

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

## PRODUCT HIGHLIGHTS SHEET

### **BIMB MYR SUKUK INCOME FUND**

Date of Issuance: 24 July 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 MYR Sukuk Income Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BIMB MYR Sukuk Income Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB MYR Sukuk Income Fund 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 MYR Sukuk Income Fund 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 MYR SUKUK INCOME FUND (“BMSIF”) OR “FUND”**

**BRIEF INFORMATION OF THE PRODUCT**

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

BIMB MYR Sukuk Income Fund is a sukuk fund, issued and managed by BIMB Investment Management Berhad.

The Fund’s investment objective is to provide steady income stream over a medium to long-term period.

**PRODUCT SUITABILITY**

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

The Fund is suitable for investors who aim for steady income stream over a medium to long-term period.

*\*Note: “medium to long term” in this context refers to three (3) years or more.*

**KEY PRODUCT FEATURES**

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

<b>Launch Date</b>	24 July 2024	
<b>Fund Category</b>	Sukuk	
<b>Fund Type</b>	Income	
<b>Initial Offer Price</b>	RM0.50	
<b>Initial Offer Period</b>	The initial offer period of the Fund shall be up to 21 calendar days from the date of the Fund’s Prospectus.  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.	
<b>Asset Allocation</b>	<b>Asset Type</b>	<b>% of the Fund’s NAV</b>
	RM denominated Sukuk issued and/or offered in Malaysia and/or Islamic CIS	Minimum 70%
	Islamic liquid assets	Maximum 30%
<b>Investment Policy &amp; Strategy</b>	<p>To achieve the objective of the Fund, the Fund intends to invest in Ringgit Malaysia denominated Sukuk issued and/or offered in Malaysia. These Sukuk are expected to provide returns at intervals which are predetermined.</p> <p><b>Sukuk</b> - The Fund shall invest at least 70% of its NAV in Sukuk with the following characteristics:</p> <ul style="list-style-type: none"> <li>i. Sovereign Sukuk issued by the Government of Malaysia (GII) or guaranteed by the Government of Malaysia (GG).</li> <li>ii. Minimum long-term rating of A3/A- by RAM/MARC and short-term rating of P1/MARC-1 by RAM/MARC for RM denominated Sukuk issued by corporations, including financial institutions.</li> </ul> <p>The Manager intends to invest in sukuk with a rating at least one notch higher than the prescribed minimum rating to allow for buffer against limit breach.</p>	

	<p>If the Sukuk is rated by more than 1 rating agency, the lower rating will be used to determine the eligibility of the Sukuk. In the event of a credit downgrade of the Sukuk to below the stipulated minimum credit rating, we will endeavour to take the necessary steps to dispose of the Sukuk. However, in order to safeguard the interests of the Unit Holders, we will take into consideration all relevant factors that affect the value of the investments before deciding on the manner and time frame of its disposal.</p> <p>The Fund may invest up to 10% of its NAV in single A (A1/A+ or A2/ A or A3/A- rated Sukuk by RAM/MARC.</p> <p><b>Islamic CIS</b> - The Fund may also invest in Islamic CIS with an investment objective that is in line with the objective of the Fund.</p> <p><b>Islamic liquid assets</b> - The Fund will invest in Islamic liquid instruments that include Islamic money market instruments, investment accounts and Islamic deposits with financial institutions that are rated at least A3/A- by RAM/MARC and acceptable to the Shariah Adviser.</p> <p><b>Temporary Defensive Measures</b> 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 Holder's interest. During the temporary defensive position, the Fund may hold higher exposure in Islamic liquid assets.</p>
<b>Benchmark</b>	<p>12-month Term Deposit-i Tawarruq profit rate of Bank Islam.</p> <p>The basis for selecting the above benchmark is to reflect the Fund's asset allocation and investment objective.</p> <p>The above benchmark is only used to enable Unit Holders to evaluate the performance of the Fund against what the Unit Holders would have earned if they placed their moneys in an Islamic fixed deposit (at a rate equivalent to the 12-month Term Deposit-i Tawarruq of Bank Islam). Unit Holders should be aware that investing in the Fund is not the same as placing moneys in an Islamic fixed deposit. The capital and returns of the Fund are not guaranteed and there are risks involved. Hence, the risk profile of the Fund is different from the risk profile of the benchmark. The Fund has a higher risk profile than the benchmark and it expects to potentially generate higher or lower returns as compared to an Islamic fixed deposit.</p> <p>Information on the benchmark can be obtained from Bank Islam Malaysia Berhad's website.</p>
<b>Distribution Policy</b>	<p>Subject to the availability of income, distribution, if any, shall be on a quarterly basis after the first anniversary of the Fund's commencement date and at the discretion of the Manager.</p> <p><i>Please refer to Section 3.11 Mode of Income Distribution in the Fund's Prospectus for details.</i></p>
<b>Minimum Initial Investment*</b>	RM 500
<b>Minimum Additional Investment*</b>	RM 100
<b>Minimum Units Held*</b>	100 Units

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

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

<b>Manager</b>	BIMB Investment Management Berhad [199301021508 (276246-X)]
<b>Trustee</b>	AmanahRaya Trustees Berhad [200701008892 (766894-T)]
<b>Tax Adviser</b>	KPMG Tax Services Sdn. Bhd.
<b>Shariah Adviser</b>	BIMB Securities Sdn Bhd [199401004484 (290163-X)]

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

The investor may gain from the appreciation of unit price as a result of the increase in value of the underlying and/or accrual of profit earned.

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 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.
- **Financing Risk** – This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financing includes investors being unable to service the financing payments. In the event units are used as collateral, an investor may be required to top-up the investors' existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financing. Investors who intend to finance an investment in Islamic unit trust fund, or for that matter any Shariah-compliant investment, are advised to seek for Islamic financing to finance their investment.
- **Manager 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.

To mitigate the risk, the Manager practices the following:

- a. Strict adherence to the Fund's investment objective, policies and strategies as stated in this Prospectus and Deed.
  - b. Internal controls and compliance monitoring is in place to mitigate the risk. Periodical risk management and compliance reporting to the management risk and control committee, investment committee, Shariah Adviser, board audit and risk committee and the board of directors;
  - c. Regular review on its internal policies, system capabilities and maintain strict segregation of duties in mitigating this risk.
- **Shariah Non-Compliance Risk** – 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.
  - **Shariah Status Reclassification Risk**

This risk refers to the risk of a possibility that the currently held Sukuk or Islamic deposits or Islamic money market instruments or Islamic CIS 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.

- **Performance Risk** – Performance of the Fund depends on the financial instruments that the Fund invests in. 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.
- **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, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.

The liquidity risk of the Fund also refers to the Manager's ability to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. This is subject to the Fund's holding of adequate liquid assets, its ability to take financing on a temporary basis as permitted by the relevant laws and/or its ability to redeem the Fund's investments at fair value. Should there be inadequate liquid assets held, the Fund may not be able to honour requests for redemption or to pay Unit Holders' redemption proceeds in a timely manner and may be forced to dispose the Fund's investments at unfavourable prices to meet redemption requirements.

- **Suspension of Sale and Redemption of Units** – Having considered the best interests of Unit Holders, the repurchase requests by the Unit Holders may be subject to suspension due to exceptional circumstances as documented in Section 7.13 "Suspension of Sale and Redemption of Units" of the Fund's Prospectus.

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.

- **Inflation risk** – This is the risk that investors' investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.

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

- **Credit and Default Risk** – Credit risk relates to the creditworthiness of the issuers of the Sukuk and Islamic money market instruments and the financial institutions where the Islamic deposits are placed (hereinafter referred as "investment"), and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer and/or financial institutions may impact the value as well as liquidity of the investment. In the case of rated investment, this may lead to a credit downgrade. Default risk relates to the risk that an issuer and/or a financial institution either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment. This could adversely affect the value of the Fund.
- **Interest Rate Risk** – Interest rate risk refers to the impact of interest rate changes on the valuation of Sukuk and Islamic money market instruments. When interest rates rise, Sukuk prices generally decline and this may lower the market value of the Fund's investments in Sukuk. The reverse may apply when interest rates fall. For investments into Islamic deposits, the fluctuations in the interest rates will not affect the placement of Islamic deposits but will result in the opportunity loss by the Fund if the placement of Islamic deposits is made at lower profit rate.

The above interest rate is a general economic indicator that will have an impact on the management of the Fund regardless of whether it is an Islamic unit trust fund or otherwise. It does not in any way suggest that this Fund will invest in conventional financial instruments. All the investments carried out for this Fund are in accordance with Shariah requirements.

- **Risk Associated with Investment in Islamic CIS** – Investing in Islamic CIS may be more costly to the Fund than if the Fund had invested in the underlying investments directly as the Fund will indirectly be paying the fees and expenses of the Islamic CIS in addition to the Fund's direct fees and expenses. Investing in other Islamic CIS may subject the Fund to the risk that (i) the valuations of the Fund may not reflect the true value of the underlying Islamic CIS at a specific time which could result in significant losses or inaccurate pricing for the Fund and/or (ii) the valuation of the underlying Islamic CIS may not be available as at the relevant valuation point for the Fund. The Fund's investments in Islamic CIS may also subject the Fund to additional risks (such as risk associated with the investment manager of the Islamic CIS) than if the Fund would have invested directly in the underlying investments of the Islamic CIS. The risk associated with the investment manager of

the Islamic CIS includes but are not limited to the risk of non-adherence to the investment objective, strategy and policies of the Islamic CIS, the risk of direct or indirect losses resulting from inadequate or failed operational and administrative processes and systems of the investment manager of the Islamic CIS, and the risk that the Islamic CIS may underperform due to poor investment decisions by the investment manager of the Islamic CIS. Any adverse price movement of such Islamic CIS will adversely affect the Fund's NAV.

- **Counterparty Risk** – Counterparty risk is the risk that the counterparty for a transaction is unable to meet their obligations i.e., failure to settle a trade on the value date. Or in the case of money market placement, the financial institution is declared non-viable by the regulators.
- **Distribution Out of Capital Risk** – The Fund may distribute income out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund's capital may reduce part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders.

**NOTE:**

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 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, INVESTORS SHOULD CONSULT THEIR ADVISER(S), FOR A BETTER UNDERSTANDING OF THE RISKS.

PLEASE BE ADVISED THAT IF THE INVESTOR INVESTS IN UNITS THROUGH AN IUTA WHICH ADOPTS THE NOMINEE SYSTEM OF OWNERSHIP, THE INVESTOR WOULD NOT BE CONSIDERED TO BE A UNIT HOLDER UNDER THE DEED AS THE INVESTOR'S NAME WILL NOT APPEAR IN THE REGISTER OF UNIT HOLDERS. THE INVESTOR MAY CONSEQUENTLY NOT HAVE ALL THE RIGHTS ORDINARILY EXERCISABLE BY A UNIT HOLDER (FOR EXAMPLE, THE RIGHT TO CALL FOR A UNIT HOLDERS' MEETING AND TO VOTE THEREAT).

**FEES AND CHARGES**

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

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

**Charges directly incurred.**

<b>Sales Charge</b>	Up to 2.00% of the NAV per Unit* of the Fund.  The Manager may at its discretion charge a lower sales charge based on the size of investment and/or other criterion as may be determined from time to time.  Please refer to Section 7.2 of the Fund's Prospectus for illustration on computation of sales charge.				
<b>Redemption Charge</b>	The Manager will NOT impose any redemption charge on any redemption.				
<b>Transfer Fee</b>	Nil				
<b>Switching Fee</b>	The switching fee may be imposed as follows: <table border="1" data-bbox="464 1744 1011 1816"> <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</td> </tr> </table>	a. 1 <sup>st</sup> Time	Nil	b. 2 <sup>nd</sup> Time onwards	RM25 per transaction
a. 1 <sup>st</sup> Time	Nil				
b. 2 <sup>nd</sup> Time onwards	RM25 per transaction				

**Fees indirectly incurred**

<b>Annual Management Fee</b>	1.00%* per annum of the NAV of the Fund. The management fee is calculated and accrued on a daily basis, payable monthly to the Manager. <i>*The Manager reserves the right to charge a lower fee at its discretion.</i>
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<b>Annual Trustee Fee</b>	<p>0.03% per annum of the NAV of the Fund (excluding foreign custodian fees and charges).</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 accrued daily and payable monthly.</p>
<b>Administrative Fees</b>	<p>These include (but are not limited to) the following:</p> <ul style="list-style-type: none"> <li>i. cost of printing of semi-annual and annual reports for the Fund;</li> <li>ii. 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;</li> <li>iii. where the custodian function is delegated by the Trustee, charges and fees paid to foreign sub-custodians taking into custody any foreign assets of the Fund;</li> <li>iv. taxes and other duties charged on the Fund by the government and other authorities;</li> <li>v. fees and expenses properly incurred by the auditor appointed for the Fund;</li> <li>vi. fees for the valuation of any Shariah-compliant investment of the Fund;</li> <li>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> <li>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> <li>ix. costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;</li> <li>x. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</li> <li>xi. any tax and/or other indirect 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</li> <li>xii. other related Fund's administrative expenses as permitted by the Deed.</li> </ul>
<b>Other Fees</b>	<p>Any applicable bank charges incurred as a result of purchasing or withdrawal of Units will be borne by the Unit Holder.</p>

**NOTE: THE FEES, CHARGES AND EXPENSES QUOTED IN THIS PHS AND THE FUND'S PROSPECTUS ARE EXCLUSIVE OF TAXES AND/OR DUTIES IMPOSED BY LAW OR REQUIRED TO BE PAID IN CONNECTION WITH THE PRODUCTS OR SERVICES PROVIDED BY THE MANAGER AND/OR THE TRUSTEE. 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.**

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

#### 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 authorised distributors. Investors who invest via our BEST App may redeem their investments in the Fund via our BEST App.

Redemption request 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, T + 1.

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 money invested will be refunded to Unit Holder subject to the condition as set out in the Prospectus.

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

## CONTACT INFORMATION

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

#### a) 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.

#### b) For internal dispute resolution, you may contact,

##### BIMB Investment Management Berhad

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

- c) **If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Corporation (SIDREC):**

Tel : 03-2282 2280  
Fax : 03-2282-3855  
Email : [info@sidrec.com.my](mailto:info@sidrec.com.my)  
Letter : Securities Industry Dispute Resolution Center (SIDREC)  
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar,  
No. 5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur.

- d) **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.

- e) **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 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>“CIS”</b>	Collective investment scheme.
<b>“GG”</b>	Government Guaranteed Issuances (“GG”)
<b>“GII”</b>	Government Investment Issue
<b>“IUTA”</b>	A corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
<b>“Net Asset Value” or “NAV”</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.
<b>“Prospectus”</b>	Means the prospectus of the Fund and includes any supplementary or replacement prospectus, as the case may be.
<b>“Sukuk”</b>	Refers to 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.
<b>“SAC”</b>	The Shariah Advisory Council of the SC
<b>“SC”</b>	The Securities Commission Malaysia
<b>“Unit” or “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 issued for the Fund.
<b>“Unit Holder(s)”</b>	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.

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