



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

## PRODUCT HIGHLIGHTS SHEET

# BIMB-ARABESQUE ASIA PACIFIC SHARIAH-ESG EQUITY FUND

Date of Issuance: 29 December 2023

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

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of BIMB Investment Management Berhad 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-Arabesque Asia Pacific Shariah-ESG Equity Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BIMB-Arabesque Asia Pacific Shariah-ESG Equity Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB-Arabesque Asia Pacific Shariah-ESG Equity Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

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

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

**PRODUCT HIGHLIGHTS SHEET  
BIMB-ARABESQUE ASIA PACIFIC SHARIAH-ESG EQUITY (“BAPAC”) OR FUND**

**BRIEF INFORMATION OF THE PRODUCT**

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

BIMB-Arabesque Asia Pacific Shariah-ESG Equity Fund is an equity fund, issued and managed by BIMB Investment Management Berhad. This Fund seeks to achieve medium to long-term capital appreciation.

**PRODUCT SUITABILITY**

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

The Fund is 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; and
- prefer medium to long-term investment horizon.

**KEY PRODUCT FEATURES**

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

<b>Inception Date</b>	19 January 2018
<b>Fund Category</b>	Equity
<b>Fund Type</b>	Growth
<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>• 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</li> <li>• At least 2% of the Fund's NAV in Shariah-compliant liquid assets.</li> </ul>
<b>Investment Policy &amp; Strategy</b>	<p>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.</p> <p>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.</p> <p>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 rule-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.</p> <p>The Fund will maintain at least two-thirds (2/3) of its NAV in Shariah-compliant UNGC or ESG-compliant investments and the Fund's investment will be evaluated on a quarterly basis to ensure that the investments are in line with the principles of the UNGC and ESG and the overall impact on investments is consistent with any other sustainability considerations. If the Fund's investments become inconsistent with its investment policy and strategies, the Manager shall dispose the investment(s) at the next investment universe reassessment (i.e., quarterly). Reinvestment in securities which are in accordance with its policies and strategies will be made immediately upon disposal of non-compliance investment. Please refer to Section 3.10 in the Prospectus for further details of the investment limit of the Fund and its treatment on breach of investment limit.</p> <p>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</p>

Fund's equity range may be lower than 70% depending on the Manager's assessment of the equity market outlook. In any event, the Manager will ensure that at least two-thirds (2/3) of the Fund's NAV remains invested in Shariah-compliant UNGC or ESG-compliant investments at all times.

*Note\*: liquid assets mean 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.*

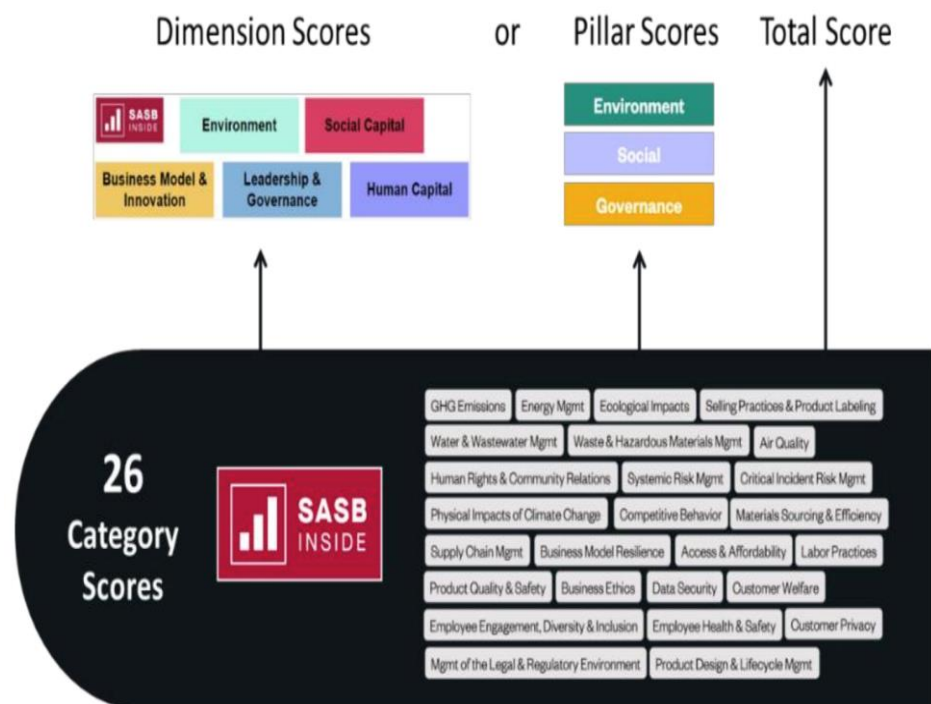
The investment strategy involves constructing an eligible investment universe, performing financial analysis for all companies in the investment universe in order to select the most attractive securities and finally constructing the portfolio.

**Construction of the Investment Universe**

- The investment universe of the Fund initially considers all publicly listed equities trading in Australia, China (ex. 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. For avoidance of doubt, securities need to have a minimum market capitalisation of USD 0.5 billion, a 6-month average daily trading volume of at least USD 10 million.
- S-Ray® is the Investment Advisor's proprietary assessment of non-financial risk factors such as ESG issues as well as alignment with the principles of the UNGC.
  - a. UNGC: Through S-Ray®, companies with poor performance on the UNGC principles regarding human rights, labour rights, environment and anti-corruption are excluded. Poor performance based on the UNGC principles where a company's ESG Book-UNGC score is in the worst 5% of all companies.
  - b. ESG: Through 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. Poor performance based on ESG topics is where a company's ESG Book ESG score is in the bottom 25% of the sector.

The ESG Score from ESG Book (formerly known as S-Ray), is inspired by the Sustainability Accounting Standards Board ("SASB") and refers to information of particular relevance to investor decision-making. The ESG metrics follow the Dimension Scores and Category Scores as per SASB.

The weights of ESG metric follow a financial materiality approach. The Total Score is calculated from the 26 Category Scores using a systematic weighting approach that accounts for industry and sector materiality. Score calculation encompasses four steps: 1) Determine material categories (classify the categories as (a) industry material, (b) sector material, and (c) immaterial), 2) Calibrate weights (using a proportional weighting approach), 3) Apply Weights (the Total Score is calculated as a weighted average of the Category Scores. Each Category Score is multiplied with its respective weight based on its classification as industry material, sector material or immaterial and the results are summed up), 4) Calculate Disclosure Score (to show disclosure completeness relative to industry metrics on a scale from 0 to 100 with 100 indicating full disclosure).



- Companies are screened for Shariah-compliance according to the rules of the SAC.

<b>Benchmark</b>	<p>FTSE Shariah Asia Pacific Index.</p> <p>Source: FTSE Russell</p> <p>Please note the above benchmark is only used as a reference for the purpose of investment performance comparison. The Fund is not managed against the benchmark. The risk profile of the Fund may be higher than the risk profile of the benchmark.</p> <p>Note: The performance benchmark of the Fund will be changed from MSCI AC Asia Pacific NR Index to FTSE Shariah Asia Pacific Index effective as per the date of the Supplemental Prospectus due to the discontinuation of MSCI index licensing.</p>	
<b>Distribution Policy</b>	<p>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.</p> <p>Unit Holders should note that distribution payments, if any, will be paid out in currencies in which the Classes are denominated.</p> <p>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.</p> <p>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.</p>	
	<b>USD Class</b>	<b>RM Class</b>
<b>Minimum Initial Investment*</b>	USD500	RM500
<b>Minimum Additional Investment*</b>	USD100	RM100
<b>Minimum Units Held*</b>	500 Units	500 Units

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

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

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

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

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

The investor may gain from the 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** – 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.
- **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.

- **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.
- **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.
- **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.

- **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.

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

- **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.
- **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.
- **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 net asset value 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, 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.
  - i. 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
  - ii. 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.
- **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.

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

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

On the other hand, the Fund is allowed to hold the investments if the value of the investments is below the original investment cost. The said investments will be sold once the value of such investments is equal to the original investment cost. It is also permissible for the Fund to retain the profit received during the holding period until such time the market value of the investments is equal to the original investment cost. For avoidance of doubt, the Fund will maintain at least two-thirds (2/3) of its NAV in Shariah-compliant UNGC or ESG-compliant investments.

- **SRI Investment Risk** – This is the risk that the Manager may not correctly apply the relevant criteria resulting out of the ESG analysis or that the Fund may have indirect exposure to investments which do not meet the relevant criteria (based on UNGC principles and ESG factors). This may result in potential losses to the Fund in the event that such investments are disposed at unfavourable prices due to violation of the investment policy and strategies of the UNGC principles and ESG factors. If the Fund’s investments become inconsistent with its investment policy and strategies of UNGC principles and ESG factors, the Manager shall deal with the investment(s) in accordance with Section 3.4 of the Prospectus.
- **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.

**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).**

## FEES AND CHARGES

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

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

#### Charges directly incurred.

<b>Sales Charge</b>	Up to 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>
<b>Redemption Charge</b>	The Manager will <b>NOT</b> impose any redemption charge on any redemption.
<b>Transfer Fee</b>	RM10.00 per transfer

<b>Switching Fee</b>	The switching fee may be imposed as follows:	
	a. 1 <sup>st</sup> Time	Nil
	b. 2 <sup>nd</sup> Time onwards	RM25 per transaction
Switching is available within the same currency denomination of the funds managed by the Manager. Cross currency switching is prohibited.		

#### Fees indirectly incurred

<b>Annual Management Fee</b>	Up to 1.80% per annum of the NAV of the Fund.
<b>Annual Trustee Fee</b>	Up to 0.05% per annum of the NAV of the Fund, subject to a minimum of RM24,000
<b>Administrative Fees</b>	<p>These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> <li>i. cost of printing of semi-annual and annual reports for the Fund;</li> <li>ii. commissions or fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>iii. where the custodian function is delegated by the Trustee, charges or fees paid to foreign sub-custodian for taking into custody any foreign assets or investments of the Fund;</li> <li>iv. taxes and other duties charged on the Fund by the government and other authorities;</li> <li>v. fees and expenses properly incurred by the auditor appointed for the Fund;</li> <li>vi. fees for the valuation of any Shariah-compliant investment of the Fund;</li> <li>vii. costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;</li> <li>viii. costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> <li>ix. costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any Asset of the Fund;</li> <li>x. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</li> <li>xi. any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and</li> <li>xii. other related Fund's administrative expenses as permitted by the Deed.</li> </ul> <p>Note: 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. of the Prospectus.</p>
<b>Other Fees</b>	Unit Holder will bear any applicable bank charges incurred as a result of purchasing or redeeming of Units.

**Note: Please refer to the 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?

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

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

All foreign assets will be translated into the Base Currency and any currency translation involved for NAV computation will be based on bid foreign exchange rate quoted by Bloomberg/Reuters at 4.00 p.m. (United Kingdom time) which is equivalent to 11.00 p.m. or 12.00 a.m. midnight (Malaysia time) on the same day, or such time stipulated in the investment management standards issued by FIMM.

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

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

- Unit Holders may redeem their investments in the Fund on any Business Day by completing the redemption form or such other manners as we may accept and returning it to us on any Business Day. The redemption form is available at our head office and also offices of the authorized distributors. Investors who invest via our BEST App may redeem their investments in the Fund via our BEST App.

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

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

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

The Manager shall refund to Unit Holder within seven (7) Business Days from the date of receipt of the cooling-off application from the Unit Holder is received by the Manager. The money invested will be refunded to Unit Holder subject to the condition as set out in the Prospectus of the Fund.

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 October 2023

Period	RM Class			
	Fund		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	10.16	10.16	2.30	2.30
3-Year	-4.06	-1.35	-7.97	-2.66
5-Year	-4.45	-0.89	11.13	2.23
Since Inception	-15.00	-3.00	0.00	0.00

Period	USD Class			
	Fund		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	9.38	9.38	-8.50	-8.50
3-Year	-16.23	-5.41	-22.82	-7.60
5-Year	-15.96	-3.19	-2.54	-0.51
Since Inception	-29.60	-5.92	0.00	0.00

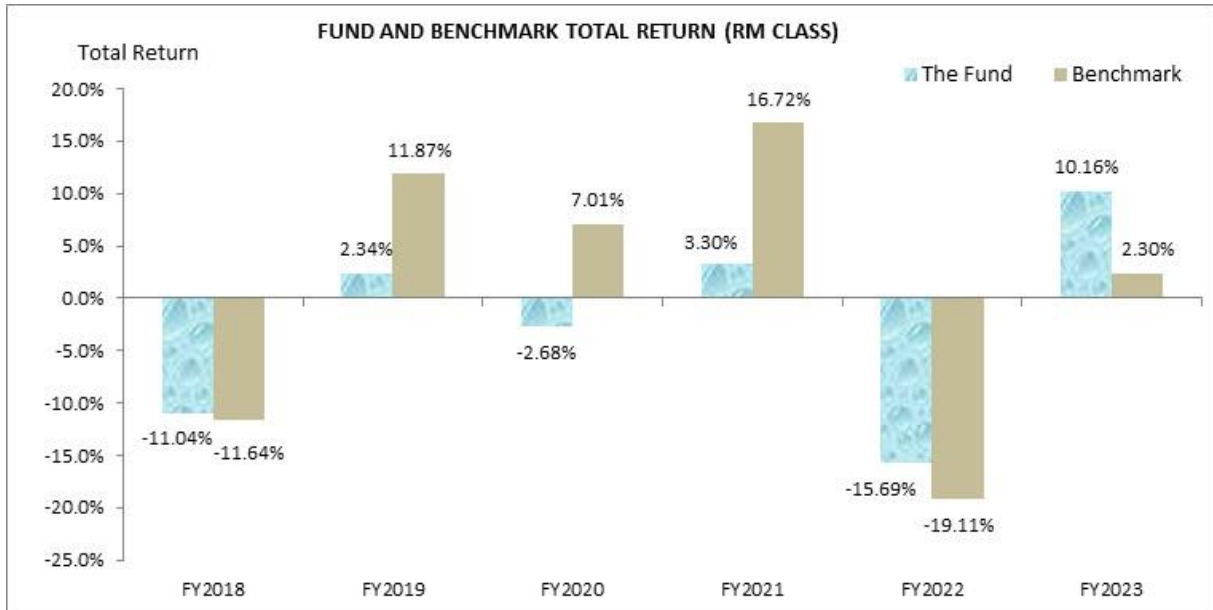
### Annual Total Return for the Previous Financial Years

Financial Year	Annual Total Return			
	Fund RM Class	Benchmark RM Class	Fund USD Class	Benchmark USD Class
31 October 2023	10.16	2.30	9.38	-8.50
31 October 2022	-15.69	-19.11	-26.16	-29.17
31 October 2021	3.30	16.72	3.71	17.11
31 October 2020	-2.68	7.01	-2.10	7.66
31 October 2019	2.34	11.87	2.48	12.02
31 October 2018	-11.04	-11.64	-16.24	-16.84

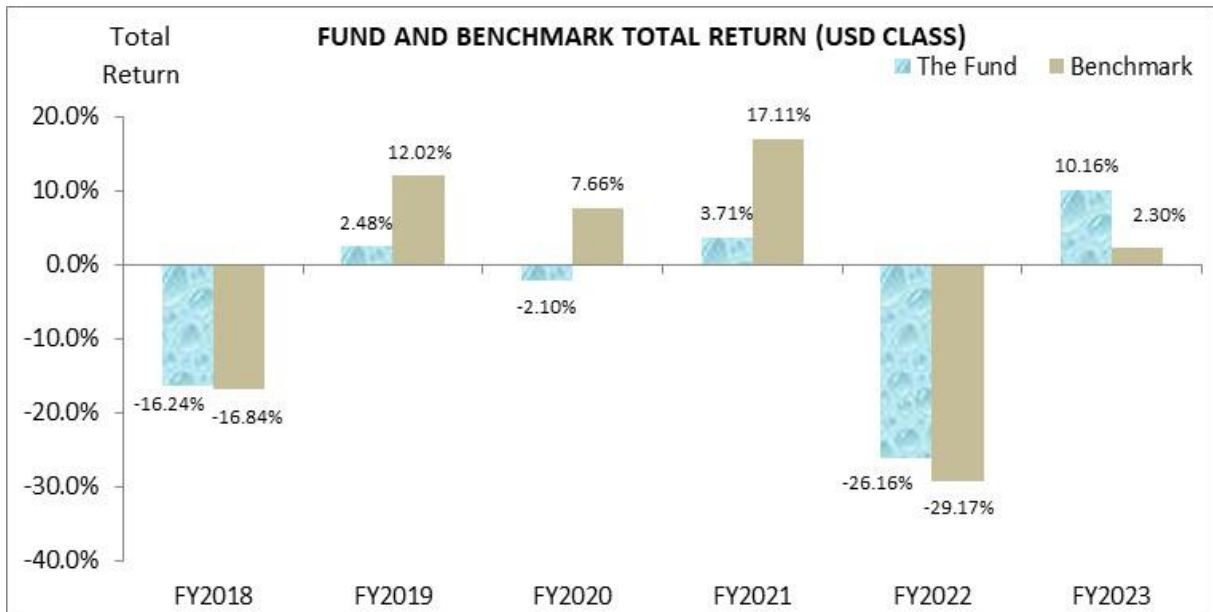


Figure 1: Performance of the Fund versus the Benchmark

**RM Class**



**USD Class**



Data Source : BIMB Investment Management Berhad  
 Data verified by : Novagni Analytics & Advisory Sdn. Bhd.  
 Benchmark : MSCI AC Asia Pacific NR Index & FTSE Asia Pacific Shariah Index

**Notes:**

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

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

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

*Past performance is not necessarily indicative of future performance and unit prices and investment returns may go down, as well as up.*

## Portfolio Turnover Ratio ("PTR")

For The Year Ended 31 October	2023	2022	2021
BIMB-Arabesque Asia Pacific Shariah-ESG Equity Fund (times)	2.15	1.87	2.82

PTR for the financial year ended 31 October 2023 was higher than the previous financial year due to higher average purchase and sales amount 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](mailto:marketing.bimbinvest@bankislam.com.my)  
Web : <https://www.bimbinvestment.com.my>  
Toll-Free : 1800-88-1196

##### ii. Branches

<b>JOHOR BAHRU</b> No 33B, Jalan Indah 15/2, 2 <sup>nd</sup> Floor, Taman Bukit Indah, 79100 Nusajaya, Johor. Tel : +607-239 5608 Fax: +607 239 5609	<b>KELANTAN</b> PT 433 & 434, Tingkat 2, Jalan Padang Garong, 15000 Kota Bharu, Kelantan. Tel : +609740 6118 / +6012 908 7785
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##### iii. Bank Islam Branches

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

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

##### BIMB Investment Management Berhad

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

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

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

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

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

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

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

APPENDIX: GLOSSARY

<b>"baitulmal"</b>	Refers to the treasury of a State Islamic Religious Council.
<b>"Base Currency"</b>	US Dollar (USD).
<b>"Business Day"</b>	A day on which Bursa Malaysia is open for trading in securities. The Manager may declare certain Business Days as non-Business Days when deemed necessary, such as in the event of market disruption.
<b>"BEST App"</b>	BIMB Investment Electronic Shariah-Investing Tool, a non-automated, discretionary robo-intelligence unit trust online investing platform approved by the SC and fully managed by BIMB Investment.
<b>"Class(es) of Units"</b>	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). Classes that will be offered for subscription by the Fund are as follows: <ul style="list-style-type: none"> <li>• USD Class</li> <li>• RM Class</li> </ul>
<b>"ESG"</b>	Environmental, Social and Governance.
<b>"Medium Term"</b>	Means a period of between three (3) and five (5) years.
<b>"Long Term"</b>	Means a period of more than five (5) years.
<b>"Net Asset Value or NAV"</b>	The NAV of the Fund is the value of all 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.
<b>"Prospectus"</b>	Means the prospectus of the Fund and includes any supplementary or replacement prospectus, as the case may be.
<b>"SAC"</b>	The Shariah Advisory Council of the SC.
<b>"SC"</b>	Securities Commission Malaysia.
<b>"UNGC"</b>	United Nations Global Compact.
<b>"Units"</b>	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a unit of the Fund. Where the Fund has more than one Class of Units, it means a unit issued for each Class of Units.
<b>"Unit Holder(s)"</b>	The person(s) registered as holder(s) of a Unit or Units of the Fund including person(s) jointly registered and whose name appears in the register of Unit Holders.

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