Units Held

RM Class (Units)	USD Class(Units)	EUR Class (Units)	SGD Class (Units)
500	500	500	500

7.2.4 Minimum Units Redeemed

RM Class (Units)	USD Class(Units)	EUR Class (Units)	SGD Class (Units)
500	500	500	500

7.2.5 Minimum Switching Units

RM Class (Units)	USD Class(Units)	EUR Class (Units)	SGD Class (Units)
500 per switch	500 per switch	500 per switch	500 per switch

Note:

The Manager may waive or vary the minimum amount stipulated at its sole and absolute discretion.

7.3 PROCEDURES AND PROCESSES

7.3.1 Where to Purchase and Redeem

You may make an application to purchase or request to redeem to the Manager on any business day from Mondays to Fridays between 9.00am to 5.00pm at any of the location set out in the Directory of Sales Offices listed under Section 18. You may call our help desk at Toll Free Number at 1-800-88-1196 at any time during our office hours from Mondays to Fridays between 9.00a.m to 5.00 p.m. for assistance. Alternatively, you may email your enquiries to marketing.bimbinvest@bankislam.com.my or visit our website at www.bimbinvestment.com.my

Application form, switching form, redemption form and a copy of this Prospectus are also available from our office address listed in Section 18, authorised unit trust consultants, authorised IUTAs offices or from our website: www.bimbinvestment.com.my.

Please refer to Section 7.1.2 for further details of purchase, redemption or switching of Units.

7.3.2 Payment of Redemption upon Receipt of Redemption Application

Within 10 days after the redemption application is received and processed by the Manager.

Note: The Manager in consultation with the Trustee reserves the right to defer any redemption requests if such request would adversely affect the interest of existing Unit Holders.

7.4 DISTRIBUTION CHANNEL

Units can be purchased and redeemed during normal business hours at the business office of BIMB Invest, at the nearest Bank Islam branches or any of our authorized IUTAs and/or unit trust consultants. Please refer to Section 18: “*Directory of Sales Offices*”.

7.5 UNCLAIMED MONIES POLICY

Redemption proceeds payable to Unit Holders who have requested for full or partial redemption of their investments in the Fund that remain unclaimed after twelve (12) months as prescribed by the Unclaimed Moneys Act, 1965 (as may be amended from time to time), shall be lodged with the Registrar of Unclaimed Moneys in accordance with the provisions of the Unclaimed Moneys Act, 1965.

Note: Investors must not make payment in cash to any individual agent when purchasing Units.

8. CLIENT COMMUNICATION

i. Avenue for Advice Available to Prospective Investors

BIMB Invest strives to provide investors with information services to assist investors to make well-informed investment decisions and keep abreast with the developments of the Fund. BIMB Invest's customer service executives are available to investors' enquiries at its toll-free number 1-800-88-1196 during normal office hours Monday to Friday from 9.00a.m. to 5.00p.m.. Enquiries can also be made at the nearest Bank Islam branches or from our authorised IUTAs/unit trust consultants.

ii. Newspapers and Website

Units are valued at the end of each Business Day. Unit Holders will be able to obtain information of the Fund's unit pricing from online publication of major newspapers in Malaysia or Unit Holder may log on to <http://www.bimbinvestment.com.my>.

The Fund's daily Unit price is usually published in the local online dailies on the T+2 (morning).

The Manager has taken necessary steps to ensure accuracy of pricing information that was sent to the respective newspapers. Should there be any dispute in the pricing information that published in newspapers/online publications and the Manager's price, the Manager's price shall prevail. However, the Manager shall not be liable for any errors or omission in the pricing information published in the newspaper/online publications.

iii. Statement of Investment and Fund's Financial Reports

The Manager will issue a statement to Unit Holders confirming the current Unit holdings and transactions relating to their Units in the Fund on a half yearly basis.

Statements to Confirm and Record Transaction	Computer-generated statements will be issued to provide Unit Holders with a record of each and every transaction made in their accounts to enable Unit Holders to confirm the status and accuracy of their transactions, as well as to provide an updated record of his investment account with BIMB Invest.
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Interim and Annual Statement of Investment	In addition, Unit Holders will also receive interim and annual statements of the Fund's investments, sent together with the Fund's financial reports, which will provide Unit Holders with the latest updates of their investment accounts.
Interim and Annual Reports	<p>The investment strategies, performances, portfolio holdings and accounts of the Fund are detailed in the interim and annual reports which will be sent to all Unit Holders of the Fund within 2 months after the end of the Fund's financial period. An audited financial statement will be included in the annual report.</p> <p>The Trustee report will be incorporated in the interim and annual reports stating its opinion on the conduct of the Manager, in particular whether the Manager had managed the Fund in accordance with the Deed, the Guidelines, securities laws and other relevant laws.</p>

The Fund's annual report is available upon request.

9. THE MANAGEMENT COMPANY

9.1 CORPORATE PROFILE OF THE MANAGER

BIMB Invest is a wholly-owned subsidiary of Bank Islam Malaysia Berhad. BIMB Invest, a licensed Islamic fund management company, was incorporated on 14 September 1993 and commenced its operations on 20 June 1994. BIMB Invest has been in the unit trust industry for more than 22 years.

9.2 ORGANISATIONAL STRUCTURE OF THE MANAGER

The main roles and responsibilities of the Manager are managing the investment portfolio of the Funds, arranging sales and redemption of Units, keeping proper records of the Funds and Unit Holders, issuing reports on the Funds' performance to Unit Holders, arranging distribution of income and/or Units to Unit Holders and marketing the Units of the Funds to investors.

The overall responsibility for the operation of BIMB Invest is vested with the chief executive officer who is accountable to the board of directors. While the board of directors primarily decides on policy matters, the investment committee assumes responsibility for assuming and monitoring the Fund's investment strategies. In ensuring the decisions of the board of directors and investment committee adhere strictly to the requirements of Shariah, all investment and activities of the Fund will be supervised by the Shariah Committee. The board of directors meets at least six (6) times a year to provide advice on matters relating to the Manager's operation and Fund's policies. Meanwhile, the investment committee also meets at least six (6) times a year to discuss, review, and advise on the investment strategies and asset allocation of the Fund.

The Shariah Committee will meet once every quarter to discuss Shariah-related matters. The Shariah Committee will also monitor and advise on operational matters, investments transactions as well as the administrative matters of the Manager to ensure that all are in line with the Shariah principles.

9.3 BOARD OF DIRECTORS

Name	Position
KHAIRUL BIN KAMARUDIN	Chairman - Non-Executive Non Independent Director
DATO' GHAZALI BIN AWANG	Non-Executive Independent Director
DATUK NORIPAH BINTI KAMSO	Non-Executive Independent Director
DR. MOHD HATTA BIN DAGAP	Non-Executive Independent Director
MALKIAT SINGH @ MALKIT SINGH MAAN A/L DELBARA SINGH	Non-Executive Non Independent Director
NAJMUDDIN BIN MOHD LUTFI	Chief Executive Officer

Note: None of the directors of BIMB Invest:

- (a) holds office as director of more than one management company at any one time; and
- (b) hold office as a member of an investment committee of a fund operated by another management company.

9.4 INVESTMENT COMMITTEE

The roles and primary functions of the Investment Committee are as follows:

- i. to approve the formulation of portfolio strategy;
- ii. to discuss, review and approve the investment strategy for the ensuing period;
- iii. to approve funding of investment activities for the ensuing period;
- iv. to review performance and portfolio composition and to make necessary recommendation therefrom;
- v. to review and assess the previous recommendation strategy;
- vi. to recommend to the board of directors on the payment of distribution to the Unit Holders and to report to the board of directors on the performance of the Fund and to take instructions thereon.

The investment committee members meet at least six (6) times a year or as and when required by the Manager.

9.5 SHARIAH COMMITTEE

The process of product development and compliance is strictly overseen by the Shariah Committee, which is made up of three Muslim scholars registered with the SC. The Shariah Committee has been established to provide advice and guidance to ensure that the Fund's activities comply with rules and principles of Shariah. All the three (3) members in the Shariah Committee are responsible for the Shariah matters for the Fund.

The Shariah Committee operates independently from the investment committee and meets once every quarter with the Manager to address advisory matters pertaining to the Fund. The Shariah Committee also reviews the investment transaction of the Fund on a monthly basis to ensure compliance with Shariah principles or any other relevant principle at all times. Its role is to provide its expertise and guidance as well as:

- i. To advise on all aspects of Islamic fund management business in accordance with Shariah principles;
- ii. To provide Shariah expertise and guidance on all matters, particularly on documentation, structuring and investment instruments, and ensure compliance with relevant SC regulations and/or standards, including resolutions issued by the SAC, Shariah principles or any other relevant principle at all times;
- iii. To review compliance report of the Manager or an investment transaction report to ensure that investment activities are Shariah compliant; and
- iv. To provide a written opinion and/or periodic report to confirm and certify whether the Islamic fund management business has been managed and/or administered in accordance with Shariah principles.

Name	:	USTAZ DR. AHMAD SHAHBARI @ SOBRI BIN SALAMON
Position	:	Chairman
Experience	:	He is the Executive Director of Pusrawi Corporation Sdn Bhd. He has served as a lecturer in the Shariah Department, Faculty of Islamic Studies, Universiti Kebangsaan Malaysia and the Department of Law, International Islamic University. He has been in the BIMB Invest's Shariah Committee since 20 June 1994.
Qualifications	:	BA Shariah, Al-Azhar University and PhD. Modern Middle Eastern History, New York University.

Name	:	USTAZ DR. YUSOF BIN RAMLI
Position	:	Committee Member
Experience	:	He was a religious teacher and later a Religious Administration Officer with Jabatan Agama Islam Selangor (JAIS) prior to joining Universiti Teknologi Mara, as a lecturer, a post which he has held since July 1982. He has written numerous papers in the areas of Faraidh and Mudharabah and a registered Shariah adviser with the SC.
Qualifications	:	PhD. from University of Malaya

Name	:	USTAZAH DR. ASMAK BINTI AB. RAHMAN
Position	:	Committee Member
Experience	:	Presently a lecturer in the Department of Shariah and Economics, Academy of Islamic Studies, University of Malaya. She has written and presented numerous papers in the area of Islamic Studies, specifically Takaful. She is a registered Shariah adviser with the SC.
Qualifications	:	PhD. from University of Malaya

Note: The Shariah Committee members are independent from the management company and not hold office as a member of the investment committee of the same fund or any other fund managed or administered by the same management company.

9.6 INVESTMENT TEAM

The investment team meets twice a month to discuss investment related matters.

Name	:	BADROL AHMAD FATHAN
Position	:	Head of Investment
Experience	:	He joined BIMB Investment Management as Manager in March 2015 and is responsible for equity funds. He has more than 10 years of work experience in investment banking and fund management. He previously worked for iVCAP Management Sdn Bhd, Hadrons Capital Sdn Bhd and CMS Trust Management Bhd. He is the designated fund manager for BIMB Dana Al-Munsif, BIMB Dana Al-Falah and BIMB iGrowth.
Qualifications	:	Masters of Professional Accounting, Griffith

	University, Brisbane, Australia and Bachelor of Science in Business Administration, American University. He has Capital Markets Services Representative's License.
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Name	:	THONG YONG LING, STANLEY
Position	:	Manager
Experience	:	He joined BIMB Invest as a Fund Manager in 2012. He has more than 10 years of working experience in equity research and investment. He was previously attached with UOB-OSK Asset Management Berhad and Hong Leong Assurance Berhad. As a fund manager at UOB-OSK Asset Management, he was in charge of managing various unit trust and investment link insurance funds for clients. He is the designated fund manager for BIMB <i>i</i> Dividend Fund, BIMB <i>i</i> Flexi Fund and BMSEF.
Qualifications	:	Masters of Commerce, Macquarie University, Australia, Bachelor of Business Administration, National Cheng Chi University, Taiwan and Capital Markets Services Representative's License.

Name	:	HAZWANI AIMI BINTI HASHIM
Position	:	Assistant Manager –Investment Research and Product Development
Experience	:	She joined BIMB Investment Management Berhad in November 2013. She has more than 5 years of working experience in investment banking and fund management. She was previously attached to Malayan Banking Berhad and OSK Investment Bank Berhad. She was an equity analyst for OSK-UOB Islamic Fund Management Berhad (now known as RHB Islamic International Asset Management Berhad) prior to joining BIMB Investment Management Berhad.
Qualifications	:	Master of Science in Islamic Banking and Finance and Bachelor of Economics (Hons), International Islamic University Malaysia and Capital Markets Services Representative's License.

9.7 MATERIAL LITIGATION AND ARBITRATION

Save for the case mentioned herein below, the Manager is not engaged in any material litigation and arbitration as plaintiff or defendant, and the Manager is not aware of any proceedings, pending or threatened or of any other facts likely to give rise to any proceedings which might materially and adversely affect its financial position or business.

1. WP PUTRAJAYA, COURT OF APPEAL

Appeal No. : WA-12BM-2-04/2016
 Appellant : ZAULKAFLE BIN MAT TOUHID
 Respondent : BIMB INVESTMENT MANAGEMENT BERHAD
 Exposure : RM70,000.00

Current Status:

On 4 November 2016, the appellant filed a notice of appeal to the Court of Appeal against the High Court's decision and it is fixed for case management on 5 January 2017.

Facts of the Case:

The plaintiff/ appellant claimed that he had invested an amount of RM70,000 in BIMB i Dividend Fund through Wan Fakharuddin Anis (2nd defendant) who was the unit trust consultant of BIMB Invest (1st defendant). The plaintiff/ appellant alleged that he had been deceived by the 2nd defendant when he found out that there was no record of his investment when he checked with BIMB Invest. The plaintiff/ appellant informed that he had given cash money to the 2nd defendant for the said investment.

The plaintiff/ appellant claimed that since the 2nd defendant was the unit trust consultant of BIMB Invest, vicarious liability is applicable to BIMB Invest for the fraud made by the consultant.

On 18 April 2016, the Session Court rejected the claim made by the plaintiff/appellant against BIMB Invest. Subsequently, the plaintiff/ appellant made an appeal to the High Court against the Session Court's decision. On 6 October 2016, the High Court also rejected the appeal.

Further information on the Manager, investment committee, Shariah Committee and key management is available on the Manager's website: www.bimbinvestment.com.my

10. THE INVESTMENT ADVISER – ARABESQUE ASSET MANAGEMENT LTD

10.1 PROFILE OF ARABESQUE ASSET MANAGEMENT LTD

Arabesque Asset Management Ltd is authorised and regulated by the UK Financial Conduct Authority (FCA). It is a wholly-owned subsidiary of Arabesque Asset Management Holding Limited and part of the Arabesque Group. Arabesque is headquartered in London and has a research hub in Germany. Arabesque integrates sustainability with momentum analysis and risk management techniques in its products. Arabesque offers socially responsible equity funds and bespoke investment products.

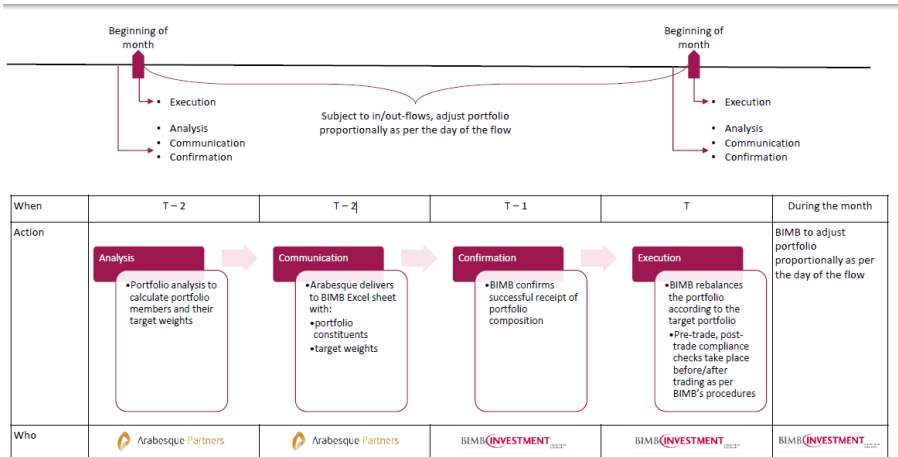
Arabesque uses a rules-based investment approach and its investment strategy is overseen by the investment committee. The Arabesque Investment Committee consists of Omar Selim (Chief Executive Officer/CEO), Anja Mikus (Chief Investment Officer/CIO) and Alexander Kuppler (Partner/Head of Trading).

Omar Selim is the CEO and founder of Arabesque. He has 20 years experience in international banking, having held senior positions at UBS, Morgan Stanley and Credit Suisse. His last position was as Head of Institutional Business for Europe, Middle East and Africa at Barclays Capital.

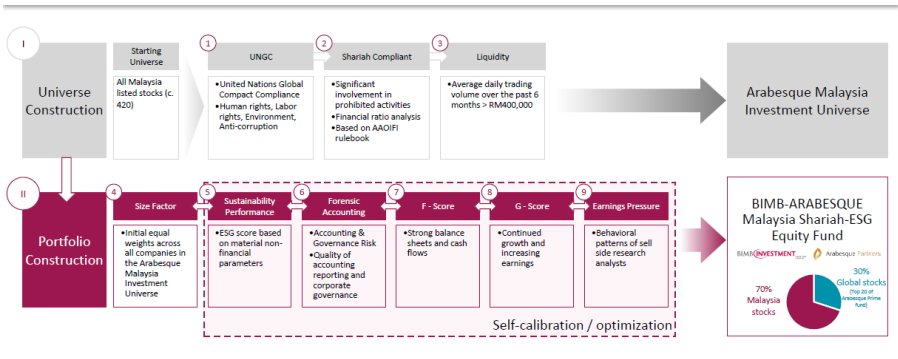
Anja Mikus is the CIO at Arabesque. She has 25 years experience of asset management. Her most recent position was as CIO for Union Investment with more than USD\$250 billion assets under management.

Alexander Kuppler is partner and Head of Trading at Arabesque. He has extensive experience in the set-up, running and maintaining of internationally focused trading units. His most recent position was as Head of Equity Trading at DWS Investments.

10.2 Co-operation and Responsibility between Arabesque Asset Management Ltd. and BIMB Investment Management Berhad



10.3 Investment Process Flow



11. THE TRUSTEE – CIMB ISLAMIC TRUSTEE BERHAD

11.1 PROFILE OF CIMB ISLAMIC TRUSTEE BERHAD

Corporate Information

CIMB Islamic Trustee Berhad was incorporated on 19 January 1988 and registered as a trust company under the Trust Companies Act, 1949 and having its registered office at Level 13, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral 50470, Kuala Lumpur, Malaysia. The Trustee is qualified to act as a trustee for collective investment schemes approved under the Capital Markets and Services Act 2007.

Experience as Trustee to Unit Trust Funds

CIMB Islamic Trustee Berhad has been involved in unit trust industry as trustee since 1990. It acts as trustee to various unit trust funds, real estate investment trust fund, wholesale funds and private retirement schemes.

Duties and Responsibilities of the Trustee

The Trustee's functions, duties and responsibilities are set out in the Deed. The general functions, duties and responsibilities of the Trustee include, but are not limited to, the following:

- a. Take into custody the investments of the Fund and hold the investments in trust for the Unit Holders;
- b. Ensure that the Manager, operates and administers the Fund in accordance with the provisions of the Deed, SC Guidelines and acceptable business practice within the unit trust industry;
- c. As soon as practicable, notify the Securities Commission of any irregularity or breach of the provisions of the Deed, SC Guidelines and any other matters which in the Trustee's opinion, may indicate that the interests of Unit Holders are not served;
- d. Exercise reasonable diligence in carrying out its functions and duties, actively monitoring the operations and management of the Fund by the Manager to safeguard the interests of Unit Holders;

- e. Maintain, or cause the Manager to maintain, proper accounting records and other records as are necessary to enable a complete and accurate view of the Fund to be formed and to ensure that the Fund is operated and managed in accordance with the Deed, Prospectus, the SC Guidelines and securities law.; and
- f. Require that the accounts be audited at least annually.

The Trustee has covenanted in the Deed that it will exercise all due diligence and vigilance in carrying out its functions and duties, and in safeguarding the rights and interests of Unit Holders.

Material Litigation and Arbitration

As at LPD, CIMB Islamic Trustee Berhad is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee or any of its delegates.

Trustee's Delegate

CIMB Islamic Trustee Berhad has appointed CIMB Islamic Bank Berhad (CIMB Islamic Bank) as the Custodian of the Fund's assets. CIMB Islamic Bank's ultimate holding company is CIMB Group Holdings Berhad, a listed company in Bursa Malaysia and currently the second largest financial services provider in Malaysia.

CIMB Islamic Bank provides full fledged custodial services, typically clearing settlement and safekeeping of all types of investment assets and classes, to a cross section of investors and intermediaries client base, both locally and overseas. For the local Ringgit assets, they are held through its wholly owned nominee subsidiary "CIMB Islamic Nominees (Tempatan) Sdn Bhd". For foreign non-Ringgit assets, CIMB Islamic Bank appoints global custodian as its agent bank to clear, settle and safekeep on its behalf and to its order.

All investments are automatically registered in the name of the custodian to the order of the Trustee. CIMB Islamic Bank acts only in accordance with instructions from the Trustee.

12. SALIENT TERMS OF DEED

12.1 UNIT HOLDER'S RIGHTS

- i. Unit Holder shall have the right to receive distributions of income (if any), participate in any increase in the value of the Units and such other rights and privileges as provided in the Deed.
- ii. No Unit Holder shall be entitled to require the transfer to him of any of the Assets of the Fund or be entitled to interfere with or question the exercise by the Trustee, or the Manager on his behalf of the rights of the Trustee as the registered owner of such assets.
- iii. Unit Holder shall have the right to call for Unit Holder's meeting and to vote for the removal of the Trustee or the Manager through a Special Resolution.
- iv. Unit Holder shall have the right to receive annual and interim reports.

12.2 UNIT HOLDER'S LIABILITIES

No Unit Holder is liable for any amount in excess of the purchase price paid for the Units as determined pursuant to the Deed at the time the Units were purchased. A Unit Holder shall not be under any obligation to indemnify the Manager and/or the Trustee in the event that the liabilities incurred by the Manager and/or the Trustee in the name of or on behalf of the Fund pursuant to and/or in the performance of the provisions of the Deed exceed the value of the Assets of the Fund, and any right of indemnity of the Manager and/or the Trustee shall be limited to recourse to the Fund.

12.3 MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED

The maximum rate of direct fees and charges permitted by the Deed are as follows:

Charges	% of the NAV per Unit
Sales charge	6.00%
Redemption charge	Nil

The maximum rate of indirect fees and charges permitted by the Deed are as follows:

Charges	% of the Fund's NAV per annum
Annual management fee	2.00%
Annual trustee fee	0.20% (excluding foreign custodian fees and charges)

12.4 PROCEDURES TO INCREASE THE DIRECT AND INDIRECT FEES AND CHARGES DISCLOSED IN THE PROSPECTUS

Sales Charge

The Manager may not charge a sales charge at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- (b) a supplemental prospectus or replacement prospectus stating the higher charge is issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Redemption Charge

The Manager may not charge a redemption charge at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- (b) a supplemental prospectus or replacement prospectus stating the higher charge is issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Annual Management Fee

The Manager may not charge an annual management fee at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective, such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplemental prospectus or replacement prospectus stating the higher rate is issued thereafter; and
- (d) such time as may be prescribed by any relevant law has elapsed since the supplemental prospectus or replacement prospectus is issued.

Annual Trustee Fee

The Trustee may not charge an annual Trustee fee at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective, such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplemental prospectus or replacement prospectus stating the higher rate is issued thereafter; and
- (d) such time as may be prescribed by any relevant law has elapsed since the supplemental prospectus or replacement prospectus is issued.

12.5 PROCEDURES TO INCREASE THE MAXIMUM RATE OF THE DIRECT AND INDIRECT FEES AND CHARGES IN THE DEED

The maximum sales charge, redemption charge, annual management fee or annual trustee fee set out in the Deed may not allowed to be increased unless a Unit Holders meeting has been held in accordance with the Deed. A supplemental deed proposing a modification to the Deed to increase such fees and charges is required to be submitted for registration with the SC accompanied by a resolution of not less than two-thirds (2/3) of all Unit Holders at the Unit Holders meeting sanctioning the proposed modification to the Deed.

12.6 PERMITTED EXPENSES PAYABLE BY THE FUND

Only the expenses (or part thereof) which is directly related and necessary in operating and administering the Fund may be charged to the Fund. These would include (but are not limited) to the following:

- (a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;
- (b) taxes and other duties charged on the Fund by the government and/or other authorities;
- (c) costs, fees and expenses properly incurred by the auditor;
- (d) costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund;
- (e) costs, fees and expenses incurred for any modification of the Deed save the where such modification is for the benefit of the Manager and/or the Trustee;
- (f) costs, fees and expenses incurred for any meeting of Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- (g) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;
- (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any valuer, adviser or contractor for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the independent members of the investment committee of the Fund, unless the Manager decides otherwise;
- (n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;

- (o) costs and expenses incurred in relation to the distribution of income (if any);
- (p) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets or investments of the Fund;
- (q) fees, charges, costs and expenses relating to the preparation, printing, posting, lodgement of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post and/or lodge in relation to the Fund by virtue of any relevant law; and
- (r) any tax such as GST and/or other indirect or similar tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (q) above.

12.7 REMOVAL, REPLACEMENT AND RETIREMENT OF THE MANAGER AND TRUSTEE

Removal or Replacement of the Manager

The Trustee shall take all reasonable steps to remove the Manager, if the Manager:-

- (a) has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to the Manager of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a Special Resolution; or
- (b) is in breach of any of its obligations or duties under the Deed or the relevant laws; or
- (c) has ceased to be eligible to be a management company under the relevant laws; or
- (d) has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose; or
- (e) has had a receiver appointed; or
- (f) has ceased to carry on business.

Retirement of the Manager

The Manager shall have the power to retire in favour of some other corporation by giving to the Trustee three (3) months (or such other period as the Manager and the Trustee may agree upon) notice in writing of its desire so to do, provided such retirement is in accordance with the provisions of the Deed.

Removal or Replacement of the Trustee

The Trustee may be removed and such corporation may be appointed as trustee of the Fund by Special Resolution of the Unit Holders at a duly convened meeting.

The Manager shall take all reasonable steps to replace the Trustee as soon as practicable after becoming aware that:

- (a) the Trustee has ceased to exist; or
- (b) the Trustee has not been validly appointed; or
- (c) the Trustee was not eligible to be appointed or to act as Trustee under any relevant law; or
- (d) the Trustee has failed or refused to act as Trustee in accordance with the provisions or covenants of the Deed or any relevant law; or
- (e) a receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under that appointment; or
- (f) a petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared insolvent); or
- (g) the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 1965 or any relevant law.

Retirement of the Trustee

The Trustee may retire upon giving three (3) months (or such other period as the Manager and the Trustee may agree upon) notice in writing to the Manager of its desire so to do, provided such retirement is in accordance with the provisions of the Deed.

12.8 TERMINATION OF THE FUND

The Fund may be terminated or wound up upon the occurrence of any of the following events:

- i. a Special Resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund, following occurrence of events stipulated under Section 301(1) of the Act and the court has confirmed the Special Resolution, as required under Section 301(2) of the Act; and
- ii. a Special Resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund.

12.9 TERMINATION OF A CLASS OF UNITS

The Manager may only terminate a particular Class of Units if the termination of that Class of Units does not prejudice the interests of Unit Holders of any other Class of Units. For the avoidance of doubt, the termination of a Class of Units shall not affect the continuity of any other Class of Units of the Fund.

If at a meeting of Unit Holders to terminate a Class of Units, a Special Resolution to terminate a particular Class Units is passed by the Unit Holders:

- i. the Trustee shall cease to create and cancel Units of that Class of Units;
- ii. the Manager shall cease to deal in Units of that Class of Units;
- iii. the Trustee and the Manager shall notify the relevant authorities in writing of the passing of the Special Resolution;
- iv. the Trustee or the Manager shall as soon as practicable inform all Unit Holders of the Fund of the termination of that Class of Units; and
- v. the Trustee or the Manager shall publish a notice on the termination of that Class of Units in at least one national Bahasa Malaysia newspaper and one national English newspaper, if those Units are available in Malaysia.

The Trustee shall then arrange for a final review and audit of the final accounts of the Fund attributable to that Class of Units by the auditor of the Fund. Upon the completion of the termination of that Class of Units, the Trustee and the Manager shall notify the relevant authorities of the completion of the termination of that Class of Units.

12.10 MEETING OF UNIT HOLDERS

Quorum required for a Unit Holders' Meeting

The quorum required for a meeting of Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy, provided that if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy; if the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation at the time of the meeting.

Meeting convened by the Unit Holders

The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) requiring the retirement or removal of the Trustee;
- (c) considering the most recent financial statements of the Fund;
- (d) giving to the Trustee such directions as the meeting thinks proper; or
- (e) considering any matter in relation to the Deed.

Provided always that the Manager shall not be obliged to summon such a meeting unless a direction has been received from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or all the Unit Holders of a particular Class of Units.

Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or of a particular Class of Units, as the case may be, summon a meeting of Unit Holders of the Fund or of that Class of Units by:

- (a) sending by post at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the relevant Unit Holders;
- (b) publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and
- (c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

Meeting convened by the Manager

The Manager may summon a meeting of Unit Holders for any purpose whatsoever by:

- (a) giving at least fourteen (14) days written notice of the meeting to Unit Holders; and

- (b) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

Meeting convened by the Trustee

Where:

- (a) the Manager is in liquidation,
- (b) in the opinion of the Trustee, the Manager has ceased to carry on business, or
- (c) in the opinion of the Trustee, the Manager has, to the prejudice of Unit Holders, failed to comply with the Deed or contravened any of the provisions of the Act,

the Trustee shall summon a Unit Holders' meeting by:

- (a) sending by post at least twenty-one (21) days before the date of the proposed meeting a notice of the proposed meeting to each of the Unit Holders at the Unit Holder's last known address or, in the case of jointholders, to the jointholder whose name stands first in the records of the Manager at the jointholder's last known address; and
- (b) publishing at least twenty-one (21) days before the date of the proposed meeting an advertisement giving notice of the meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities.

The Trustee may also summon a Unit Holders' meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) giving instructions to the Trustee or the Manager if the Trustee considers that the investment management policies of the Manager are not in the interests of Unit Holders;
- (c) securing the agreement of the Unit Holders to release the Trustee from any liability;
- (d) deciding on the next course of action after the Trustee has suspended the sale and redemption of Units; and
- (e) deciding on the reasonableness of the annual management fee charged to the Fund.

Prospective Unit Holders should read and understand the contents of the Prospectus and, if necessary, should consult their adviser(s).

13. APPROVALS AND CONDITIONS

The SC has authorised the Fund. There are no other authorisations or approvals required, sought, or pending from any relevant authorities in respect of the Fund.

14. CONFLICT OF INTEREST/RELATED PARTY TRANSACTIONS

Save as disclosed below, as at the LPD, there are no existing or potential related-party transactions involving the Fund, the Manager, the Trustee, promoters, vendors and/or persons connected to them.

Name of Party	Name of Related Party and Nature of Relationship	Existing / Potential Related Party Transaction
The Manager	Bank Islam Malaysia Berhad (“Bank Islam”). Bank Islam owns 100% of the Manager.	Distributor: Bank Islam is one of the Manager’s authorised distributors.
The Fund	Bank Islam Malaysia Berhad (“Bank Islam”). Bank Islam owns 100% of the Manager.	Distributor: Bank Islam is one of the Manager’s authorised distributors.

It is BIMB Invest’s policy that all transactions with any related parties are entered into in the normal course of business and have been established on terms and conditions that are not materially different from that obtainable in transactions with unrelated parties and that dealing with the related parties are transacted at arm’s length basis.

BIMB Invest has in place policies and procedures to regulate its employees’ securities dealings. Periodic declaration of securities trading to the compliance officer of the Manager is required of all employees to ensure that there is no potential conflict of interest between the employees’ securities trading and the execution of the employees’ duties to the Manager and the customers of the Manager.

As at the LPD, none of BIMB Invest’s directors or substantial shareholders has any direct or indirect interest in other corporations carrying on a similar business as BIMB Invest. Any transaction conducted by the board member or any other representative must be done in the best interest of the Unit Holders. In the event that any of the directors or Investment Committee members are directly or indirectly involved in such transactions, he should abstain from being involved with any decision making process of the said transaction.

As the Trustee for the Fund, there may be related party transaction involving or in connection with the Fund in the following events:

- i. Where the Fund invests in instruments offered by the related party of the Trustee (e.g. placement of monies);

- ii. Where the Fund is being distributed by the related party of the Trustee as IUTA;
- iii. Where the assets of the Fund are being custodies by the related party of the Trustee both as sub-custodian and/or global custodian of the Fund (Trustee's delegate); and
- iv. Where the Fund obtains financing as permitted under the Guidelines, from the related party of the Trustee.

The Trustee has in place policies and procedures to deal with conflict of interest, if any. The Trustee will not make improper use of its position as the owner of the Fund's assets to gain, directly or indirectly, any advantage or cause detriment to the interests of Unit Holders. Any related party transaction is to be made on terms which are best available to the Fund and which are not less favorable to the Fund than an arms-length transaction between independent parties.

Subject to any local regulations, the Trustee and/or its related group of companies may deal with each other, the Fund or any Unit Holder or enter into any contract or transaction with each other, the Fund or any Unit Holder or retain for its own benefit any profits or benefits derived from any such contract or transaction or act in the same or similar capacity in relation to any other scheme.

None of the Manager's advisers has any existing or potential interest or conflict of interest in an advisory capacity in the Fund or the Manager.

15.0 TAX ADVISER'S LETTER

Taxation adviser's letter in respect of the taxation of the
unit trust and the unit holders
(Prepared for inclusion in this prospectus)

Private and Confidential

BIMB Investment Management Berhad

Level 19, Menara Bank Islam
No 22, Jalan Perak
50450 Kuala Lumpur

Our ref TLK/YYW/NGSH/Perm
Contact Ext. 7217 / 7236

14 November 2016

Dear Sirs

Re: Taxation of the Fund and Unit Holders

This letter has been prepared for inclusion in this First Prospectus of BIMB-Arabesque Malaysia Shariah-ESG Equity Fund ("the Fund") in connection with the offer of units in the Fund.

Taxation of the Fund

The Fund is a unit trust for Malaysian tax purposes. The taxation of the Fund is therefore governed principally by Sections 61 and 63B of the Income Tax Act, 1967 ("the Act").

Subject to certain exemptions, the income of the Fund in respect of investment income derived from or accruing in Malaysia is liable to income tax at the prevailing rate of 24%.

Gains from the realisation of investments by the Fund will not be subject to income tax.

Under Section 2(7) of the Act, any reference to interest in the Act shall apply, *mutatis mutandis*, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah.

Interest income or profits earned by the Fund from the following are exempt from tax:-

- any savings certificates issued by the Government; or
- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia; or
- a bank licensed under the Financial Services Act 2013 or an Islamic bank licensed under the Islamic Financial Services Act 2013^{N1}; or
- a development financial institution prescribed under the Development Financial Institutions Act 2002^{N1}; or
- sukuk originating from Malaysia, other than convertible loan stocks, issued in any currency other than Ringgit and approved or authorized by, or lodged with, the Securities Commission, or approved by the Labuan Financial Services Authority; or
- a Sukuk Wakala, other than a convertible loan stock, issued in any currency by Wakala Global Sukuk Berhad; or
- a Sukuk Wakala issued in accordance with the principle of Wakala Bil Istithmar with the nominal value of up to one billion and five hundred million United States Dollars, other than a convertible loan stock, issued by the Malaysia Sovereign Sukuk Berhad (with effect from YA 2015).

The Fund may receive dividends, interest and other income from investments outside Malaysia. Income derived from sources outside Malaysia and received in Malaysia by a resident unit trust is exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

Any income received by the Fund from a Sukuk Issue which has been issued by the Malaysia Global Sukuk Inc will be exempt from tax.

Any income received by the Fund from a Sukuk Ijarah, other than convertible loan stock, issued in any currency by 1Malaysia Sukuk Global Berhad will be exempt from tax.

Discounts earned by the Fund from the following are also exempt from tax:-

- securities or bonds issued or guaranteed by the Government; or

^{N1} Based on the Finance Bill 2016, it is proposed that the proviso “Provided that in the case of a unit trust which is a money market fund, the exemption shall only apply to a wholesale fund which complies with the relevant guidelines of the Securities Commission Malaysia”, be added with effect from YA 2017 and subsequent YAs.

- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

Tax deductions in respect of the Fund's expenses such as manager's remuneration, expenses on maintenance of a register of unit holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage ("permitted expenses") are allowed based on a prescribed formula subject to a minimum of 10% and a maximum of 25% of the total permitted expenses.

Single tier dividends received by the Fund are exempt from tax and expenses incurred^{N1} by the Fund in relation to such dividend income are disregarded.

Real Property Gains Tax ("RPGT")

Gains on disposal of investments by the Fund will not be subject to income tax in Malaysia. However, such gains may be subject to RPGT in Malaysia, if the gains are derived from sale of Malaysian real properties and shares in Malaysian real property companies. Such gains would be subject to RPGT at the applicable rate depending on the holding period of the chargeable assets.

Goods and Services Tax ("GST")

GST has been implemented with effect from 1 April 2015 and it replaced the Sales Tax and Service Tax. The GST prevailing rate is 6%.

The issuance, holding or redemption of any unit under a trust fund is regarded as an exempt supply. The investment activities of the Fund such as buying and selling of securities are exempt supplies and thus not subject to GST. Thus, if the Fund is only making such exempt supplies, it is not required to be registered for GST.

However, certain expenses incurred by the Fund such as fund manager's fees, trustee fees and professional fees will be subject to GST at a standard rate if the service providers are registered persons. If the Fund is only making exempt supplies, any input tax incurred by the Fund for the aforementioned expenses are not claimable.

Taxation of Unit Holders

^{N1} Based on the Finance Bill 2016, it is proposed that the words "expenses incurred" be substituted with the words "deductions", with effect from YA 2017 and subsequent YAs.

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Fund, to the extent that this is distributed to them. The income distribution from the Fund may carry with it applicable tax credits proportionate to each unit holder's share of the total taxable income in respect of the tax paid by the Fund. Unit holders will be entitled to utilise the tax credit as a set off against the tax payable by them. Any excess over their tax liability will be refunded to the unit holders. No other withholding tax will be imposed on the income distribution of the Fund.

Corporate unit holders, resident or non resident in Malaysia, would be taxed at the prevailing corporate tax rate of 24% on distributions of income from the Fund to the extent of an amount equivalent to their share of the total taxable income of the Fund. Corporate unit holders in Malaysia with paid-up capital in the form of ordinary shares of RM2.5 million and below will be subject to a tax rate of 19% (proposed to be reduced to 18% based on the Finance Bill 2016, effective from YA 2017 and subsequent YAs) on chargeable income of up to RM500,000. For chargeable income in excess of RM500,000, the tax rate of 24% is still applicable. However, the said tax rate of 19% (proposed to be reduced to 18% based on the Finance Bill 2016, effective from YA 2017 and subsequent YAs) on chargeable income of up to RM500,000 would not apply if more than 50% of the paid up capital in respect of ordinary shares of that corporate unit holder is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa, or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

Individuals and other non-corporate unit holders who are resident in Malaysia will be subject to income tax at scale rates. The prevailing scale tax rates range from 0% to 28% with effect from YA 2016.

Individuals and other non-corporate unit holders who are not resident in Malaysia, for tax purposes, will be subject to Malaysian income tax of 28% with effect from YA 2016. Non resident unit holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdictions.

The distribution of single-tier dividends and tax exempt income by the Fund will not be subject to tax in the hands of the unit holders in Malaysia. Distribution of foreign income will also be exempt in the hands of the unit holders.

Units split by the Fund will be exempt from tax in Malaysia in the hands of the unit holders.

Any gains realised by the unit holders (other than financial institutions, insurance companies and those dealing in securities) from the transfers or redemptions of the unit are generally treated as capital gains which are not subject to income tax in

Malaysia. However, certain unit holders may be subject to income tax in Malaysia on such gains, due to specific circumstances of the unit holders.

The following gains or income received by the unit holders are not subject to GST:-

- the distribution of income from the Fund to the unit holders which may comprise of dividends, interest income and gains from realisation of investments;
- distribution of foreign income from the Fund;
- unit split by the Fund and reinvestment of distribution; and
- gain made from selling or redemption of units.

Any fee based charges in relation to buying of the units and transferring of units should be subject to GST if the supplier is GST registered.

The tax position is based on the Malaysian tax laws and provisions as they stand at present. All prospective investors should not treat the contents of this letter as advice relating to taxation matters and are advised to consult their own professional advisers concerning their respective investments

Yours faithfully

Tai Lai Kok

Executive Director

KPMG Tax Services Sdn Bhd

16. ADDITIONAL INFORMATION

Other Information	
Deed(s) that govern the Fund	The deed in respect of the Fund is dated 18 November 2016.

17. DOCUMENTS AVAILABLE FOR INSPECTION

Unit Holders may inspect without charge, at the registered office of the Manager, the following documents or copies thereof, where applicable:

- a. The Deed and supplement deed(s) of the Fund;
- b. The Prospectus and supplementary or replacement prospectus, if any;
- c. The latest annual and interim reports of the Fund;
- d. Each material contract disclosed in the Prospectus and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contract;
- e. Where applicable, the audited financial statements of the Manager and the Fund for the current financial year and for the last three financial years or if less than three (3) years, from the date of incorporation or commencement;
- f. All reports, letters or other documents, valuations and statements by any expert, referred to in the Prospectus;
- g. Writ and relevant cause papers for all current material litigation and arbitration disclosed in the Prospectus; and
- h. All consents given by experts disclosed in the Prospectus.

18.0 DIRECTORY OF SALES OFFICES

AGENCY OFFICE

<p><u>JOHOR BAHRU AGENCY OFFICE</u> 33 Jalan Indah 15/2 Taman Bukit Indah 79100 Nusajaya Johor Darul Takzim. Tel : 07-239 5608 Fax: 07-239 5609</p>	<p><u>MELAKA AGENCY OFFICE (QASHRINA AGENCY)</u> SU 1447, Tingkat 1, Taman Masjid Tanah Ria Utama, 78300 Masjid Tanah, Melaka Tel: 06-3851076 Fax:06-3851076</p>
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BRANCHES OF BANK ISLAM MALAYSIA BERHAD

WILAYAH PERSEKUTUAN, KUALA LUMPUR

<p><u>BANDAR SRI DAMANSARA</u> Lot G-10, Menara Amanah Ikhtiar Jalan Cempaka SD 12/1A Bandar Sri Damansara, PJU 9 52200 Kuala Lumpur Tel : 03-6273 5001 / 5002 / 5003 Fax : 03-6273 5004</p>	<p><u>BANDAR TASIK PERMAISURI</u> No. 53 & 55, Jalan Danau Lumayan Pusat Perniagaan Danau Lumayan Bandar Tasik Permaisuri, Cheras 56100 Kuala Lumpur Tel : 03-9171 4818 / 5078 / 7245 Fax : 03-9171 7289</p>	<p><u>BANDAR WAWASAN</u> No. 4 & 6, Wisma RKT Jalan Raja Abdullah 50300 Kuala Lumpur Tel : 03-2694 8175 / 8192 / 8244 Fax : 03-2694 8291</p>
<p><u>BUKIT BINTANG</u> No. 57 Mode Circle Building Jalan Bukit Bintang 55100 Kuala Lumpur Tel : 03-2141 0477 / 0478 / 0485 Fax : 03-2141 0487</p>	<p><u>BUKIT DAMANSARA</u> Retail 2, 2nd Floor Menara I&P 1 No. 46, Jalan Dungun Bukit Damansara 50490 Kuala Lumpur. Tel : 03-2092 1064 / 1066 / 1067 Fax : 03-2092 1072</p>	<p><u>JALAN CHAN SOW LIN</u> Lot A & B Bangunan Ibu Pejabat Korporat Utusan Melayu Berhad 44, Jalan Utusan Off Jalan Chan Sow Lin 55200 Kuala Lumpur. Tel : 03-9223 5001 / 5002 / 5003 Fax : 03-9223 5004</p>

<p><u>JALAN TUN RAZAK</u> Ground Floor Bangunan Ibu Pejabat Tabung Haji Jalan Tun Razak Peti Surat 11590 50750 Kuala Lumpur. Tel : 03-2161 1333 / 1340 / 1341 Fax : 03-2161 1360 / 2164 8450</p>	<p><u>KL SENTRAL</u> Ground Floor Unit No. CS/3B/G, Block 3B Plaza Sentral 50474 Kuala Lumpur Tel : 03-2274 9878 / 9899 / 9901 / 6430 Fax : 03-2274 9902 / 4324</p>	<p><u>KL SENTRAL 2</u> Unit 3 & 4 of Departure Hall KL City Air Terminal (KLCAT) KL Sentral Station 50470 Kuala Lumpur Tel : 03-2273 3151 / 3152 / 3153 Fax : 03-2273 3154</p>
<p><u>MEDAN MARA</u> Ground Floor No. 21 Podium Block, Medan MARA Jalan Raja Laut P.O. Box 11698 50350 Kuala Lumpur Tel : 03-2691 9079 / 9082 / 9086 / 9088 Fax : 03-2692 1890</p>	<p><u>MENARA BANK ISLAM</u> Ground Floor Menara Bank Islam No. 22, Jalan Perak 50450 Kuala Lumpur Tel : 03-2161 0073/ 0076/ 2166 0797 Fax : 03-2166 0798</p>	<p><u>MENARA TM</u> LG1 Menara Telekom Jalan Pantai Baru 50672 Kuala Lumpur Tel : 03-2240 2020 / 0296 Fax : 03-2240 2391</p>
<p><u>PUTRAJAYA</u> Anjung Perdana Block E16 Parcel E, Precinct 1 62000 Putrajaya Wilayah Persekutuan Tel : 03-8889 3192 / 3193 / 3194 Fax : 03-8889 3189</p>	<p><u>SELAYANG</u> Ground Floor Lot 150A, 152A & 154A Bangunan Persatuan Nelayan Kebangsaan (NEKMAT) Jalan 2/3A, Pusat Bandar Utara KM12, Off Jalan Ipoh 68100 Batu Caves Kuala Lumpur Tel : 03-6135 2655 / 2934 / 2935 Fax : 03-6137 9199</p>	<p><u>SERI PETALING</u> No.1 Jalan Radin Bagus Bandar Baru Seri Petaling 57100 Kuala Lumpur Tel : 03-9056 2939 / 2943 / 2969 Fax : 03-9056 2982</p>
<p><u>TAMAN MELAWATI</u> No. 254 & 255 Jalan Bandar 12 Taman Melawati 53100 Hulu Klang Kuala Lumpur Tel : 03-4107 7800 / 6842 / 6852 Fax : 03-4107 7181</p>	<p><u>TAMAN TUN DR ISMAIL</u> Ground Floor No. 5 & 7 Jalan Wan Kadir 2 60000 Kuala Lumpur Tel : 03-7726 5744 / 7728 7894 / 5270 Fax : 03-7722 4539</p>	<p><u>UIAM, GOMBAK</u> Lot No. AHC1-5 & AHC2-4 Azman Hashim Complex International Islamic University Malaysia 53100 Gombak, Kuala Lumpur Tel : 03-6185 3150 / 3262 / 3282 Fax : 03-6185 3402</p>

<p><u>UNIVERSITI MALAYA</u> Ground Floor Bangunan Peperiksaan Universiti Malaya Jalan Pantai Baru 50603 Kuala Lumpur Tel : 03-7960 8934 / 7429 / 6235 Fax : 03-7960 4320</p>	<p><u>WANGSA MAJU</u> 15G & 17G Jalan Wangsa Delima 12 Block C D' Wangsa Link 53300 Kuala Lumpur Tel : 03-4142 7733 / 7886 / 8204 Fax : 03-4142 8209</p>
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SELANGOR DARUL EHSAN

<p><u>AMPANG</u> No. 1 & 3 Jalan Pandan Prima 2 Dataran Prima Ampang 68000 Ampang Selangor Darul Ehsan Tel : 03-9200 4389 / 4392 / 4497 Fax : 03-9200 4507</p>	<p><u>ARA DAMANSARA</u> A-G-01 & A-1-01, Block A No. 2, Jalan PJU 1A/7A Ara Damansara, PJU 1A 47301 Petaling Jaya Selangor Darul Ehsan Tel : 03-7846 0557 / 1165 / 1347 Fax : 03-7846 1473</p>	<p><u>BANDAR BARU BANGI</u> No. 2 & 4 Jalan 6C/7 43650 Bandar Baru Bangi Selangor Darul Ehsan. Tel : 03-8925 8490 / 8491 / 8492 Fax : 03-8925 6168</p>
<p><u>BANDAR BOTANIC, KLANG</u> No. 1 Jalan Mahogani 5 Bandar Botanic 41200 Klang Selangor Darul Ehsan. Tel : 03-3324 7132/ 7623/ 8671 Fax : 03-3324 8758</p>	<p><u>BANDAR KINRARA</u> ZP-G-13A, ZP-G-15 & ZP- 1-15 Lebuhraya Bukit Jalil Bandar Kinrara 9 47180 Puchong Selangor Darul Ehsan. Tel : 03-8079 1601 / 1602 / 1603 Fax : 03-8079 1604</p>	<p><u>BANTING</u> No. 2 & 6, Jalan Cemerlang 2, Banting Business Centre, 42700 Banting, Selangor Darul Ehsan. Tel : 03-3187 3772 / 3181 4772/ 3776 Fax : 03-3187 3776</p>
<p><u>BUKIT JELUTONG</u> No. 10, D'bayu Jalan Serambi U8/24 Bukit Jelutong 40150 Shah AlamSelangor Darul Ehsan. Tel : 03-7847 3710 / 3711 / 3712 Fax : 03-7847 3714</p>	<p><u>CYBERJAYA</u> Suite 0-55 & 0-56 4812 Central Business District Perdana 2 Jalan Perdana, Cyber 12 63000 CyberjayaSelangor Darul Ehsan. Tel : 03-8319 3491 / 3492 / 3493 Fax : 03-8319 3494</p>	<p><u>DENAI ALAM</u> No. 1, Jalan Elektron E U16/E Seksyen U16, Denai Alam 40160 Shah Alam, Selangor Tel : 03-7734 0726 / 1750 / 1846 Fax : 03-7734 5602</p>

<p><u>KAJANG</u> No. 20 & 21, Jalan Jeloh 3, 43000 Kajang, Selangor Darul Ehsan. Tel : 03-8736 0798 / 1773 / 2185 Fax : 03-8736 2362</p>	<p><u>KELANA JAYA</u> A-G-01 Jalan SS6/5A Dataran Glomac Pusat Bandar Kelana Jaya 47301 Petaling JayaSelangor Darul Ehsan. Tel : 03-7806 2955 / 2946 / 7803 8190 Fax : 03-7806 1214</p>	<p><u>KLANG</u> Lot 336 Kompleks Majlis Agama Islam Selangor Section 23, Jalan Kapar 41400 Klang Selangor Darul Ehsan. Tel : 03-3342 1911 / 1912 / 1913 Fax : 03-3342 1914</p>
<p><u>KOTA DAMANSARA</u> No.32-1, Jalan PJU 5/5, Dataran Sunway, 47810 Kota Damansara, Selangor Darul Ehsan. Tel : 03-6141 8447 / 8456 / 8465 Fax : 03-6141 8474</p>	<p><u>PJNEW TOWN</u> No. 1 Jalan 52/16 46200 Petaling JayaSelangor Darul Ehsan. Tel : 03-7960 4812 / 4813 / 4814 Fax : 03-7860 4815</p>	<p><u>PUTRA HEIGHTS</u> No. 42A Jalan Putra Mahkota 7/7A Putra Point Business Centre 47650 Putra Heights, Subang Jaya Selangor Darul Ehsan. Tel : 03-5192 0981 / 1516 / 1532 Fax : 03-5192 1534</p>
<p><u>RAWANG</u> No. 1 Jalan Bandar Rawang 12 Bandar Baru Rawang 48000 RawangSelangor Darul Ehsan. Tel : 03-6091 7652 / 7657 / 7661 Fax : 03-6091 7682</p>	<p><u>SAUJANA UTAMA</u> No. 1G, 2G & 36G SU Mall 47000 Bandar Saujana Utama Selangor Darul Ehsan. Tel : 03-6038 2877 / 3275 / 3308 Fax : 03-6038 3384</p>	<p><u>SECTION 14, PETALING JAYA</u> Ground & First Floor No. 2 & 4 Jalan 14/22, Section 14 46100 Petaling JayaSelangor Darul Ehsan. Tel : 03-7957 3131 / 3834 Fax : 03-7957 4141</p>
<p><u>SEKSYEN 18, SHAH ALAM</u> No. 28 Jalan Pinang 18/D Section 18 40200 Shah Alam Selangor Darul Ehsan. Tel : 03-5541 0250 / 0255 Fax : 03-5541 0259</p>	<p><u>SEMENYIH</u> No. 2 Jalan TPS 1/4 Taman Pelangi Semenyih 43500 Semenyih Selangor Darul Ehsan. Tel : 03-8723 4624 / 4629 / 4630 Fax : 03-8723 4631</p>	<p><u>SHAH ALAM</u> Ground Floor Wisma PKPS, Section 14 Persiaran Perbandaran 40675 Shah AlamSelangor Darul Ehsan. Tel : 03-5510 1481 / 1492 / 4509 Fax : 03-5510 1497</p>

<p><u>SRI GOMBAK</u> Lot No. 120 & 121 Jalan Prima SG 5 Prima Sri Gombak 68100 Batu Caves Selangor Darul Ehsan. Tel : 03-6185 9655 / 9667 / 9672 Fax : 03-6185 9675</p>	<p><u>SUBANG JAYA</u> Ground Floor, No. 56A Jalan USJ 10/1F Pusat Perniagaan USJ 10 47610 UEP Subang Jaya Selangor Darul Ehsan. Tel : 03-8023 2072 / 2087 / 2125 Fax : 03-8023 2140</p>	<p><u>SUNGAI BESAR</u> No. 1 & 3 Jalan SBBC 1 Sungai Besar Business Centre 45300 Sungai Besar Selangor Darul Ehsan. Tel : 03-3224 2886 / 3478 / 2434 / 2876 Fax : 03-3224 3479</p>
<p><u>SUNGAI BULOH</u> 69-G, 69-1& 71-G Jalan Nautika A U20/A Seksyen U20, Pusat Komersial TSB 40160 Sungai Buloh Selangor Darul Ehsan. Tel : 03-6156 0082 / 0084 / 0086 Fax : 03-6156 0085</p>	<p><u>TANJUNG KARANG</u> Ground Floor, Lot 342 Bangunan Tabung Haji 45500 Tanjung Karang Selangor Darul Ehsan. Tel : 03-3269 1090 / 0090 Fax : 03-3269 1091</p>	<p><u>UITM SHAH ALAM</u> Ground Floor Bangunan Prima Siswa Universiti Teknologi MARA 40450 Shah Alam Selangor Darul Ehsan. Tel : 03-5510 4194/ 4196 Fax : 03-5510 4186</p>

PERAK DARUL RIDZUAN

<p><u>BAGAN SERAI</u> No. 126 & 128 Jalan Setia Pusat Bandar Bagan Serai 34300 Bagan Serai Perak Darul Ridzuan. Tel : 05-721 8509 / 8513 / 8512 Fax : 05-721 8515</p>	<p><u>IPOH</u> Ground Floor Kompleks Islam Darul Ridzuan Jalan Panglima Bukit Gantang Wahab P.O. Box 671 30770 Ipoh Perak Darul Ridzuan. Tel : 05-255 3866 / 3867 / 3868 Fax : 05-253 5760</p>	<p><u>MERU RAYA</u> No. 21 & 23 Jalan Taman Meru Utama A1 Medan Meru Utama 30020 Ipoh Perak Darul Ridzuan. Tel : 05-527 7701 / 7702 / 7703 Fax : 05-527 7706</p>
<p><u>PARIT BUNTAR</u> No. 1 & 2 Bangunan YPEIM Jalan Kelichap Pekan Baru Parit Buntar 34200 Parit Buntar Perak Darul Ridzuan. Tel : 05-716 4493 / 4494 Fax : 05-716 4495</p>	<p><u>SERI ISKANDAR</u> No. 21 & 22, Ground Floor Persiaran SIBC 2 32610 Bandar Seri Iskandar Perak Darul Ridzuan. Tel : 05-371 6020 / 6021 / 6022 Fax : 05-371 6023</p>	<p><u>SRI MANJUNG</u> Ground & First Floor No. 2408 Taman Samudera 32040 Sri Manjung Perak Darul Ridzuan. Tel : 05-688 1227 / 9071 Fax : 05-688 1672</p>
<p><u>TAIPIING</u> Ground & First Floor Lot 29 & 30 Pusat Perniagaan Tupai</p>	<p><u>TANJUNG MALIM</u> Ground & First Floor No. 33 & 35 Jalan Bunga Anggerik 35900 Tanjung Malim</p>	<p><u>TELUK INTAN</u> No. 5002, 5003, 5004 & 5006 Block A, SKOMK Complex Jalan Mahkamah</p>

34000 Taiping Perak Darul Ridzuan. Tel : 05-806 5441 / 5442 / 5443 Fax : 05-806 5436	Perak Darul Ridzuan. Tel : 05-459 8237 / 5127 / 5125 Fax : 05-459 8241	36000 Teluk Intan Perak Darul Ridzuan. Tel : 05-622 1700 / 1200 / 1411 Fax : 05-622 1489
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KEDAH DARUL AMAN

<u>ALOR SETAR</u> No.1, Kompleks Perniagaan Utama, Jalan Sultanah Sambungan, 05150 Alor Setar, Kedah Darul Aman. Tel : 04-733 5126 / 5136 / 731 9813 Fax : 04-733 5128	<u>ALOR SETAR 2</u> No. 165 & 166 Kompleks Perniagaan Sultan Abdul Hamid Fasa 2 Susuran Sultan Abdul Hamid 11 Persiaran Sultan Abdul Hamid 05050 Alor Setar, Kedah Tel : 04-772 8800 / 5818 / 771 6575 Fax : 04-772 8100	<u>BALING</u> Ground Floor, Lot B Bangunan Tabung Haji Baling Jalan Bandar Baru Baling 09100 Baling, Kedah Darul Aman. Tel : 04-470 1678 / 0248 Fax : 04-470 1679
<u>GUAR CHEMPEDAK</u> Lot No. 00681 Jalan Besar Bangunan Tabung Haji 08800 Guar Chempedak Kedah Darul Aman. Tel : 04-468 0880 / 4827 / 4829 Fax : 04-468 0884	<u>JITRA</u> No. 64 & 65 Kompleks Jitra Jalan Sungai Korok 06000 Jitra, Kedah Darul Aman. Tel : 04-917 4404 / 1151 Fax : 04-917 4225	<u>KULIM</u> No. 23 & 24, Persiaran 1, Taman Kulim Avenue, Kulim Hi-Tech, 09000 Kulim, Kedah Darul Aman. Tel : 04-403 3300 / 3003 / 3976 Fax : 04-490 3977
<u>LANGKAWI</u> Ground Floor Bangunan Tabung Haji, Lot 1598 Pokok Asam, Kuah 07000 Langkawi Kedah Darul Aman. Tel : 04-966 2463 / 2464 / 2466 / 5191 Fax : 04-966 2469	<u>POKOK SENA</u> Lot 185 & 186 Taman Angsana, Jalan Angsana 9 06400 Pokok Sena Kedah Darul Aman. Tel : 04-782 1033 / 1034 Fax : 04-782 1022	<u>SUNGAI PETANI</u> Lot 71 & 72 Jalan Legenda 1 Legenda Height 08000 Sungai Petani Kedah Darul Aman. Tel : 04-422 0620 / 0621 / 0622 / 423 8752 Fax : 04-421 3912

<p><u>SUNGAI PETANI 2</u> No. 18, 18A & 18B Jalan PPZ 1 Pusat Perniagaan Zamrud 08000 Sungai Petani Kedah Darul Aman. Tel : 04-422 0061 / 0062 / 0063 Fax : 04-422 0064</p>	<p><u>UNIVERSITI UTARA MALAYSIA</u> Bangunan Perpustakaan Sultanah Bahiyah Universiti Utara Malaysia 06010 Sintok Kedah Darul Aman. Tel : 04-924 6271 / 6272 / 6273 Fax : 04-924 6270</p>
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PULAU PINANG

<p><u>BANDAR BARU PERDA</u> No. 32 & 34, Ground Floor Jalan Perda Selatan, Bandar Perda 14000 Bukit Mertajam Pulau Pinang. Tel : 04-540 3150 / 3151 / 3153 Fax : 04-540 3152</p>	<p><u>BAYAN BARU</u> No. 3 & 5 Persiaran Mahsuri 1/3 Sunway Tunas 11900 Bayan Baru Pulau Pinang. Tel: 04-642 5094 / 5095 / 5096 / 5097 Fax : 04-642 5098</p>	<p><u>BUTTERWORTH</u> No. 71 & 73 Jalan Taman Selat Off Jalan Bagan Luar P.O. Box 303 12720 Butterworth Pulau Pinang. Tel: 04-331 2357 / 2358 / 332 1301 / 1317 Fax: 04-331 2360</p>
<p><u>GEORGETOWN</u> Ground Floor Wisma Great Eastern Light Street Peti Surat 1204 10200 Georgetown Pulau Pinang. Tel: 04-262 4724 / 4933 / 5019 / 0626 Fax: 04-262 2594</p>	<p><u>KEPALA BATAS</u> Ground Floor No. 2146 & 2147 Jalan Bertam 13200 Kepala Batas Seberang Perai Pulau Pinang. Tel : 04-575 5517 / 5579 / 3376 / 4463 Fax : 04-575 3986</p>	

PERLIS INDERA KAYANGAN

<p><u>KANGAR</u> Lot 49 & 51, Lorong Seruling, Off Jalan Raja Syed Alwi, P.O. Box 30, 01700 Kangar, Perlis Indera Kayangan. Tel: 04-9763711 / 3712 Fax: 04-9760951</p>
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NEGERI SEMBILAN DARUL KHUSUS

<p><u>BANDAR ENSTEK</u> No. 95 & 96 Jalan Timur 6/1C Bandar Enstek 71760 Nilai Negeri Sembilan Darul Khusus. Tel : 06-799 6484 / 6485 / 6486 Fax : 06-799 6487</p>	<p><u>KUALA PILAH</u> Lot 3803 & 3804 Bangunan Darul Takaful Jalan Dato' Ulu Muar 72000 Kuala Pilah Negeri Sembilan Darul Khusus. Tel : 06-481 4600 / 8482 Fax : 06-481 1431</p>	<p><u>NILAI</u> Ground Floor PT7183 & PT7184 Jalan BBN 1/2E Bandar Baru Nilai 71800 Nilai Negeri Sembilan Darul Khusus. Tel : 06-799 0549 / 0277 / 6124 Fax : 06-799 6217</p>
<p><u>PORT DICKSON</u> No.42, Jalan Mahajaya, PD Centre Point, 71000 Port Dickson, Negeri Sembilan Darul Khusus. Tel : 06-647 4330 / 646 3281 Fax : 06-647 5657</p>	<p><u>SENAWANG</u> No. 554, Ground & First Floor Jalan Bandar Senawang 16 Pusat Bandar Senawang 70450 Seremban Negeri Sembilan Darul Khusus. Tel : 06-678 2731 / 2732 / 2733 Fax : 06-678 2734</p>	<p><u>SEREMBAN</u> Ground & First Floor, Lot 4981 Jalan Dato Sheikh Ahmad 70000 Seremban Negeri Sembilan Darul Khusus. Tel : 06-762 9814 / 9815 / 9816 / 9817 Fax : 06-763 8391</p>
<p><u>TAMPIN</u> Lot 40 & 41 Jalan Besar 73000 Tampin Negeri Sembilan Darul Khusus. Tel : 06-441 4131 / 4132 / 4133 / 7479 Fax : 06-441 4134</p>		

MELAKA BANDARAYA BERSEJARAH

<p><u>AYER KEROH</u> No. 1 & 3, Jalan KF4 Kota Fesyen - MITC Hang Tuah Jaya 75450 Ayer Keroh Melaka. Tel : 06-232 0986/ 1273/ 6559 Fax : 06-232 6561</p>	<p><u>BANDA KABA</u> Bangunan Tabung Haji Lot 25, Jalan Banda Kaba 75740 Melaka Tel : 06-288 0425 / 0426 / 0427 Fax : 06-288 0428</p>	<p><u>BANDAR MELAKA</u> Lot G1, G2 & G3 Wisma Air Jalan Hang Tuah 75300 Melaka Tel : 06-284 1366 / 1367 / 1368 Fax : 06-284 7257</p>
<p><u>JASIN</u> JC 526 & JC 527 Ground Floor Jalan Bestari 5 Bandar Jasin Bestari, Section 2 77200 Jasin Melaka. Tel : 06-529 5301 / 5302 / 5303 Fax : 06-529 5312</p>	<p><u>MASJID TANAH</u> Ground & First Floor MT 1357 & 1358 Kompleks Perniagaan Masjid Tanah 78300 Masjid Tanah Melaka. Tel : 06-384 5108 / 8340 / 8332 Fax: 06-384 5109</p>	

JOHOR DARUL TAKZIM

<p><u>AUSTIN HEIGHT</u> No.22, 22-01 & 26 Jalan Austin Height 8/9 Taman Mount Austin 81100 Johor Bahru Johor Darul Takzim. Tel: 07-364 3070 / 3081 / 3293 Fax: 07-364 3839</p>	<p><u>AERO MALL</u> Lot E7 & E8 Public Concourse, Aero Mall Senai International Airport 81250 Johor Bahru Johor Darul Takzim. Tel: 07-598 5975/ 5977 Fax: 07-598 5978</p>	<p><u>BANDAR PENAWAR</u> Bangunan Pusat Penerangan Pelancongan Jalan Dato' Onn 1 81930 Bandar Penawar Kota Tinggi Johor Darul Takzim. Tel: 07-822 2802 / 2803 / 2804 Fax: 07- 822 2806</p>
<p><u>BATU PAHAT</u> No. 91-5 & 91-6 Jalan Rahmat 83000 Batu Pahat Johor Darul Takzim. Tel : 07-431 9350 / 9352 / 8927 Fax : 07-431 9351</p>	<p><u>IFSC JOHOR BAHRU</u> Ground Floor Menara Tabung Haji Jalan Ayer Molek 80000 Johor Bahru Johor Darul Takzim. Tel: 07-223 7030/ 7031 Fax: 07-223 7032</p>	<p><u>JOHOR BAHRU</u> L1-18, Level 1 Galleria@Kotaraya Jalan Trus 80000 Johor Bahru Johor Darul Takzim. Tel : 07-224 0242 / 0244 / 0272 Fax : 07-224 0243</p>

<p><u>KLUANG</u> No. 46 & 48 Bangunan Tabung Haji Jalan Dato' Kapten Ahmad 86000 Kluang Johor Darul Takzim. Tel : 07-772 6423 / 6417 / 6878 Fax : 07-773 2702</p>	<p><u>KOTA TINGGI</u> No. 14C & 14D Jalan Tun Habab 81900 Kota Tinggi Johor Darul Takzim. Tel : 07-883 8800 / 5582 / 882 6205 Fax : 07-882 4485</p>	<p><u>KULAIJAYA</u> No. 50 Jalan Sri Putra 1 Bandar Putra 81000 Kulai Johor Darul Takzim. Tel : 07-663 5204 / 5205 / 5206 Fax : 07-663 3208</p>
<p><u>MERSING</u> Ground & 1st Floor No. 43 & 44 Jalan Jeti Bandar Tepian Sungai 86800 Mersing Johor Darul Takzim. Tel : 07-799 5076 / 6606 / 6607 / 6608 Fax : 07-799 5077</p>	<p><u>MUAR</u> Ground & Mezzanine Floor No. 75-4 & 75-5 Jalan Arab 84000 Muar Johor Darul Takzim. Tel : 06-952 8301 / 8302 / 8303 Fax : 06-952 8304</p>	<p><u>PASIR GUDANG</u> Ground & First Floor Lot 112719, No. 11 Pusat Perdagangan Pasir Gudang Jalan Bandar 81700 Pasir Gudang Johor Darul Takzim. Tel : 07-252 6671 / 6672 / 6673 Fax : 07-252 6676</p>
<p><u>PONTIAN</u> Ground & First Floor No. 29 Jalan Delima Pusat Perdagangan Pontian 82000 Pontian Johor Darul Takzim. Tel: 07-688 1909 / 2259 / 686 5666 Fax: 07-688 3660</p>	<p><u>SEGAMAT</u> No. 48 & 49 Jalan Genuang 85000 Segamat Johor Darul Takzim. Tel: 07-932 4257 / 2901 / 2862 / 2873 Fax: 07-932 4273</p>	<p><u>TAMAN BUKIT INDAH</u> No. 33 Indah Walk 2 Jalan Indah 15/2 Taman Bukit Indah 81200 Johor Bahru Johor Darul Takzim. Tel: 07-239 5977 / 5978 / 5979 Fax: 07-239 5980</p>
<p><u>TAMPOI</u> No. 8 & 10 Jalan Padi Emas 5/2 Bandar Baru Uda 81200 Johor Bahru Johor Darul Takzim. Tel: 07-234 5228 / 5229 / 8785 Fax: 07-234 5230</p>		

PAHANG DARUL MAKMUR

<p><u>JENGA</u> No. 33 & 34 Kedai 36 Unit LKWJ, Nadi Kota 26400 Bandar Jengka Pahang Darul Makmur. Tel: 09-466 2890 / 2871 / 4837 / 4153 Fax: 09-466 2891</p>	<p><u>JERANTUT</u> No. 4 Lorong Dulang 1 Bandar Baru Jerantut 27000 Jerantut Pahang Darul Makmur. Tel : 09-266 6120 / 6121 / 9096 / 9380 / 9381 Fax : 09-266 6380</p>	<p><u>KUALA ROMPIN</u> No. 2 & 3, Ground Floor Jalan Cemara Utama Taman Rompin Jaya, Fasa 3 26800 Kuala Rompin Pahang Darul Makmur. Tel : 09-414 6064 / 6065 / 6068 Fax : 09-414 6074</p>
<p><u>KUANTAN</u> No. G-05, G-06 & G-07 Mahkota Square Jalan Mahkota 25000 Kuantan Pahang Darul Makmur. Tel : 09-513 3366 / 3367 / 3368 Fax : 09-513 3369</p>	<p><u>MUADZAM SHAH</u> Lot No. 112 & 113 Medan Mewah 26700 Muadzam Shah Pahang Darul Makmur. Tel : 09-452 3175 / 5175 / 5176 Fax : 09-452 3177</p>	<p><u>PEKAN</u> No. 1 & 2, Lot 61 Section 7 Jalan Engku Muda Mansor 26600 Pekan Pahang Darul Makmur. Tel : 09-422 8622 / 8922 Fax : 09-422 8818</p>
<p><u>PUTRA SQUARE</u> No. 1 Jalan Putra Square 2 Putra Square 25200 Kuantan Pahang Darul Makmur. Tel: 09-517 3225 / 3229 / 3231 Fax: 09-517 3235</p>	<p><u>RAUB</u> Lot 16474 & 16475 Jalan Tras Pusat Perniagaan Inderapura 27600 Raub Pahang Darul Makmur. Tel : 09-355 8300 / 8301 Fax : 09-355 8302</p>	<p><u>TEMERLOH</u> Lot No. C49 & C50 Jalan Tengku Ismail 28000 Temerloh Pahang Darul Makmur. Tel : 09-296 5301 / 3222 / 1416 Fax : 09-296 5300</p>

TERENGGANU DARUL IMAN

<p><u>CHUKAI</u> PT16096, PT16097 & 16098 Jalan Kubang Kurus 24000 Kemaman Terengganu Darul Iman. Tel : 09-859 9999 / 9997 Fax : 09-858 1675</p>	<p><u>DUNGUN</u> Ground & First Floor Lot 7928 & 7929 Jalan Baru Pak Sabah 23000 Dungun Terengganu Darul Iman. Tel : 09-848 5498 / 845 3302 / 3055 Fax : 09-848 5502</p>	<p><u>JALAN PADANG HILIRAN</u> No. F-18 Giant Hypermarket Kuala Terengganu Jalan Padang Hiliran 21000 Cabang Tiga Kuala Terengganu Terengganu Darul Iman. Tel : 09-631 3533 / 8354 / 8355 Fax : 09-631 3633</p>
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<p><u>JERTEH</u> Ground & First Floor Lot 180 & 181 Jalan Tuan Hitam 22000 Jerteh Terengganu Darul Iman. Tel: 09-697 3388 / 1672 Fax: 09-697 1592</p>	<p><u>KUALA NERUS</u> PT 35308 & PT 35309 Dataran Austin, Mukim Kuala Nerus 21300 Kuala Terengganu Terengganu Darul Iman. Tel: 09-667 1700 / 1702 / 1703 Fax: 09-667 1705</p>	<p><u>KUALA TERENGGANU</u> Ground & First Floor Lot 1128 Bangunan Majlis Agama Islam & Adat Melayu Terengganu Jalan Banggol Peti Surat 205 20720 Kuala Terengganu Terengganu Darul Iman. Tel: 09-622 4730 / 4744 / 4754 / 4780 / 623 4537 Fax: 09-623 3944</p>
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KELANTAN DARUL NAIM

<p><u>BANDAR BARU TUNJONG</u> PT380 & 381 Bandar Baru Tunjong Jalan Kuala Krai 15100 Kota Bharu Kelantan Darul Naim. Tel: 09-743 0190 / 0192 / 0193 Fax: 09-743 0194</p>	<p><u>GUA MUSANG</u> PT 8281 & PT 8282 Wisma Sri Galas 18300 Gua Musang Kelantan Darul Naim. Tel : 09-912 2003 Fax : 09-912 1772</p>	<p><u>JALAN SULTAN IBRAHIM</u> No. 3486-P Jalan Sultan Ibrahim 15050 Kota Bharu Kelantan Darul Naim. Tel: 09-743 4020 / 4030 / 4060 Fax: 09-743 3020</p>
<p><u>KOTA BHARU</u> No. 72 Jalan Sultan Yahya Petra Section 25 15720 Kota Bharu Kelantan Darul Naim. Tel: 09-741 9222 / 9333 / 9555 / 743 8825 Fax: 09-743 8826</p>	<p><u>KUALA KRAI</u> No.36 & 37, Jalan Sultan Yahya Petra, 18000 Kuala Krai, Kelantan Darul Naim. Tel : 09-9664627 / 9603004 / 3002 / 3008 Fax : 09-9664651</p>	<p><u>KUBANG KERIAN</u> Ground Floor PT 1540, 1541 & 1542 Persiaran KK 6 Jalan Raja Perempuan Zainab II Bandar Baru Kubang Kerian 16150 Kota Bharu Kelantan Darul Naim. Tel : 09-764 0058 / 0070 / 0071 Fax : 09-764 0057</p>
<p><u>MACHANG</u> No. 26 & 27 Jalan Tanjung Pasar Baru 18500 Machang Kelantan Darul Naim. Tel : 09-975 2800 / 1490 Fax : 09-975 2900</p>	<p><u>PADANG GARONG</u> PT 433 & 434 Jalan Padang Garong 15000 Kota Bharu Kelantan Darul Naim. Tel: 09-747 1867 / 9313 / 9317 Fax: 09-747 1902</p>	<p><u>PASIR MAS</u> Ground & Mezzanine Floor No. 41 & 42 Jalan Tengku Ahmad 17000 Pasir Mas Kelantan Darul Naim. Tel: 09-790 0750 / 0751 Fax: 09-790 0752</p>

<p><u>PASIR PUTEH</u> Lot No. 493, Section 1 Bandar Pasir Puteh 16800 Pasir Puteh Kelantan Darul Naim. Tel: 09-786 0061 / 0062 / 0063 Fax: 09-786 0068</p>	<p><u>PASIR TUMBOH</u> No. 8033 & 8034 Bandar Satelit Islam Pasir Tumboh Jalan Pasir Puteh 16150 Kota Bharu Kelantan Darul Naim. Tel: 09-764 4077 Fax: 09-764 6077</p>	<p><u>RANTAU PANJANG</u> No. 182 Jalan Besar Lubok Stol 17200 Rantau Panjang Kelantan Darul Naim. Tel: 09-795 0077 / 2768 Fax: 09-795 0088</p>
<p><u>TANAH MERAH</u> Lot 4142 Jalan Tasik 17500 Tanah Merah Kelantan Darul Naim. Tel: 09-955 8341 Fax: 09-955 8342</p>	<p><u>WAKAF BHARU</u> Lot PT892 & PT963 Jalan Baru 16250 Wakaf Bharu Tumpat, Kelantan Darul Naim. Tel: 09-719 8444 / 8445 / 8446 Fax: 09-719 8447</p>	

WILAYAH PERSEKUTUAN, LABUAN

<p><u>LABUAN</u> Ground Floor Bangunan Tabung Haji, Lot 3500, Jalan Bunga Kesuma 87026 Wilayah Persekutuan Labuan Tel: 087-419205 / 424 667 Fax: 087-419206</p>	<p><u>LABUAN OFFSHORE</u> Level 15(A) Main Office Tower Financial Park Complex Jalan Merdeka 8700 Wilayah Persekutuan Labuan Tel : 087-451 802 / 801 Fax : 087-451 800</p>
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SABAH

<p><u>ALAMESRA</u> No. 146 & 147 Alamesra Plaza Permai, Sulaman Coastal Highway 88400 Kota Kinabalu Sabah. Tel : 088-487 978 / 975 / 976 Fax : 088-487 980</p>	<p><u>KENINGAU</u> Lot A1 & Lot A2 Pusat Komersil Datun, Jalan Masak 89008 Keningau Sabah Tel: 087-342 201 / 202 / 203 Fax: 087-342 204</p>	<p><u>KOTA KINABALU</u> Ground & First Floor Bangunan UMNO Sabah Jalan Kemajuan, Karamunsing 88000 Kota Kinabalu Sabah. Tel: 088-447 285 / 306 / 312 / 314 Fax: 088-447 315</p>
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<p><u>LAHAD DATU</u> MDLD 7940 & 7941, Harbour Town, Jalan Pantai, 91100 Lahad Datu, Sabah. Tel : 089-863 255 / 244 / 577 Fax : 089-863 433</p>	<p><u>SANDAKAN</u> Lot 1 & 2, Block 23, Bandar Indah, Mile 4 North Road, 90000 Sandakan, Sabah. Tel : 089-214 885 / 942 / 964 Fax : 089-214 977</p>	<p><u>TAWAU</u> Ground & First Floor Lot 1 & 2, Block 41 Fajar Commercial Complex Jalan Haji Karim 91000 Tawau Sabah. Tel : 089-778 966 / 758 Fax : 089-779 666</p>
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SARAWAK

<p><u>BINTULU</u> No. 195 & 196, Lot 3743 Bintulu Park City Commercial Centre Jalan Tun Ahmad Zaidi 97000 Bintulu Sarawak. Tel : 086-337 413 / 418 / 493 / 781 Fax : 086-337 401</p>	<p><u>KOTA SAMARAHAN</u> No. 1-3, Block 1 Desa Ilmu Commercial Centre Jalan Datuk Musa 94300 Kota Samarahan Sarawak. Tel : 082-662 616 / 617 / 284 / 285 Fax : 082-662 618</p>	<p><u>KUCHING</u> Lot 433, 434 & 435 Section 11, KTLD Bangunan Tuanku Muhamad Al-Idrus Jalan Kulas 93400 Kuching Sarawak. Tel : 082-412 259 / 413 229 / 414 159 / 417 289 Fax : 082-410 446</p>
<p><u>MIRI</u> No. 1257 & 1258, Block 9 Centre Point Commercial District Jalan Melayu 98000 Miri Sarawak. Tel : 085-415 422 / 424 / 425 Fax : 085-415 421</p>	<p><u>SIBU</u> No. 1, (Ground & 1st Floor) & No. 2 (Ground Floor) Lorong Kampung Datu 3 96000 Sibu Sarawak. Tel: 084-327 140 / 141 /142 Fax: 084-327 144</p>	<p><u>SIMPANG TIGA</u> Lot 10898, Section 64 Kuching Town Land District (KTLD) Jalan Tun Jugah 93350 Kuching, Sarawak. Tel : 082-453 716 / 726 / 736 Fax : 082-453 711</p>

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