

PROSPECTUS

**BIMB-ARABESQUE ASIA PACIFIC
SHARIAH-ESG EQUITY FUND
("BAPAC")**

MANAGER:
**BIMB INVESTMENT
MANAGEMENT BERHAD (276246-X)**

TRUSTEE:
SCBMB TRUSTEE BERHAD (1005793-T)

This Prospectus is dated 19 January 2018

Fund constituted on 2 October 2017

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 23.

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 Asia Pacific Shariah-ESG Equity Fund (BAPAC) 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:

“the Act”	Capital Markets and Services Act 2007 as originally enacted and amended or modified from time to time.
“Arabesque Asset Management Ltd” or “Arabesque”	Investment adviser of the Fund.
“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. USD.
“BIMB Invest” or “the Manager”	BIMB Investment Management Berhad (276246-X).
“BAPAC” or “Fund”	BIMB-Arabesque Asia Pacific Shariah-ESG Equity Fund.
“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
“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 within the Cooling – off Period and you are

	<p>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 2 October 2017 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.
“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; and (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.
“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.
“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.
“IUTA”	An institutional unit trust adviser registered with the FIMM.
“Investment Adviser”	Arabesque Asset Management Ltd or Arabesque
“Latest Practicable Date or LPD”	20 September 2017
“Long-term”	Refers to a period of five (5) years or more.
“Medium to long-term period”	Refers to a period of three (3) years or more.
“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.
“Prospectus”	This offer document in respect of the Fund.
“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.
“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 ruling of the divine law on matters whose revelations are not explicit).
“Sukuk”	refers to document or certificate, documenting undivided ownership or investment in the asset in accordance with Shariah principles and concepts. The <i>sak</i> (singular of Sukuk) is freely traded at par, premium

	or discount.
“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 terminating 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”	SCBMB Trustee Berhad (1005793-T).
“UNGC”	United Nations Global Compact
“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

SCBMB TRUSTEE BERHAD (1005793-T)

Registered Office

Level 16, Menara Standard Chartered,
30 Jalan Sultan Ismail,
50250 Kuala Lumpur.
Tel : 03-2781 7429/03- 2171 5141
Fax : 03-2711 6060

Business Office

Level 13A, Menara Standard Chartered,
30 Jalan Sultan Ismail,
50250 Kuala Lumpur.
Tel : 03-2781 7429/03- 2171 5141
Fax : 03-2711 6060

3. DETAILED INFORMATION OF THE FUND

3.1 FUND'S PROFILE

Name of Fund	BIMB-Arabesque Asia Pacific Shariah-ESG Equity Fund (BAPAC)	
Base Currency	US Dollar (USD)	
Category of Fund	Equity	
Investment Universe	Asia Pacific excluding India and Malaysia	
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 October	
Initial Offer Price	USD Class	RM Class
	USD 0.25	RM 0.25

3.2 INVESTOR'S PROFILE

The Fund is primarily suitable for investors who:

- are seeking exposure to Shariah-compliant listed companies in the Asia Pacific region, excluding India and Malaysia, that have been screened for their performance on ESG topics and the principles of the UNGC;
- are seeking capital appreciation over medium to long-term period;
- have a moderate to high risk tolerance;
- prefer medium to long-term investment horizon.

3.3 INVESTMENT OBJECTIVE

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

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 Shariah-compliant equities (up to 98% of the Fund's NAV) listed in Asia Pacific countries, excluding Malaysia and India, where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO).

The Fund provides the investor with the opportunity to invest in a diversified portfolio of Shariah-compliant equities, which integrates UNGC, ESG and fundamental analysis and offers long-term capital appreciation opportunities.

The Fund follows a rule-based, bottom up approach which identifies a Shariah compliant investment universe screened for sustainability performance incorporating the principles of UNGC and ESG as explained in the Section 3.4.1 and applies a portfolio construction methodology based on fundamental analysis. This rules-based process is based on comprehensive research frameworks developed by the research teams. The Investment Adviser's portfolio manager does not act independently and his/her investment advice follows the research framework in place.

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 more Shariah-compliant liquid assets. The equity exposures of the Fund are managed with exposures ranging from 70% to 98% depending on the Manager's assessment of the market and the economic environment. However, the Fund's equity range may be lower than 70% depending on the Manager's assessment of the equity market outlook.

The investment strategy involves constructing an eligible investment universe, performing financial analysis for all companies in the investment universe and finally constructing the portfolio.

3.4.1 Construction of the Investment Universe

- The investment universe of the Fund initially considers all public listed equities traded in Australia, China (excluding A-shares), Hong Kong, Japan, New Zealand, Singapore, Indonesia, Korea, Philippines, Taiwan and Thailand.
- Securities that do not satisfy minimum liquidity criteria are excluded from the investment universe. Securities need to have a minimum market capitalization of USD 1billion, a 6-month average daily trading volume of at least USD 3million and a free float of 10% or higher.
- Arabesque S-Ray™ is the Investment Adviser's proprietary assessment of non-financial risk factors such as ESG issues as well as alignment with the principles of the UNGC.
 - UNGC: Through Arabesque S-Ray™, companies with poor performance on the UNGC principles regarding human rights, labour rights, environment and anti-corruption are excluded.
 - ESG: Through Arabesque S-Ray™, companies with poor performance on ESG topics are excluded. The S-Ray™ methodology identifies and weights ESG metrics based on their material (positive or negative) impact on financial performance.
 - Companies are screened for Shariah-compliance according to the rules of the SAC. The Shariah screening methodology is explained in Section 5b: Shariah Screening Methodology.

3.4.2 Financial Analysis

For all companies in the investment universe, financial scores are calculated, potentially including but not limited to:

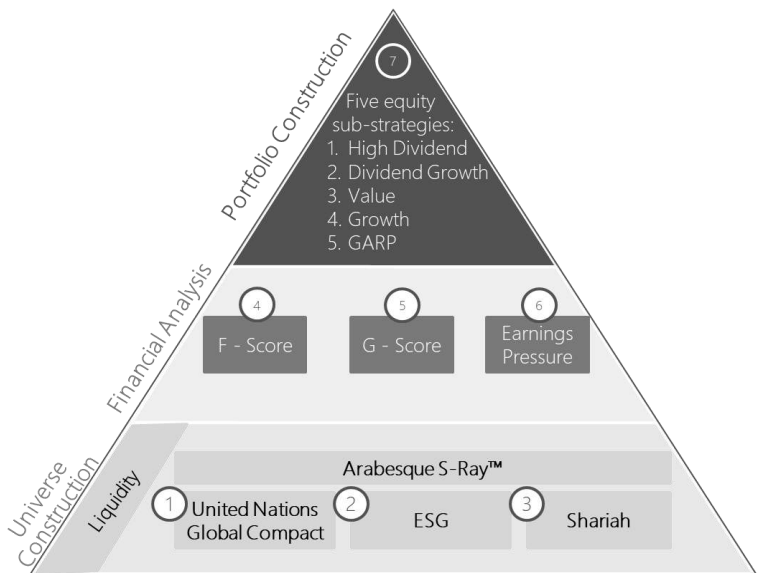
- Financial Score (F-Score): a score based on accounting metrics to identify companies with strong balance sheets and strong cash flows

- Growth Score (G-Score): a score based on accounting metrics to identify companies with strong growth prospects.
- 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.

3.4.3 Portfolio Construction

The stock selection and weighting are based on a long only, smart-beta strategy which consists of 5 diversified sub-strategies i.e. high dividend, dividend growth, value, growth and growth at a reasonable price (GARP) that assess a stock's financial strength, growth prospects, and Arabesque's proprietary earnings pressure.

The construction of the investment universe and the portfolio is performed on a quarterly basis and illustrated below.



3.5 POLICY ON ACTIVE AND FREQUENCY OF TRADING OF SECURITIES

The Fund is actively managed and follows a rule based, quantitative approach and is rebalanced/traded on a quarterly basis while investment decisions are monitored by the Manager on a daily basis.

The Manager is allowed to execute the trading in the portfolio more frequently depending on market conditions based on the Manager's discretion. Discretionary decisions by the Manager can only remove risk from the portfolio, after discussing and obtaining the approval from the Investment Adviser.

The Manager may intervene in cases of external events that the system may not be able to capture. In a case where the country is not favourable for the Fund to invest for example due to war, political issues etc., trading may be conducted as and when necessary.

3.6 ASSET ALLOCATION

- 70% to 98% of the Fund's NAV will be invested in Shariah-compliant equities listed in Asia Pacific countries excluding India and Malaysia; and
- At least 2% of the Fund's NAV will be invested in Shariah-compliant liquid assets.

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

MSCI AC Asia Pacific NR Index.

The rationale of the benchmark is to reflect the Fund's regional focus, which is investing in equities of Asia Pacific countries excluding India and Malaysia.

The information on the benchmark can be obtained via <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 listed or traded on Asia Pacific equity markets excluding India and Malaysia where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions;
- iv. 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;
- v. 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
- vi. 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 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 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.

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 any exchange, shall be valued daily by reference to last done market price quoted by the exchange.

However, if:

- a. a valuation based on the market price does not represent the fair value of the Shariah-compliant equities/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 equities/securities for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee,

then the Shariah-compliant equities/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.
- iv. For unlisted Shariah-compliant securities, valuation shall be done at the cost price of each investment until the securities of the investee companies are successfully listed on a recognised stock exchange, upon which quoted prices will be available and valuation will be based on the last done market price.
- v. Shariah-compliant collective investment schemes which are quoted on any stock exchange shall be valued in the same manner as listed securities described above. For unlisted Shariah-compliant collective investment schemes, the value shall be determined by reference to that manager's last published price per unit for that unlisted Shariah-compliant collective investment schemes.

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 application request received on or before cut-off time i.e.: 4.00p.m. (Malaysia time) on any Business Day. The valuation will be processed based on the NAV per Unit at the end of that Business Day which will be computed by 5.00 pm (Malaysia time), next business day (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. The currency translation 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 other time following the investment management standards issued by FIMM.

3.13 DISTRIBUTION POLICY AND MODE OF DISTRIBUTION

Distributions, if any, are at the discretion of the Manager and will vary from period to period 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 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. Any bank charges incurred will be borne by the Unit Holders.

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 Shariah compliant 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/financed money includes the inability for investors to service the loan repayments/financing payments. 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 Shariah screening methodology adopted by the Shariah Committee. 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 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

How Does the Shariah-Compliant Fund Work?

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 of securities which have been classified as Shariah-compliant by the Shariah Committee in accordance with the Shariah screening methodology issued by the SAC, adopted by the Shariah Committee, whilst the ultimate status of Shariah compliance lies under the purview of 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 Shariah Committee in accordance with the SAC methodology adopted by the Shariah Committee or as determined by the Shariah Committee. For liquid assets purposes, the Fund shall not make placement in conventional deposits and interest-bearing money market instruments.

b. Shariah Screening Methodology

All equities in the Fund are screened for Shariah compliance in accordance with the following SAC Shariah screening methodology.

- 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.

For the above-mentioned businesses/activities, the contribution of Shariah non-compliant businesses/activities to the group revenue or group profit before taxation of the company must be less than five percent.

- 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.

For the above-mentioned businesses/activities, the contribution of Shariah non-compliant businesses/activities to the group revenue or group profit before taxation of the company must be less than 20 per cent.

- 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.

Each ratio, which is intended to measure *riba* and *riba*-based elements within a company's statements of financial position, must be less than 33 per cent.

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 i.e. on the trading day of the stocks which is on a quarterly basis and follows a rule based and quantitative approach, 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.

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	RM Class	USD Class				
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:- <table border="1" data-bbox="404 991 994 1110"> <tbody> <tr> <td>a. 1st Time</td> <td>: Nil</td> </tr> <tr> <td>b. 2nd Time onwards</td> <td>: MYR 25 per transaction</td> </tr> </tbody> </table> <p>Switching is available within the same currency denomination of the funds managed by the Manager. Cross currency switching is prohibited.</p>		a. 1st Time	: Nil	b. 2nd Time onwards	: MYR 25 per transaction
a. 1st Time	: Nil					
b. 2nd Time onwards	: MYR 25 per transaction					

***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 1.80% 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% p.a. subject to a minimum fee of RM24,000 per annum or its equivalent in the base currency (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 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="437 229 986 284">i. cost of printing of interim and annual reports for the Fund; <li data-bbox="437 316 986 424">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="437 456 986 587">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="437 619 986 699">iv. taxes and other duties charged on the Fund by the government and other authorities; <li data-bbox="437 730 986 810">v. costs, fees and expenses properly incurred by the auditor appointed for the Fund; <li data-bbox="437 842 986 951">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="437 983 986 1091">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 1123 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 1477">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 them 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:

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

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

BIMB-ARABESQUE ASIA PACIFIC SHARIAH-ESG EQUITY FUND			
Illustration for NAV calculations			
Day 1 (after end of Initial Offer Period)			
Initial Offer Price	Par Value Fund (USD)	Closing FX Rate RM0.2500 RM Class	4.5000 USD 0.2500 USD Class
Opening NAV (RM60,000,000/3.50)	10,555,555.56	RM25,000,000.00 USD 5,555,555.56	USD 5,000,000.00
New Units Subscription		100,000,000.00	20,000,000.00
Add/Less: Net Creation/Cancellation	10,555,555.56	RM25,000,000.00 USD 5,555,555.56	USD 5,000,000.00
NAV before Income/Expenses	10,555,555.56	RM25,000,000.00 USD 5,555,555.56	USD 5,000,000.00
Multi Class Ratio (MCR)	100.00	52.6315789474	47.3684210526
Income for the day	30,000.00	15,789.47	14,210.53
Expenses for the day	(2,000.00)	(1,052.63)	(947.37)
NAV before Mgmt & Trustee Fee	10,583,555.56	5,570,292.40	5,013,263.16
Trustee Fees (@ 0.06% p.a)	17.40	9.16	8.24
Management Fees (@ 1.80% p.a)	521.93	274.70	247.23
Total Net Assets for the day	10,583,016.23	5,570,008.54	5,013,007.69
Closing Units in Circulation		100,000,000.00	20,000,000.00
NAV per unit in Fund Currency		0.0557	0.2507
FX Rate		4.50	1.0000
NAV per unit in Class Currency		RM0.2507	USD 0.2507
Day 2			
		Par value: Closing FX Rate	0.2500 4.5100
	Fund (USD)	RM Class	USD Class
Opening NAV	10,583,016.23	5,570,008.54	5,013,007.69
New Applications		RM500,000.00	USD 100,000.00
New Units Subscription		1,994,813.48	398,883.13
Add/Less: Net Creation/Cancellation	210,864.75	USD 110,864.75	USD 100,000.00
NAV before Income/Expenses	10,793,880.97	5,680,873.29	5,113,007.69
Multi Class Ratio (MCR)	100.00	52.6304977817	47.3695022183
Income for the day	32,000.00	16,841.76	15,158.24
Expenses for the day	(2,000.00)	(1,052.61)	(947.39)
NAV before Mgmt & Trustee Fee	10,823,880.97	5,696,662.44	5,127,218.54
Trustee Fees (@ 0.06% p.a)	17.79	9.36	8.43
Management Fees (@ 1.80% p.a)	533.78	280.93	252.85
Total Net Assets for the day	10,823,329.40	5,696,372.14	5,126,957.26
Closing Units in Circulation		101,994,813.48	20,398,883.13
NAV per unit in Fund Currency		0.0558	0.2513
FX Rate		4.5100	1.0000
NAV per unit in Class Currency		RM0.2517	USD 0.2513

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 and USD. Payment for purchase of Units can be made via:

- a. Cheque issuance – Cheque is to be issued to “BIMB Investment Management Berhad – BAPAC” – 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 – BAPAC”.

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 or constitution, form 24 or return of the allotment under section 78 of the Companies Act 2016, form 44 or notice under section 46 of the Companies Act 2016, 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-BAPAC”. 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 – BAPAC”. 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
		RM Class	USD Class
Amount Invested	=	MYR500.00	USD500.00
NAV per Unit	=	MYR0.2500	USD0.2500
Sales Charge rate	=	5.5%	5.5%
GST rate	=	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)]
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
Sales Charge amount	=	MYR25.98	USD25.98
GST amount	=	MYR1.56	USD1.56
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

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.

Redemption amount will be paid in the original currency during the initial investment received from the Unit Holder.

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.

Payment Mode

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

You may give us instructions in writing to transfer your redemption amount to your nominated bank account or foreign bank account if outside Malaysia, held in your own name or the first named Unit Holder (for joint account). Under normal circumstances, a bank transfer within Malaysia 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 outside Malaysia, the payment will be paid ONLY via telegraphic/bank 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
Redemption amount request	=	MYR15,000	USD10,000
Redemption charge	=	Nil	Nil
NAV per Unit	=	MYR0.2500	USD0.2500
Total redemption of Units by Unit Holder	=	60,000 Units	40,000 Units

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

		RM Class	USD Class
Redemption Units request	=	60,000 Units	40,000 Units
Redemption charge	=	Nil	Nil
NAV per Unit	=	MYR0.2500	USD0.2500
Total redemption amount payable to Unit Holder	=	Units redeemed X NAV per Unit	Units redeemed X NAV per Unit
	=	60,000 Units X MYR0.2500	40,000 Units X USD0.2500
	=	MYR15,000	USD10,000

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 charge.

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 is allowed within the same Class of Units for retail investors. Units can be transferred fully or partially.

The transfer is based on the NAV of the transferor's investment at the point of exercising the transfer to the transferee.

Transfer of Units for Class of Units other than Ringgit Malaysia can only be performed subject to the availability of Foreign Currency Account ("FCA") of the transferee.

There is no minimum amount of Units required to apply for a transfer except that the transferee and the transferor meets 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

USD Class	RM Class
USD 500	RM 500

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

7.2.2 Minimum Additional Investment

USD Class	RM Class
USD 100	RM 100

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

7.2.3 Minimum Units Held

USD Class (units)	RM Class (units)
500	500

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 9.00 a.m. to 5.00 p.m. 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 9.00 a.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 9.00 a.m. to 5.00 p.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 their investment account with BIMB Invest.
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Interim and Annual Statement of Investment	<p>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.</p>
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 Fund, arranging sales and redemption of Units, keeping proper records of the Fund and Unit Holders, issuing reports on the Fund's performance to Unit Holders, arranging distribution of income and/or Units to Unit Holders and marketing the Units of the Fund 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
NIK MOHD HASYUDEEN BIN YUSOFF	Chairman - Non-Executive 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 there from;
- 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.

Note: None of the investment committee members of BIMB Invest hold office as:

- (a) a member of an investment committee of a fund managed and administered by another management company;
- (b) a director of another management company;
- (c) a Shariah adviser for the same fund;
- (d) a member of the panel of advisers for the same fund; or
- (e) an officer of the fund manager for the fund.

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 as Shariah adviser 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 was the Executive Director of Pusravi Corporation Sdn Bhd until 2015. 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 of Malaysia. He is a registered Shariah adviser with the SC and 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 Invest 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 <i>i</i> Growth, BIMB Dana Al-Falah and BAPAC.
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.

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 Dana Al-Munsif, BIMB <i>i</i> Dividend Fund, BIMB <i>i</i> Flexi Fund and BIMB-Arabesque Malaysia Shariah-ESG Equity Fund.
Qualifications	:	Masters of Commerce, Macquarie University, Australia, Bachelor of Business Administration, National Cheng Chi University, Taiwan and Capital Markets Services Representative's License.

Name	:	AHMAD RIZAL UJANG
Position	:	Manager
Experience	:	He joined BIMB Invest in January 2017 and previously worked in BIMB Invest from 2011 to 2014. He has more than 10 years of working experience in money market and fixed income investment. He was previously attached to iVCAP Management Sdn Bhd, MNRB Holdings Berhad and Syarikat Takaful Malaysia Berhad. He is the designated fund manager for BIMB Dana Al-Fakhim.
Qualifications	:	Master of Finance, Curtin University of Technology, Australia and Capital Markets Services Representative's License.

9.7 MATERIAL LITIGATION AND ARBITRATION

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.

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) and registered as a registered investment adviser with the US Securities and Exchange Commission (SEC). It is a wholly-owned subsidiary of Arabesque Asset Management Holding Limited. Arabesque was established in 2013 following a Management Buyout from Barclays Bank. It is headquartered in London and has a branch and research hub in Germany.

Arabesque believes that the integration of material sustainability (i.e. extra-financial) information into the investment management process can be utilized to reduce risk and increase returns. Its investment strategies incorporate performance on Environmental, Social and Governance (ESG) issues and alignment with the principles of the United Nations Global Compact (UNGC). Arabesque offers sustainable equity funds and bespoke investment products.

For key personnel working at Arabesque and their respective biographies, please refer to the website www.arabesque.com.

11. THE TRUSTEE – SCBMB TRUSTEE BERHAD

11.1 PROFILE OF SCBMB TRUSTEE BERHAD

Corporate Information

SCBMB Trustee Berhad (“STB”), a company incorporated in Malaysia under the Companies Act 1965 on 13 June 2012 and registered as a trust company under the Trust Companies Act 1949. Its business address is at Level 13A, Menara Standard Chartered, 30 Jalan Sultan Ismail, 50250 Kuala Lumpur.

STB’s trustee services are supported by Standard Chartered Bank Malaysia Berhad (“SCBMB”), a subsidiary of Standard Chartered PLC, financially and for other various functions including but not limited to compliance, legal, operational risks and internal audit.

Board of Directors

The following are the Board of Directors of the Trustee:

Prasad A/L S Vijasundram (Chief Executive Officer)

Arulnathan A/L M Michael Dass

Mabel Lau Kit Cheng

Experience in Trustee Business

STB has been registered and approved by the SC on 18 February 2013 to act as trustee for unit trust schemes approved or authorized under the Capital Markets and Services Act 2007. STB has suitably qualified and experienced staff in the administration of unit trust funds who have sound knowledge of all relevant laws. STB is the appointed trustee for nine (9) wholesale funds, five (5) unit trust funds and appointed custodian for eight (8) private mandate funds.

Roles, Duties and Responsibilities of the Trustee

The Trustee’s main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interest of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the provisions of the Deed, the laws and all relevant guidelines.

The Trustee also assume an oversight function on the management company by ensuring that the management company performs its duties and obligations in accordance with the provisions of the Deed, the laws and all relevant guidelines.

Trustee's Responsibility Statement

The Trustee has given its willingness to assume the position as trustee of the Fund and all the obligations in accordance with the Deed, all relevant laws and all relevant guidelines.

Trustee's Obligation

The Trustee's obligation in respect of monies paid by an investor for the application of Units arises when the monies are received in the relevant account of the Trustee for the Fund and the Trustee's obligation is discharged once it has paid the redemption amount to the Manager.

Trustee's Disclosure of Material Litigation and Arbitration

As at LPD, the Trustee 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 and/or financial position of the Trustee or any of its delegates.

Trustee's Delegate

The Trustee has appointed Standard Chartered Bank (Malaysia) Berhad (SCBMB) as custodian of the quoted and unquoted assets of the Fund. The custodian provides custody services to domestic, foreign, retail and institutional investors. The assets are registered in the name of the Trustee to the order of the Fund and held through the custodian's wholly owned subsidiary and nominee company Cartaban Nominees (Tempatan) Sdn Bhd.

SCBMB was incorporated on 29 February 1984 in Malaysia under the Companies Act 1965 as a public limited company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a license on 1 July 1994 under the Banking and Financial Institutions Act, 1989 (now known as the Financial Services Act 2013). SCBMB has been providing custody services for more than twenty (20) years and has been providing sub-custody services to local investors in Malaysia since 1995.

The roles and duties of SCBMB as the trustee's delegate *inter alia* are as follows:

1. to act as custodian for the local and selected cross-border investment of the fund(s) and to hold in safekeeping the assets of the fund(s).
2. to provide corporate action information or entitlements arising from the underlying assets and to provide regular reporting on the activities of the invested portfolios
3. to maintain proper records on the assets held to reflect the ownership of the assets belong to the respective client.
4. to collect and receive for the account of the clients all payments and distribution in respect of the assets held.

The custodian 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 been 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% subject to a minimum fee of RM24,000 per annum (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 registered, lodged and 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 registered, lodged and 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 registered, lodged and issued thereafter; and
- (d) such time as may be prescribed by any relevant law has elapsed since the date of the supplemental prospectus or replacement prospectus.

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 registered, lodged and issued thereafter; and
- (d) such time as may be prescribed by any relevant law has elapsed since the date of the supplemental prospectus or replacement prospectus.

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 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 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 Shariah-compliant 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 Shariah-compliant 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, lodgment 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 2016 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 and the Manager shall notify the relevant authorities in writing of the passing of the Special Resolution;
- ii. 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
- iii. 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. 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

12 September 2017

Dear Sirs

Re: Taxation of the Fund and Unit Holders

This letter has been prepared for inclusion in this First Prospectus of BIMB-Arabesque Asia Pacific Shariah-ESG Equity Fund in connection with the offer of units in the BIMB-Arabesque Asia Pacific Shariah-ESG Equity Fund ("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 rate of 24% effective Year of Assessment ("YA") 2016.

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 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}; 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); or
- a Sukuk Wakala issued in accordance with the principle of Wakala with the nominal value up to one billion and five hundred million United States Dollars, other than a convertible loan stock, issued by the Malaysia Sukuk Global Berhad (formerly known as 1Malaysia Sukuk Global Berhad) (with effect from 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 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.

^{N1} Effective from YA 2017, in the case of a wholesale fund which is a money market fund, the exemption shall only apply to a wholesale fund which complies with the criteria as set out in the relevant guidelines of the Securities Commission.

^{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.

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
- 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 Malaysian dividends received by the Fund is 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. 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 to replace the Sales Tax and Service Tax. The prevailing GST rate is 6%.

The issue, 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 just 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

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 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 19% (will be reduced to 18% effective from YA 2017) 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% 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.

Pursuant to Income Tax (Exemption) (No. 2) Order 2017 [P.U.(A) 117], a tax exemption equivalent to a reduction in the prevailing corporate tax rate from 1% to 4% will be effectively given for YA 2017 and YA 2018 based on percentage increase in the chargeable business income for the relevant YA as compared to the immediately preceding YA, subject to meeting the stipulated conditions.

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 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 at the rate 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 Malaysian 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 generally be subject to GST if the supplier is GST registered.

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

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 2 October 2017.

17. DOCUMENTS AVAILABLE FOR INSPECTION

Unit Holders may inspect without charge, at the registered office of the Manager or such other place as the SC may determine, 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. DIRECTORY OF SALES OFFICES

AGENCY OFFICE

Please refer to BIMB Invest's website at www.bimbinvestment.com.my for the list of licensed consultants.

<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>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>

WANGSA MAJU

15G & 17G Jalan Wangsa
Delima 12
Block C
D' Wangsa Link
53300 Kuala Lumpur
Tel : 03-4142 7733 / 7886 /
8204
Fax : 03-4142 8209

SELANGOR DARUL EHSAN

<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	<u>ARA DAMANSARA</u> A-G-01 & A-1-01, Block A No. 2, Jalan PJJ 1A/7A Ara Damansara, PJJ 1A 47301 Petaling Jaya Selangor Darul Ehsan Tel : 03-7846 0557 / 1165 / 1347 Fax : 03-7846 1473	<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
<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	<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	<u>BANGI 2</u> Ground Floor No. 18 & 20, Section 8 Jalan 8/36 43650 Bandar Baru Bangi Selangor Tel : 03-8912 7708 / 1719 / 0406 Fax : 03-8912 5971
<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	<u>BUKIT JELUTONG</u> No. 10, D'bayu Jalan Serambi U8/24 Bukit Jelutong 40150 Shah Alam Selangor Darul Ehsan. Tel : 03-7847 3710 / 3711 / 3712 Fax : 03-7847 3714	<u>CYBERJAYA</u> Suite 0-55 & 0-56 4812 Central Business District Perdana 2 Jalan Perdana, Cyber 12 63000 Cyberjaya Selangor Darul Ehsan. Tel : 03-8319 3491 / 3492 / 3493 Fax : 03-8319 3494

<p><u>DENAI ALAM</u></p> <p>No. 1, Jalan Elektron E U16/E Seksyen U16, Denai Alam 40160 Shah Alam, Selangor</p> <p>Tel : 03-7734 0726 / 1750 / 1846 Fax : 03-7734 5602</p>	<p><u>KAJANG</u></p> <p>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></p> <p>A-G-01 Jalan SS6/5A Dataran Glomac Pusat Bandar Kelana Jaya 47301 Petaling Jaya Selangor Darul Ehsan. Tel : 03-7806 2955 / 2946 / 7803 8190 Fax : 03-7806 1214</p>
<p><u>KLANG</u></p> <p>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></p> <p>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>PJ NEW TOWN</u></p> <p>No. 1 Jalan 52/16 46200 Petaling Jaya Selangor Darul Ehsan. Tel : 03-7960 4812 / 4813 / 4814 Fax : 03-7860 4815</p>
<p><u>PUTRA HEIGHTS</u></p> <p>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></p> <p>No. 1 Jalan Bandar Rawang 12 Bandar Baru Rawang 48000 Rawang Selangor Darul Ehsan. Tel : 03-6091 7652 / 7657 / 7661 Fax : 03-6091 7682</p>	<p><u>SAUJANA UTAMA</u></p> <p>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></p> <p>Ground & First Floor No. 2 & 4 Jalan 14/22, Section 14 46100 Petaling Jaya Selangor Darul Ehsan. Tel : 03-7957 3131 / 3834 Fax : 03-7957 4141</p>	<p><u>SEKSYEN 18, SHAH ALAM</u></p> <p>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></p> <p>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>SETIA ALAM</u> Lot 106 & 106-1 & 108 Jalan Setia Gemilang, BJ/U13 Setia Alam, Section U13 40170 Shah Alam Selangor Tel : 03-3358 1359 / 8413 / 7347 Fax : 03-3362 3216</p>	<p><u>SHAH ALAM</u> Ground Floor Wisma PKPS, Section 14 Persiaran Perbandaran 40675 Shah Alam Selangor 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>
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<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 34000 Taiping Perak Darul Ridzuan. Tel : 05-806 5441 / 5442 / 5443 Fax : 05-806 5436</p>	<p><u>TANJUNG MALIM</u> Ground & First Floor No. 33 & 35 Jalan Bunga Anggerik 35900 Tanjung Malim Perak Darul Ridzuan. Tel : 05-459 8237 / 5127 / 5125 Fax : 05-459 8241</p>	<p><u>TELUK INTAN</u> No. 5002, 5003, 5004 & 5006 Block A, SKOMK Complex Jalan Mahkamah 36000 Teluk Intan Perak Darul Ridzuan. Tel : 05-622 1700 / 1200 / 1411 Fax : 05-622 1489</p>

KEDAH DARUL AMAN

<p><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</p>	<p><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</p>	<p><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</p>
<p><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</p>	<p><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</p>	<p><u>KODIANG</u> No. 5A, Ground Floor Jalan Perlis 06100 Kodiang Kedah Tel : 04-925 0397 / 0100 / 0208 Fax : 04-925 0215</p>

<p><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</p>	<p><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</p>	<p><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</p>
<p><u>SUNGAI PETANI</u> Lot 71 & 72 Jalan Lagenda 1 Lagenda Height 08000 Sungai Petani Kedah Darul Aman. Tel : 04-422 0620 / 0621 / 0622 / 423 8752 Fax : 04-421 3912</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>	

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

KANGAR

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

NEGERI SEMBILAN DARUL KHUSUS

<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	<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	<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
<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	<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	<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

TAMPIN

Lot 40 & 41 Jalan
Besar
73000 Tampin
Negeri Sembilan Darul
Khusus.
Tel : 06-441 4131 /
4132 / 4133 /
7479
Fax : 06-441 4134

MELAKA BANDARAYA BERSEJARAH

<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	<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	<u>IFIC BANDA KABA</u> Bangunan Tabung Haji Lot 25, Jalan Banda Kaba 75740 Melaka Tel : 06-288 0425 / 0426 / 0427 Fax : 06-288 0428
<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	<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	

JOHOR DARUL TAKZIM

<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>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>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>BANDAR MUADZAM SHAH</u> Lot No. 112 & 113 Medan Mewah 26700 Muadzam Shah Pahang Tel : 09-452 3175 / 3176 Fax : 09-452 3177</p>	<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>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 2</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 Tumbuh 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>IFiC PUTRAJAYA</u> Kompleks Islam Putrajaya Blok B, Aras 1, Jalan Tunku Abd Rahman Presint 3, Pusat Pentadbiran Kerajaan Persekutuan 62100 Putrajaya Tel : 03-8861 3698 / 2824 Fax : 03-8861 2673</p>	<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>
<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>		

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>
<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>

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>
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<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 (KTL D) Jalan Tun Jugah 93350 Kuching, Sarawak. Tel : 082-453 716 / 726 / 736 Fax : 082-453 711</p>
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