

BIMB INVESTMENT MANAGEMENT BERHAD
199301021508 (276246-X)

PRODUCT HIGHLIGHTS SHEET

BIMB DANA AL-FALAH

Date of Issuance: 30 October 2024

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

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

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

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

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

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

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

BIMB Dana Al-Falah is a mixed assets fund, issued and managed by BIMB Investment Management Berhad.

The Fund’s investment objective is to achieve long term capital appreciation of the Units by investing in a diversified portfolio of Shariah-compliant equities, Sukuk and Islamic money market instruments. Accordingly, all investment income (if any) shall be reinvested for long term capital growth rather than distributed annually.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is suitable for investors who:-

- Seek moderate to high capital appreciation.
- Have medium to long term* horizon.

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

KEY PRODUCT FEATURES

3. What am I investing in?

Launch Date	27 December 2001
Fund Category	Mixed Assets
Fund Type	Growth
Asset Allocation	<ul style="list-style-type: none"> • Shariah-compliant equity: 30% to 80%. • Sukuk: 0% to 40%. • Islamic money market instrument: 0% to 50%. • Islamic collective investment scheme: 0% to 30%. • Islamic structured product: 0% to 20%. <p>The Manager may, in response to adverse market, economic, political and any other conditions, adopt a temporary defensive strategy by maintaining higher Islamic liquid asset/cash portions. When this happens, the asset allocation of the Fund will be altered accordingly.</p>
Investment Policy & Strategy	<p>The Fund’s activities shall be conducted strictly in accordance with the principles of Shariah and shall be monitored by the Shariah Adviser.</p> <p>The investments of the Fund would be biased towards Malaysian and foreign markets that could potentially offer capital appreciation rather than steady incomes. To meet the objective, Shariah-compliant equity investment will represent up to 80% of the Fund’s NAV. The main focus of the Fund would be the accumulation of Shariah-compliant stocks relating to companies which may potentially be able to achieve earnings growth in the medium to long term*. The Fund may also invest in undervalued companies.</p>

	<p>The Fund may invest in Sukuk and Islamic money market instruments (collectively up to 70% of NAV).</p> <p>The investments in Sukuk are particularly for the purpose of generating the recurring income from expected regular profit payment. The Sukuk must have a minimum AA3 rating by RAM or AA- rating by MARC or its equivalent by any other recognised credit rating agency.</p> <p>The investments of the Fund in Islamic money market instruments are largely confined to placement of short-term Islamic deposit instruments with licensed Islamic financial institutions, short-term Sukuk issued by the Malaysian government, Government-backed agencies, Bank Negara Malaysia and Malaysian corporations. The Fund's investment in Islamic money market instruments may also include Islamic accepted bills, Islamic banker's acceptance, certificates of Islamic deposits and Islamic commercial paper of companies carrying a minimum short-term credit rating of P1 by RAM or MARC-1 by MARC or its equivalent by any other recognised domestic rating agency.</p> <p>The Manager may also invest in Islamic collective investment schemes and Islamic structured products to further enhance the Fund's potential returns. The main focus of the investment in Islamic collective investment schemes would be in Islamic real estate investment trusts (REITs) which normally distribute regular income. The investment in Islamic structured products would only be in capital protected Islamic structured products which normally provide capital protection with the possibility of returns. The investment in Islamic structured products will be issued by licensed financial institutions which carry a minimum rating of AA3 by RAM or AA- by MARC or its equivalent by any other rating agencies. The underlying assets in the Islamic structured products must be within the permitted investments of the Fund.</p> <p>The investment of the Fund in Islamic collective investment schemes and Islamic structured products must be relevant and consistent with the objective of the Fund.</p> <p><i>*Note: "medium to long term" in this context refers to three (3) years or more.</i></p>
Benchmark	<p>The selected performance benchmark for this Fund is based on 70:30 ratio of the FTSE Bursa Malaysia EMAS Shariah Index (FBM EMAS Shariah Index) and 12-month TDT-i of Bank Islam. Information on the selected benchmarks can be obtained from Bursa Malaysia's website and Bank Islam's website respectively. The rationale for the composite benchmark is to reflect the average composition of the Fund's assets to be 70% in Shariah-compliant equities and 30% in Islamic fixed income securities/instruments.</p> <p>The information on the combined benchmark can be obtained from the Fund's semi-annual or annual report or BIMB Investment by contacting our toll-free number at 1-800-88-1196.</p> <p><i>Note: Investors are to note that the risk profile of the Fund may be higher than the risk profile of the benchmark.</i></p>
Distribution Policy	<p>Distribution of income* (if any) is incidental.</p> <p><i>*Note: The distribution of income will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.</i></p>
Minimum Initial Investment*	RM 500
Minimum Additional Investment*	RM 100
Minimum Units Held*	100 Units or such other quantity as the Manager may from time to time decide.

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

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

4. Who am I investing with?

Manager	BIMB Investment Management Berhad
Corporate Profile of the Manager	The Manager is a wholly owned subsidiary of Bank Islam Malaysia Berhad. The Manager, a licensed Islamic fund management company, was incorporated on 14 September 1993 and commenced its operations on 20 June 1994.
Trustee	SCBMB Trustee Berhad
Tax Adviser	Ernst & Young Tax Consultants Sdn. Bhd.
Shariah Adviser	BIMB Securities Sdn Bhd

5. What are the possible outcomes of my investment?

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

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

KEY RISKS

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

General risks of investing in the Fund

- **Market Risk** – This risk arises due to fluctuations in the market value of investments. Such fluctuations occur because of factors that affect the entire market. Market risk cannot be eliminated by diversification. It stems from the fact that there are economy-wide perils which threaten all businesses. Hence investors will be exposed to market uncertainties, and no matter how many equities are held, fluctuations in the economy, political and social environment will affect the market price of the investments.
- **Shariah Non-Compliance Risk** – This risk refers to the risk that the Fund not conforming to Shariah guidelines. The Manager (as advised by the Shariah Adviser) would be responsible for ensuring that the Fund is managed and administered in accordance with Shariah guidelines.

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

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

Other financing risk factors to consider include:

- i. the higher the margin of financing, the greater the potential for losses as well as gains; and
 - ii. if the financing taken is a variable profit rate financing and profit rates rise, the total payment amount will increase.
- **Risk of Non-Compliance** – This is a risk where the Fund may be mismanaged due to the Manager's non-compliance with the provisions set out in the Deed or the Master Prospectus or the laws/guidelines governing the Fund or the Manager's own internal procedures or where the employee of the Manager acts fraudulently or dishonestly in managing the Fund. This may also occur when the Manager does not adhere to the investment mandate of the Fund.

- **Liquidity Risk** – Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected and subsequently the value of Unit Holders' investments in the Fund when it has to sell such assets at unfavorable prices.
- **Performance Risk** – The performance of the Fund depends on the financial instruments that the Fund invest. If the instruments do not perform within expectation or if there is a default, then the performance of the Fund will be impacted negatively. The performance of the Fund may also be impacted if the allocation of assets is not properly done. On that basis, there is never a guarantee that investing in the Fund will produce the desired investment returns.
- **Suspension of Redemption Request Risk** – Having considered the best interests of Unit Holders, the redemption requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time than the original timeline. Hence, their investments will continue to be subject to the risks inherent to the Fund.

Specific risks associated with investing in the Fund

- **Specific Security Risk** – Specific security risk refers to the risk of investing in any particular security. Specific security risk includes but is not limited to legal suits, competitive operating environment, decline in profitability and mismanagement of a specific company issuing a security. Specific security risk could result in a decline in the price of the security and in turn cause a decline in the NAV of the Fund. This risk can be mitigated by security analysis conducted by the Manager.
- **Credit/Default Risk** – Credit risk relates to the creditworthiness of the issuers of the Sukuk and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the Sukuk. In the case of rated Sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a Sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the Sukuk. This could adversely affect the value of the Fund.
- **Profit/Interest Rate Risk** – Generally, changes in the level of general interest rates* may cause prices of Sukuk to change inversely. This risk can be mitigated by holding Sukuk investment until maturity, thereby locking in its yield. The Manager also manages profit/interest rate risk by considering each Sukuk's sensitivity to profit/interest rate changes as measured by its duration.

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

- **Shariah Status Reclassification Risk** – This risk refers to the risk of a possibility that the currently held Shariah-compliant equities or Islamic collective investment scheme or Islamic deposits or Islamic money market instruments invested by the Fund may be reclassified or declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such investments. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the said investments.
- **Counterparty Risk** – Counterparty risk refers to the risks that any licensed financial institution that the Fund may deal with, under certain circumstances, fails to perform their obligations when due. This will result in the Fund to experience significant losses.
- **Structured Product Risk** – Structured products are subject to the risks associated with the underlying market or security and may be subject to greater volatility than direct investments in the underlying market or security. Structured products may entail the risk of loss of principal and/or profit payments as a result of movements in the underlying market or security. This will result in the Fund to experience significant losses.
- **Collective Investment Scheme Risk** – Poor management of the collective investment scheme (CIS) due to the lack of experience, knowledge, expertise and poor management techniques of the investment manager would have an adverse impact on the performance of the CIS. This may result in the Fund suffering loss in its investments in the CIS.

- **Dividend Risk** – There may be times when companies are unable to declare any dividends. Therefore, the Fund may have less income for that period.
- **Equity-related Securities Risk** – The Fund may invest in warrants 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.
- **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.
- **Currency Risk** – As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund 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 of the Fund, this will have an adverse effect on the NAV of the Fund in the base currency of the Fund 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.
- **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 affect 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.
- **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 on the Fund's investments. The Manager will continuously keep abreast with the regulatory developments in each respective country in mitigating such risk.

IT IS IMPORTANT TO NOTE THAT EVENTS AFFECTING THE INVESTMENTS CANNOT ALWAYS BE FORESEEN. THEREFORE, IT IS NOT ALWAYS POSSIBLE TO PROTECT INVESTMENTS AGAINST ALL RISKS. THE VARIOUS ASSET CLASSES GENERALLY EXHIBIT DIFFERENT LEVELS OF RISK. THE INVESTMENT OF THE FUND CARRIES RISKS AND INVESTORS ARE RECOMMENDED TO READ THE WHOLE MASTER PROSPECTUS TO ASSESS THE RISKS OF THE FUND.

INVESTORS ARE REMINDED THAT THE ABOVE LIST OF RISKS MAY NOT BE EXHAUSTIVE AND IF NECESSARY, THEY SHOULD CONSULT THEIR ADVISER(S).

FEES AND CHARGES

7. What are the fees and charges involved?

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

Charges directly incurred

Sales Charge	Up to 5.00% of the NAV per Unit* of the Fund. <i>*Note: The maximum rate of sales charges to be imposed by each distribution channel (i.e. direct sales channel, Bank Islam and IUTA). Investors are advised that they may negotiate for lower sales charges prior to the conclusion of the sales.</i>
Redemption Charge	The Manager does not intend to impose any repurchase charge on any repurchase transaction made by the Unit Holders.
Transfer Fee	Nil

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

Fees indirectly incurred

Annual Management Fee	1.50% per annum of the NAV of the Fund. The management fee is calculated and accrued on a daily basis, payable monthly to the Manager.
Annual Trustee Fee	0.05% per annum of the NAV of the Fund, subject to a minimum of RM18,000 The trustee fee is calculated and accrued on a daily basis, payable monthly to the Trustee.
Other Permitted Expenses That May Be Paid Out of The Fund	<p>In addition to the management fee and the trustee fee outlined above, the following expenses maybe charged to the Fund:-</p> <ol style="list-style-type: none"> commissions/fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; zakat, taxes and other duties charged on the Fund by the government and/or other authorities; costs, fees and expenses properly incurred by the auditor appointed for the Fund; fees incurred for the valuation of any investment of the Fund; 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; 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; costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund; costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund; costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; costs, fees and expenses incurred in the termination of the Fund or a Class of Units, or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company; 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); remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function, unless the Manager decides

	<p>otherwise;</p> <p>n. costs, fees and expenses deemed by the Manager and the Trustee to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; and</p> <p>o. (Where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians.</p>
Other Fees	<p>In executing transactions, certain charges may be incurred. Investor shall bear such transaction charges, for instance bank charges, telegraphic charges and courier charges and taxes and/or duties as may be imposed by the government or other authorities (where applicable).</p> <p>The Manager reserves the right to vary such conditions from time to time, which shall be communicated to investors in writing.</p>

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

THE ABOVE FEES AND CHARGES ARE SUBJECT TO ANY APPLICABLE TAXES AND/OR DUTIES AS MAY BE IMPOSED BY THE GOVERNMENT OR OTHER AUTHORITIES FROM TIME TO TIME.

8. How often are valuations available?

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

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

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

- Unit Holders may redeem their investments in the Fund on any Business Day by completing the redemption form or such other manners as we may accept and returning it to us on any Business Day. The redemption form is available at our head office and also offices of the authorized distributors.
- Redemption requests must reach the Manager before the cut-off time of 4.00 p.m. on any Business Day (or "T" Day). The Manager will process the redemption request based on the NAV per Unit of the Fund for that Business Day. Any redemption request received by the Manager at or after 4.00 p.m., the Manager will process the redemption request based on the NAV per Unit computed on the immediate following Business Day.

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

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

The Manager shall refund to Unit Holder within seven (7) Business Days from the date of receipt of the cooling-off application from the Unit Holder is received by the Manager. The amount refunded to Unit Holder is subject to the condition as per below:

- a) If the original price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right (market price), the market price will be refunded at the point of cooling-off; or
- b) If the market price is higher than the original price, the original price will be refunded at the point of cooling-off.
- c) To refund the sales charges imposed on the day the Units were purchased.

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

FUND PERFORMANCE

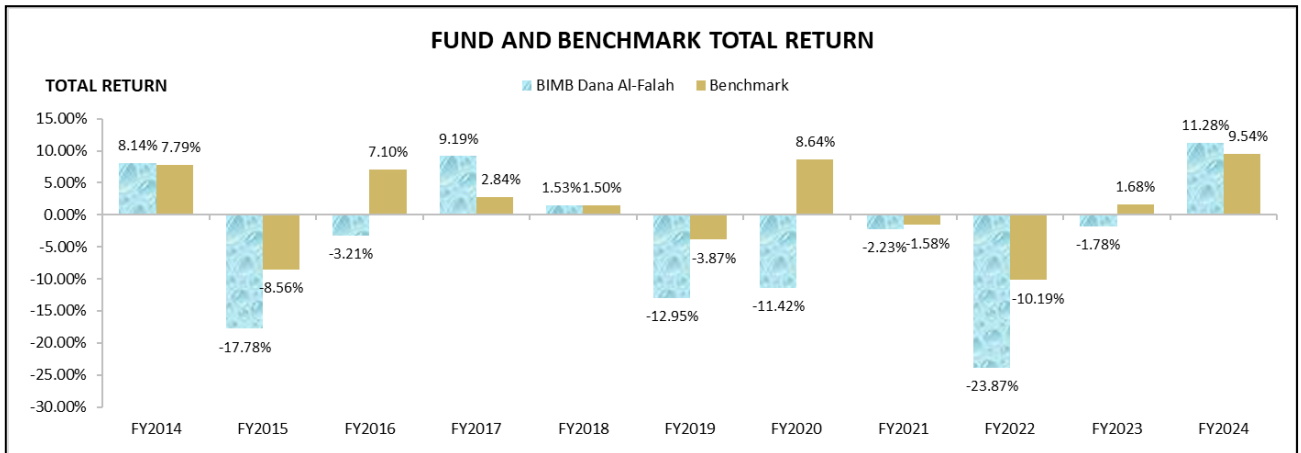
Total Return and Average Total Return for the Financial Year Ended 31 August 2024

Period	BIMB Dana Al-Falah		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	11.28	11.28	9.54	9.54
3-Year	-16.80	-5.60	0.03	0.01
5-Year	-27.95	-5.59	6.96	1.39
10-Year	-44.66	-4.47	5.10	0.51

Annual Total Return for the Previous Financial Years

Financial Year	Annual Total Return	
	BIMB Dana Al-Falah (%)	Benchmark (%)
31 August 2024	11.28	9.54
31 August 2023	-1.78	1.68
31 August 2022	-23.87	-10.19
31 August 2021	-2.23	-1.58
31 August 2020	-11.42	8.64
31 August 2019	-12.95	-3.87
31 August 2018	1.53	1.50
31 August 2017	9.19	2.84
31 August 2016	-3.21	7.10
31 August 2015	-17.78	-8.56
31 August 2014	8.14	7.79

Figure 1: Movement of the Fund versus the Benchmark



The Fund posted a return of 11.28% for the financial year ended 31 August 2024 while its benchmark registered a return of 9.54%.

Data Source : BIMB Investment Management Berhad

Data verified by : Novagni Analytics & Advisory Sdn. Bhd.

Benchmark : 70:30 ratio of the FTSE Bursa Malaysia EMAS Shariah Index (FBM EMAS Shariah Index) and 12-month

Term Deposit-i Tawarruq (TDT-i) rate of Bank Islam Malaysia Berhad

Notes:

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

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

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

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

Portfolio Turnover Ratio ("PTR")

For The Financial Year Ended 31 August	2024	2023	2022	2021
BIMB Dana Al-Falah (times)	2.74	1.06	1.00	2.99

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

The PTR is calculated as follows:-

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

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

CONTACT INFORMATION

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

1. You may contact us at the following address:

i. BIMB Investment Management Berhad

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

ii. Bank Islam Branches

Please refer to Bank Islam Malaysia Berhad's website at www.bankislam.com.my for the list of its branches nationwide.

2. For internal dispute resolution, you may contact,

BIMB Investment Management Berhad

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

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

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

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

Tel : 03-6204 8999
Fax : 03-6204 8991
Email : aduan@seccom.com.my
Online form : www.sc.com.my
Letter : Consumer & Investor Office
Securities Commission Malaysia,
3 Persiaran Bukit Kiara,
Bukit Kiara,
50490 Kuala Lumpur.

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

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

APPENDIX: GLOSSARY

“baitulmal”	Refers to the treasury of a State Islamic Religious Council.
“Business Day(s)”	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.
“Long Term”	Means a period of more than five (5) years
“Net Asset Value (NAV) of the Fund”	The NAV of the Fund is determined by deducting the value of all the Fund’s liabilities from the value of all the Fund’s assets, at the Valuation Point. Where the Fund has more than one Class of Units, there shall be a NAV of the Fund attributable to each Class of Units
“Master Prospectus”	Means the master prospectus and includes any supplemental or replacement master prospectus, as the case may be.
“Sukuk”	Means certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC or any relevant Shariah Supervisory Boards and/or the Shariah Adviser.
“SAC”	The Shariah Advisory Council of the SC
“SC”	Securities Commission Malaysia
“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 and means a unit of the Fund. Where the Fund has more than one Class of Units, it means a unit issued for each Class of Units.
“Unit Holder(s)”	A person or persons registered as holder(s) of a Unit or Units of the Fund and whose name appears in the register of Unit Holders.

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