

**BIMB INVESTMENT MANAGEMENT BERHAD**  
**199301021508 (276246-X)**

## PRODUCT HIGHLIGHTS SHEET

### **BIMB DANA AL-FAKHIM**

Date of Issuance: 30 October 2024

#### **RESPONSIBILITY STATEMENT**

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

#### **STATEMENT OF DISCLAIMER**

The Securities Commission Malaysia has authorised the issuance of BIMB Dana Al-Fakhim and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BIMB Dana Al-Fakhim and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB Dana Al-Fakhim or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

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

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

**PRODUCT HIGHLIGHTS SHEET  
BIMB DANA AL-FAKHIM (“AL-FAKHIM”) OR FUND**

**BRIEF INFORMATION OF THE PRODUCT**

**1. What is this product about?**

BIMB Dana Al-Fakhim is an Islamic money market fund that is actively managed to provide regular\* income stream to Unit Holders by investing in short-term Sukuk, Islamic money market instruments and placement in short-term Islamic deposits.

Notes:

*\*The Fund shall distribute income (if any) on a monthly basis. For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.*

**PRODUCT SUITABILITY**

**2. Who is this product suitable for?**

The Fund is suitable for investors who:-

- Are conservative in nature.
- Prefer regular\* income streams.
- Seek reasonable returns that commensurate with the low risk investments.
- Prefer a short-term investment horizon.
- Wish to temporarily liquidate or reduce exposure in equities.

*\*Note: For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.*

**KEY PRODUCT FEATURES**

**3. What am I investing in?**

<b>Launch Date</b>	I-Class: 18 April 2022 R-Class: 27 December 2001
<b>Fund Category</b>	Money Market
<b>Fund Type</b>	Income
<b>Asset Allocation</b>	<p>The Fund’s property should only consist of permitted investments.</p> <p>Permitted investments are Shariah-compliant:</p> <p>a. short-term Sukuk; b. short-term Islamic money market instruments; and c. placement in short-term Islamic deposits.</p> <p>The value of the Fund’s investments in short-term Sukuk, short-term Islamic money market instruments and placement in short-term Islamic deposits which have a remaining maturity period of not more than 397 days must not be less than 90% of the Fund’s NAV. Whereas for the short-term Sukuk or short-term Islamic money market instruments which are issued by, or the issues are guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than two (2) years.</p>

	<p>The value of the Fund's investments in high quality Sukuk which have a remaining maturity period of more than 397 days but fewer than 732 days must not exceed 10% of the Fund's NAV. When selecting high quality Sukuk, the Manager seeks quality investment grade issues with a minimum top two short-term rating (including gradation and subcategories) or minimum top three long-term rating (including gradation and subcategories) as rated by any Malaysian or global rating agency.</p>					
<b>Investment Policy &amp; Strategy</b>	<p>The Fund's activities shall be conducted strictly in accordance with the principles of Shariah and shall be monitored by the Shariah Adviser.</p> <p>The Fund is an Islamic money market fund that is actively managed to provide regular* income stream to Unit Holders. The investments of the Fund are largely confined to placement of short-term Islamic deposits with licensed Islamic financial institutions, short-term Sukuk issued by the Malaysian government, government-backed agencies, Bank Negara Malaysia, Malaysian corporations and Islamic money market instruments. Short-term Sukuk issued by Malaysian corporations must carry a minimum credit rating of AA3 by RAM or AA- by MARC or its equivalent by any other recognised credit rating agencies. The Fund's investment in Islamic money market instruments may include Islamic accepted bills, Islamic banker's acceptance, certificates of Islamic deposits and Islamic commercial paper of companies carrying a minimum short-term credit rating of P1 by RAM or MARC-1 by MARC or its equivalent by any other recognised credit rating agency.</p> <p><i>*Note: The Fund shall distribute income (if any) on a monthly basis. For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.</i></p>					
<b>Benchmark</b>	<p>1-month TDT-i of Bank Islam Malaysia Berhad. Information on the selected benchmark can be obtained from Bank Islam's website.</p> <p><i>Note: Investors are advised that the actual portfolio of the Fund at any given time may consist of combination of Islamic deposits, Islamic money market instruments and Sukuk of varying tenure and credit rating. Investors are to note that the risk profile of the Fund's portfolio may be higher than the risk profile of the benchmark.</i></p>					
<b>Distribution Policy</b>	<p>The Fund shall distribute income* (if any) on a monthly basis.</p> <p><i>*Note: For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.</i></p>					
<b>Minimum Initial Investment*</b>	<table border="1"> <thead> <tr> <th>I-Class</th> <th>R-Class</th> </tr> </thead> <tbody> <tr> <td>RM50,000</td> <td>RM 1,000</td> </tr> </tbody> </table>	I-Class	R-Class	RM50,000	RM 1,000	
I-Class	R-Class					
RM50,000	RM 1,000					
<b>Minimum Additional Investment*</b>	<table border="1"> <thead> <tr> <th>I-Class</th> <th>R-Class</th> </tr> </thead> <tbody> <tr> <td>RM25,000</td> <td>RM 100</td> </tr> </tbody> </table>	I-Class	R-Class	RM25,000	RM 100	
I-Class	R-Class					
RM25,000	RM 100					
<b>Minimum Units Held*</b>	<table border="1"> <thead> <tr> <th>I-Class</th> <th>R-Class</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>1,000 Units or such other quantity as the Manager may from time to time decide</td> </tr> </tbody> </table>	I-Class	R-Class	Nil	1,000 Units or such other quantity as the Manager may from time to time decide	
I-Class	R-Class					
Nil	1,000 Units or such other quantity as the Manager may from time to time decide					

\* The Manager has the discretion to accept a lower amount than that disclosed above as the Manager deems fit.

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT**

#### 4. Who am I investing with?

<b>Manager</b>	BIMB Investment Management Berhad
<b>Corporate Profile of the Manager</b>	The Manager is a wholly owned subsidiary of Bank Islam Malaysia Berhad. The Manager, a licensed Islamic fund management company, was incorporated on 14 September 1993 and commenced its operations on 20 June 1994.

<b>Trustee</b>	SCBMB Trustee Berhad
<b>Tax Adviser</b>	Ernst & Young Tax Consultants Sdn. Bhd.
<b>Shariah Adviser</b>	BIMB Securities Sdn Bhd

## 5. What are the possible outcomes of my investment?

The investor may gain from the regular\* stream of income by investing in short-term Sukuk, Islamic money market instruments and placement in short-term Islamic deposits.

Notes:

*For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.*

However, investment involves risk. The value of the Fund and its distribution (if any) may rise or fall. These risk factors, among others, may cause you to lose part or all of your investment.

## KEY RISKS

### 6. What are the key risks associated with this product?

#### General risks of investing in the Fund

- **Market Risk** – This risk arises due to fluctuations in the market value of investments. Such fluctuations occur because of factors that affect the entire market. Market risk cannot be eliminated by diversification. It stems from the fact that there are economy-wide perils which threaten all businesses. Hence investors will be exposed to market uncertainties, and no matter how many equities are held, fluctuations in the economy, political and social environment will affect the market price of the investments.
- **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.

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 channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser whilst any loss is to be borne by the Manager.

- **Management Risk** – Poor management of the Fund may cause losses to the Fund which in turn may affect the capital invested by Unit Holders. The Manager is able to manage such risk with close monitoring by the Investment Committee members which will oversee the activities and performance of the Fund.
- **Financing Risk** – This risk occurs when the investors take financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payment. In the event Units are used as collateral, an investor may be required to top-up the investor's existing installment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase towards settling the financing.

Other financing risk factors to consider include:

- the higher the margin of financing, the greater the potential for losses as well as gains; and
- if the financing taken is a variable profit rate financing and profit rates rise, the total payment amount will increase.

- **Risk of Non-Compliance** – This is a risk where the Fund may be mismanaged due to the Manager's non-compliance with the provisions set out in the Deed or the Master Prospectus or the laws/guidelines governing the Fund or the Manager's own internal procedures or where the employee of the Manager acts fraudulently or dishonestly in managing the Fund. This may also occur when the Manager does not adhere to the investment mandate of the Fund.
- **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 and subsequently the value of Unit Holders' investments in the Fund when it has to sell such assets at unfavorable prices.
- **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.

- **Suspension of Redemption Request Risk** – Having considered the best interests of Unit Holders, the redemption requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund’s assets cannot be determined. 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 than the original timeline. Hence, their investments will continue to be subject to the risks inherent to the Fund.

**Specific risks associated with investing in the Fund**

- **Profit/Interest Rate Risk** – Generally, changes in the level of general interest rates\* may cause prices of Sukuk to change inversely. This risk can be mitigated by holding Sukuk investment until maturity, thereby locking in its yields. The Manager also manages profit/interest rate risk by considering each Sukuk’s sensitivity to profit/interest rate changes as measured by its duration.

\*Note: The term interest rate does not in any way suggest that the Fund will invest in securities or instruments, which are Shariah non-compliant. All investments carried out for this Fund are in accordance with principles of the Shariah.

Essentially, the investment of the Fund has been structured such that it is confined to short-term Shariah-compliant instruments in order to mitigate the impact of fluctuations in profit/interest rates on the performance of the Fund over the short term.

- **Counterparty Risk** – Counterparty risk refers to the risk that any financial institution that BIMB Dana Al-Fakhim may deal with, under certain circumstances, fails to perform its obligations when due. This will result in the Fund to experience significant losses.
- **Default Risk** – The risk arises when an issuer is unable to service any periodic obligations, e.g. profit payments and/or pay the principal amount when due. In such cases, investors will suffer significant losses.

This risk can be mitigated by investing in Sukuk, carrying a minimum rating of AA3 by RAM or AA- by MARC or its equivalent by any other recognised credit rating agencies or a minimum short-term credit rating of P1 by RAM or MARC-1 by MARC or its equivalent by any other recognised credit rating agency. This risk is also mitigated by credit analysis conducted by the Manager to determine the issuer’s ability to service promised payments.

**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 MASTER 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).**

**FEES AND CHARGES**

**7. What are the fees and charges involved?**

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

**Charges directly incurred**

<b>Sales Charge</b>	<b>I-Class</b>	<b>R-Class</b>
	Nil	Nil
<b>Redemption Charge</b>	The Manager does not intend to impose any repurchase charge on any repurchase transaction made by the Unit Holders.	

<b>Transfer Fee</b>	Nil				
<b>Switching Fee</b>	The switching fee may be imposed as follows:				
	<table border="1"> <tr> <td>a. 1<sup>st</sup> Time</td> <td>Nil</td> </tr> <tr> <td>b. 2<sup>nd</sup> Time onwards</td> <td>RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Investment of RM100,000 and above)</td> </tr> </table>	a. 1 <sup>st</sup> Time	Nil	b. 2 <sup>nd</sup> Time onwards	RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Investment of RM100,000 and above)
	a. 1 <sup>st</sup> Time	Nil			
b. 2 <sup>nd</sup> Time onwards	RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Investment of RM100,000 and above)				
<p><i>The Manager may, for any reason at any time, waive or reduce the amount of any fees or other charges payable by the Unit Holder in respect of the Fund.</i></p> <p><i>The above switching fee is subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.</i></p>					

#### Fees indirectly incurred

<b>Annual Management Fee</b>	<b>I-Class</b>	<b>R-Class</b>
	0.10% of the NAV of the Fund	0.50% of the NAV of the Fund
	The management fee is calculated and accrued on a daily basis, payable monthly to the Manager.	
<b>Annual Trustee Fee</b>	The Fund pays an annual trustee fee of <b>0.02% per annum</b> of the NAV of the Fund, subject to a <b>minimum fee of RM18,000.00 per annum</b> . The trustee fee is calculated and accrued on a daily basis, payable monthly to the Trustee.	
<b>Other Permitted Expenses That May Be Paid Out of The Fund</b>	<p>In addition to the management fee and the trustee fee outlined above, the following expenses maybe charged to the Fund:-</p> <ol style="list-style-type: none"> <li>a. commissions/fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>b. zakat, taxes and other duties charged on the Fund by the government and/or other authorities;</li> <li>c. costs, fees and expenses properly incurred by the auditor appointed for the Fund;</li> <li>d. fees incurred for the valuation of any investment of the Fund;</li> <li>e. 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> <li>f. 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> <li>g. costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;</li> <li>h. costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</li> <li>i. costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</li> <li>j. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</li> <li>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;</li> <li>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);</li> <li>m. remuneration and out of pocket expenses of the person(s) or members of a</li> </ol>	

	<p>committee undertaking the oversight function, unless the Manager decides otherwise;</p> <p>n. costs, fees and expenses deemed by the Manager and the Trustee 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; and</p> <p>o. (Where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians.</p>
<b>Other Fees</b>	<p>In executing transactions, certain charges may be incurred. Investor shall bear such transaction charges, for instance bank charges, telegraphic charges and courier charges and taxes and/or duties as may be imposed by the government or other authorities (where applicable).</p> <p>The Manager reserves the right to vary such conditions from time to time, which shall be communicated to investors in writing.</p>

**Note: Please refer to the Master Prospectus for further explanation and illustration on the Fund's fees, charges and expenses.**

**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.**

#### **8. How often are valuations available?**

The valuation point is a particular point in time on a Business Day, as may be decided by the Manager where the NAV of the Fund is calculated. The Fund(s) will be valued at 5.00 p.m. on every Business Day (or "trading day" or "T" day).

Unit Holders will be able to obtain information pertaining to the Fund from BIMB Investment's website on <https://www.bimbinvestment.com.my>.

#### **9. How can I exit from this investment and what are the risks and costs involved?**

- Unit Holders may redeem their investments in the Fund on any Business Day 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.
- Redemption requests must reach the Manager before the cut-off time of 4.00 p.m. on any Business Day (or "T" Day). The Manager will process the redemption request based on the NAV per Unit of the Fund for that Business Day. Any redemption request received by the Manager at or after 4.00 p.m., the Manager will process the redemption request based on the NAV per Unit computed on the immediate following Business Day.

The amount of redemption will be paid within seven (7) Business Days from the day the Manager received the repurchase request and the Trustee's obligation is discharged once it has paid the amount to the Manager.

- A cooling-off period of six (6) Business Days is accorded to an investor who is investing with BIMB Investment for the first time other than Staff of the Manager and Persons registered with a body approved by the SC to deal in unit trusts. During the Cooling-off Period, the investor, upon changing his/her mind about the unit trust investment that he/she has made, may proceed to exercise his/her Cooling-off Right by submitting a cooling-off request to BIMB Investment, at the nearest Bank Islam branches or from our authorized IUTAs.

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 amount refunded to Unit Holder is subject to the condition as per below:

- 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 will be refunded at the point of cooling-off; or
- If the market price is higher than the original price, the original price will be refunded at the point of cooling-off.
  - To refund the sales charge imposed on the day the Units were purchased.

For purchase/redemption transaction made with IUTAs, the transaction is subject to the terms and conditions of the respective IUTAs.

## FUND PERFORMANCE

### Total Return and Average Total Return for the Financial Year Ended 31 August 2024

Period	BIMB Dana AI-Fakhim – I-Class		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	3.41	3.41	1.94	1.94
3-Year	7.31	2.44	5.27	1.76
5-Year	12.09	2.42	8.68	1.74
10-Year	30.94	3.09	22.36	2.24

*\*Note: BIMB Dana AI-Fakhim was split into two unit-classes i.e. R-Class and I-Class upon the issuance of First Supplemental Master Prospectus dated 18 April 2022. Prior to the splitting exercise, the performance calculation methodology adopted for R-Class and I-Class is an extension of the Fund as both unit classes shared the same treatment criteria. However, from 18 April 2022 onward, tax treatment and annual management fees are different for these unit classes, hence difference performance calculation methodology is being adopted.*

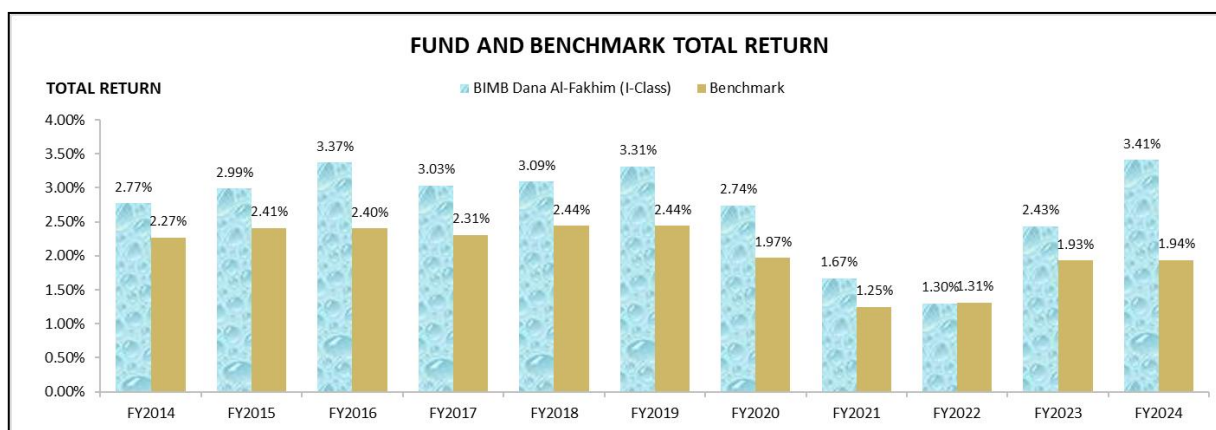
Period	BIMB Dana AI-Fakhim – R-Class		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	3.15	3.15	2.55	2.55
3-Year	7.56	2.52	6.99	2.33
5-Year	12.35	2.47	11.57	2.31
10-Year	31.24	3.12	30.40	3.04

### Annual Total Return for the Previous Financial Years

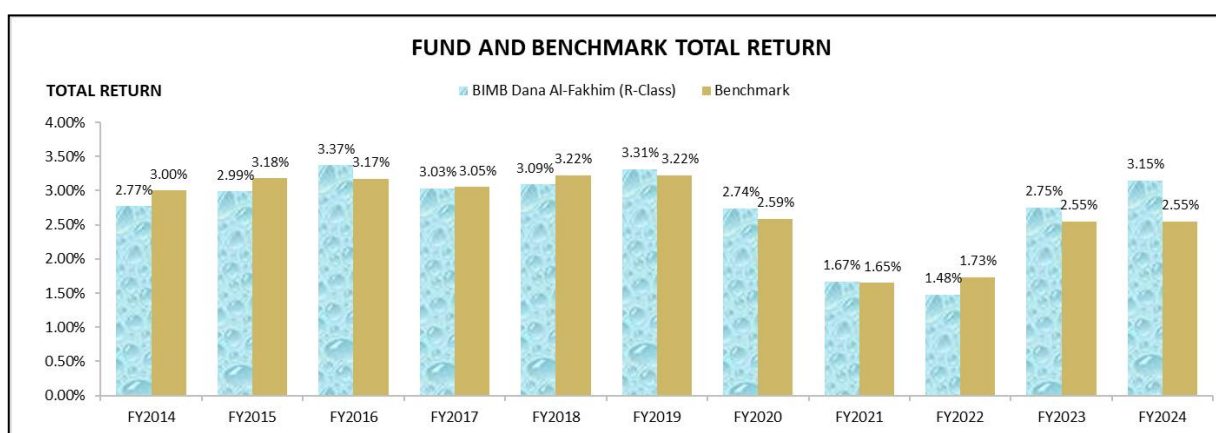
Financial Year	Annual Total Return (%)			
	BIMB Dana AI-Fakhim (I-Class)	Benchmark	BIMB Dana AI-Fakhim (R-Class)	Benchmark
31 August 2024	3.41	1.94	3.15	2.55
31 August 2023	2.43	1.93	2.75	2.55
31 August 2022	1.30	1.31	1.48	1.73
31 August 2021	1.67	1.25	1.67	1.65
31 August 2020	2.74	1.97	2.74	2.59
31 August 2019	3.31	2.44	3.31	3.22
31 August 2018	3.09	2.44	3.09	3.22
31 August 2017	3.03	2.31	3.03	3.05
31 August 2016	3.37	2.40	3.37	3.17
31 August 2015	2.99	2.41	2.99	3.18
31 August 2014	2.77	2.27	2.77	3.00



**Figure 1: Movement of the Fund versus the Benchmark**



BIMB Dana Al Fakhim (I-Class) posted a return of 3.41% for the financial year ended 31 August 2024 while its benchmark registered a return of 1.94%.



BIMB Dana Al Fakhim (R-Class) posted a return of 3.15% for the financial year ended 31 August 2024 while its benchmark registered a return of 2.55%.

*Data Source* : BIMB Investment Management Berhad  
*Data verified by* : Novagni Analytics & Advisory Sdn. Bhd.  
*Benchmark* : 1-month Term Deposit-i Tawarruq (TDT-i) of Bank Islam Malaysia Berhad

- Total Return** of the Fund has been verified by Novagni Analytics & Advisor Sdn. Bhd. (363145-W)
- Average Total Return** is derived by this formula:

$$\frac{\text{Total Return}}{\text{Number of Years under Review}}$$

The calculation of average total returns is based on methods obtained from Refinitiv Lipper.

*Unit prices and return on investment may fluctuate, hence, past performance shall not be an indicator of future performance.*

#### Income Distribution

For The Financial Year Ended 31 August	2024		2023		2022		2021
Class of Unit	I-Class	R-Class	I-Class	R-Class	I-Class	R-Class	R-Class
Total Gross Distribution per Unit (Sen) per annum	0.305	0.305	1.57	1.57	0.92	0.92	0.84
Total Net Distribution per Unit (Sen) per annum	0.305	0.305	1.205	1.57	0.76	0.92	0.84

Distribution of income will be made in the form of cash or reinvestment of Units.

### Portfolio Turnover Ratio ("PTR")

For The Financial Year Ended 31 August	2024	2023	2022	2021
<b>BIMB Dana Al-Fakhim (times)</b>	8.49	14.24	11.33	4.06

PTR for the financial year ended 31 August 2024 was lower than the previous financial year due to lower average investment transactions by the Fund during the financial year.

The PTR is calculated as follows: -

$$\text{PTR} = \frac{\text{[Total acquisition of the Fund for the year + Total disposal of the Fund for the year]} / 2}{\text{Average net asset value of the Fund for the year calculated on a daily basis}}$$

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

### CONTACT INFORMATION

#### 10. Who should I contact for further information or to lodge a complaint?

##### 1. You may contact us at the following address:

###### i. BIMB Investment Management Berhad

Level 19, Menara Bank Islam,  
No. 22, Jalan Perak,  
50450 Kuala Lumpur.  
Tel : 03-2161 2524 / 03-2161 2924  
Fax : 03-2161 2464  
Email : [marketing.bimbinvest@bankislam.com.my](mailto:marketing.bimbinvest@bankislam.com.my)  
Web : [www.bimbinvestment.com.my](http://www.bimbinvestment.com.my)  
Toll-Free : 1800-88-1196

###### ii. Bank Islam Branches

Please refer to Bank Islam Malaysia Berhad's website at [www.bankislam.com.my](http://www.bankislam.com.my) for the list of its branches nationwide.

##### 2. For internal dispute resolution, you may contact,

###### BIMB Investment Management Berhad

19th Floor, Menara Bank Islam,  
No.22 Jalan Perak,  
50450 Kuala Lumpur.  
Toll-Free: 1800-88-1196

##### 3. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Center (SIDREC):

Tel : 03- 2276 6969  
Email : [info@sidrec.com.my](mailto:info@sidrec.com.my)  
Letter : Securities Industry Dispute Resolution Center (SIDREC)  
Level 25, Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur.

##### 4. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

Tel : 03-6204 8999  
Fax : 03-6204 8991  
Email : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)  
Online form : [www.sc.com.my](http://www.sc.com.my)  
Letter : Consumer & Investor Office  
Securities Commission Malaysia,

3 Persiaran Bukit Kiara,  
Bukit Kiara,  
50490 Kuala Lumpur.

**5. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:**

Tel : 03-2092 3800  
Fax : 03-2093 2700  
Email : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)  
Online form : [www.fimm.com.my](http://www.fimm.com.my)  
Letter : Legal, Secretarial & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6th Floor, Wisma Tune,  
No. 19, Lorong Dungun, Damansara Heights,  
50490 Kuala Lumpur.

**APPENDIX: GLOSSARY**

<b>“baitulmal”</b>	Refers to the treasury of a State Islamic Religious Council.
<b>“BEST Invest App”</b>	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.
<b>“Business Day(s)”</b>	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.
<b>“Class(es) of Units”</b>	Any class of Units representing similar interests in the assets of a Fund although a class of Units of a Fund may have different features from another class of Units of the same Fund and “Class” means any one class of Unit(s).
<b>“I-Class”</b>	Class of Units for non-individual investors.
<b>“Net Asset Value (NAV) of the Fund”</b>	The NAV of the Fund is determined by deducting the value of all the Fund’s liabilities from the value of all the Fund’s assets, 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.
<b>“Master Prospectus”</b>	Means the master prospectus and includes any supplemental or replacement master prospectus, as the case may be.
<b>“R-Class”</b>	Class of Units for individual investors.
<b>“SC”</b>	Securities Commission Malaysia.
<b>“Sukuk”</b>	Means certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC or any relevant Shariah Supervisory Boards and/or the Shariah Adviser.
<b>“Units”</b>	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 and means a unit of the Fund. Where the Fund has more than one Class of Units, it means a unit issued for each Class of Units.
<b>“Unit Holder(s)”</b>	A person or persons registered as holder(s) of a Unit or Units of the Fund and whose name appears in the register of Unit Holders.

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