

BIMB INVESTMENT MANAGEMENT BERHAD
199301021508 (276246-X)

PRODUCT HIGHLIGHTS SHEET

BIMB *i* GROWTH

Date of Issuance: 30 August 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 accepted 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 *i* Growth and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BIMB *i* Growth and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB *i* Growth 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 *i* Growth 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 *i* GROWTH (“*i* GROWTH”) OR FUND**

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

BIMB *i* Growth is an aggressive growth* fund that aims to provide medium to long term** returns through capital appreciation and income distribution.

Notes:

* An aggressive growth fund seeks capital gains by investing in shares of companies that demonstrate high growth potential.

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

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is suitable for investors who:-

- Seek capital appreciation over the medium to long term* period.
- Have high risk tolerance.
- Have long term investment 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	17 May 1994
Fund Category	Equity
Fund Type	Aggressive Growth* <i>*Note: An aggressive growth fund seeks capital gains by investing in shares of companies that demonstrate high growth potential.</i>
Asset Allocation	<ul style="list-style-type: none"> • Shariah-compliant equity: 70% to 98%. • Sukuk, Islamic money market instruments & Islamic deposits: 2% to 30%. <p>The Manager may, in response to adverse market, economic, political and any other conditions, adopt a temporary defensive strategy by maintaining higher Islamic money market instruments and Islamic deposits 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. The Fund aims to provide a medium to long term* returns by investing in companies that have growth prospects and pay dividends.</p> <p>To meet the investment objective, the Fund will mainly focus on the Shariah-compliant equity investment (up to 98% of the Fund's NAV) which will comprise a diversified portfolio of blue chip, high growth and dividend paying companies that are listed on Bursa Malaysia and foreign markets.</p> <p>The Manager will adopt an active trading approach of which the Fund may increase its Shariah-compliant equity investment if the equity market outlook is expected to be positive. Conversely, investments in Islamic deposits and Islamic money market instruments will be raised at the expense of lower equity exposure in the event a severe downturn in equity market is anticipated. The investments in Islamic deposits and Islamic money market instruments will be raised up to 30% and it may go beyond 30% of the Fund's NAV if the Manager adopts temporary defensive strategy.</p> <p>The Fund may also invest in Sukuk which is generally for capital preservation** and to achieve capital appreciation. The remaining of the portfolio will be invested in Islamic money market instruments to provide liquidity.</p> <p><i>Notes:</i> **"medium to long term" in this context refers to three (3) years or more. ***"capital preservation" does not mean that the capital is guaranteed or protected.</p>
Benchmark	<p>FTSE Bursa Malaysia EMAS Shariah Index (FBM EMAS Shariah Index)</p> <p>The selected performance benchmark for this Fund is the "FBM EMAS Shariah Index" comprising Bursa Malaysia Main Market stocks that have been classified as Shariah-compliant securities by the SAC. The rationale is to reflect the Fund's major proportion of investments in equity of up to 98% of its NAV in Shariah-compliant securities. Information on the benchmark can be obtained from Bursa Malaysia website.</p>
Distribution Policy	<p>As income distribution is the secondary objective of the Fund, distribution of income (if any) is incidental.</p>
Minimum Initial Investment*	<p>RM 500</p>
Minimum Additional Investment*	<p>RM 100</p>
Minimum Units Held*	<p>100 Units or such other quantity as the Manager may from time to time decide.</p>

* 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	<p>BIMB Investment Management Berhad</p>
Corporate Profile of the Manager	<p>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.</p>

Trustee	Maybank Trustees 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 channelled 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 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, fail to perform their obligations when due. This will result in the Funds 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 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: <table border="1" data-bbox="443 600 1369 728"><tr><td>a. 1st Time</td><td>Nil</td></tr><tr><td>b. 2nd Time onwards</td><td>RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Investment of RM100,000 and above)</td></tr></table> <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>	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)
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)				

Fees indirectly incurred

Annual Management Fee	1.50% per annum of the NAV of the Fund.
Annual Trustee Fee	0.06% per annum of the NAV of the Fund, subject to a minimum of RM18,000

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

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

8. How often are valuations available?

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

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

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

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

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 Master 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

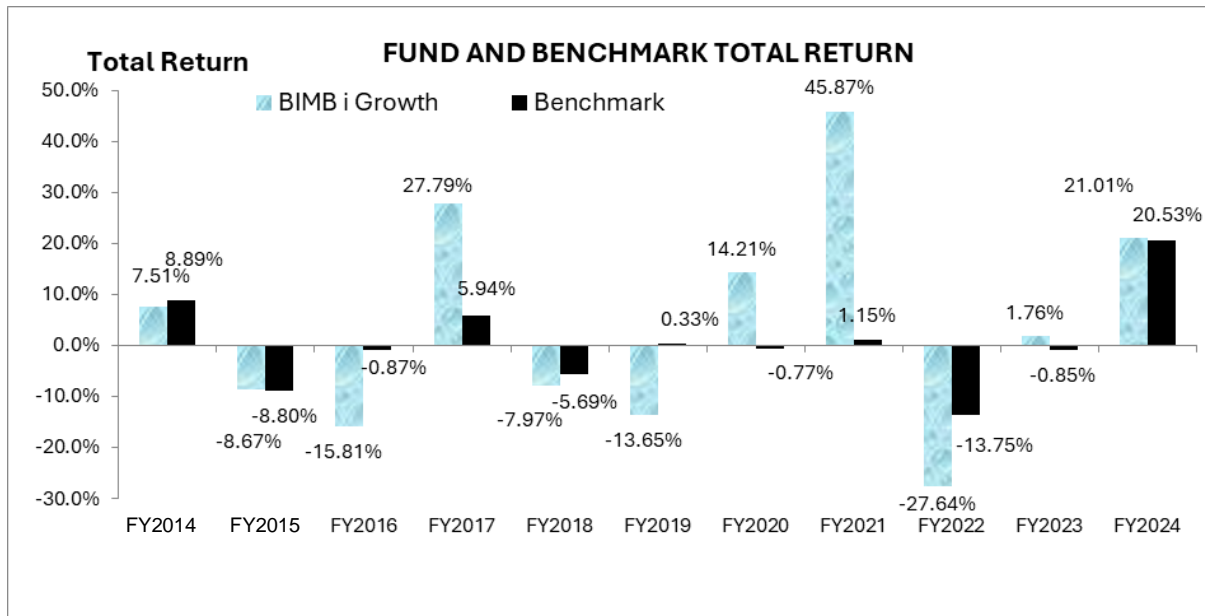
Total Return and Average Total Return for the Financial Year Ended 30 June 2024

Period	BIMB <i>i</i> Growth		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	21.01	21.01	20.53	20.53
3-Year	-10.90	-3.63	3.07	1.02
5-Year	48.43	9.69	3.46	0.69
10-Year	15.91	1.59	-6.23	-0.62

Annual Total Return for the Previous Financial Years

Financial Year Ended	Total Return	
	Fund Return (%)	Benchmark Return (%)
30 June 2024	21.01	20.53
30 June 2023	1.76	-0.85
30 June 2022	-27.64	-13.75
30 June 2021	45.87	1.15
30 June 2020	14.21	-0.77
30 June 2019	-13.65	0.33
30 June 2018	-7.97	-5.69
30 June 2017	27.79	5.94
30 June 2016	-15.81	-0.87
30 June 2015	-8.67	-8.80
30 June 2014	7.51	8.89

Figure 1: Fund and Benchmark for the last 10 Financial Years



The Fund posted a return of 21.01% for the financial year ended 30 June 2024 while its benchmark registered a return of 20.53%.

Data Source : BIMB Investment Management Berhad
 Data verified by : Novagni Analytics & Advisory Sdn. Bhd.
 Benchmark : FBM EMAS Shariah Index

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 was 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 Year Ended 30 June	2024	2023	2022
BIMB i Growth (times)	2.16	0.87	1.07

PTR for the financial year ended 30 June 2024 was higher than the previous financial year due to the active management strategy to capitalize on market opportunities.

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 : <https://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 : 03-2282 2280
Fax : 03-2282-3855
Email : 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
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.
“BEST Invest App”	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.
“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.
“Deed”	The deed dated 17 May 1994 in respect of the Fund and any other supplemental deed that may be entered into between the Manager and the Trustee
“Master Prospectus”	Means the master prospectus and includes any supplemental or replacement master prospectus, as the case may be.
“Medium Term”	Means a period of between three (3) and five (5) years.
“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.
“SAC”	The Shariah Advisory Council of the SC
“SC”	Securities Commission Malaysia
“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.
“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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