

BIMB i GROWTH, BIMB DANA AL-FAKHIM, BIMB DANA AL-MUNSIF, BIMB DANA AL-FALAH, BIMB i-TACTICAL FUND AND BIMB i FLEXI FUND
("FUNDS")

LIST HIGHLIGHTING THE AMENDMENTS FROM THE MASTER PROSPECTUS DATED 20 MAY 2020 AS MODIFIED BY THE FIRST SUPPLEMENTAL MASTER PROSPECTUS DATED 18 APRIL 2022 ("MASTER PROSPECTUS") AND THE SECOND SUPPLEMENTAL MASTER PROSPECTUS ("SECOND SUPPLEMENTAL MASTER PROSPECTUS") IN RELATION TO THE FUNDS

NO.	MASTER PROSPECTUS	SECOND SUPPLEMENTAL MASTER PROSPECTUS	RATIONALE FOR AMENDMENT
<p><u>General:</u></p> <p>The Master Prospectus has been amended for the reasons set out in the "Rationale for Amendment" column.</p> <p>The proposed amendments to the Master Prospectus as set out in the Second Supplemental Master Prospectus ("Proposed Amendments") essentially entail the amendments to the disclosure in the Master Prospectus to be in line with the Guidelines on Unit Trust Funds (Revised: 28 November 2022) ("Revised GUTF") and the Prospectus Guidelines for Collective Investment Schemes (Revised: 1 September 2022) ("Revised PGCIS").</p> <p>Unless otherwise stated, we are of the view that all of the Proposed Amendments are not significant changes that will affect unit holders' decision to stay invested in the Funds as there is no change in investment strategy, distribution policy or minimum balance of the Funds as provided under the guidance to paragraph 9.71(a) of the Revised GUTF.</p> <p>Even though the Proposed Amendments are not significant changes that will affect unit holders' decision to stay invested in the Funds, we will inform unit holders of the Proposed Amendments via a written notice at least 14 days before the date of the Second Supplemental Master Prospectus, unless otherwise stated.</p>			
1.		<p>GENERAL AMENDMENTS</p> <p>The references to "interim" and "BIMB Invest" in the Master Prospectus have been amended to "semi-annual" and "BIMB Investment" respectively.</p>	<p>Amended pursuant to the change in terminology of "interim report" to "semi-annual report" as per the Revised GUTF and to standardize the reference to "BIMB Investment" across all our offering documents.</p>

2.	Nil.	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “<i>baitulmal</i>”</p> <p>“<i>baitulmal</i>” Refers to the treasury of a State Islamic Religious Council.</p>	Amended to include the reference to “ <i>baitulmal</i> ” as such reference has been made in the Second Supplemental Master Prospectus.
3.	Nil.	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “BEST Invest App”</p> <p>“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.</p>	Amended to include the reference to “BEST Invest App” as such reference has been made in the Second Supplemental Master Prospectus.
4.	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “Eligible Market”</p> <p>“Eligible Market” A market that is regulated by a regulatory authority, operates regularly, is open to the public and has adequate liquidity for the purposes of the Fund.</p>	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “Eligible Market”</p> <p>“Eligible Market” An exchange, government securities market or an over-the-counter market that is regulated by a regulatory authority of that jurisdiction; that is open to the public or to a substantial number of market participants; and on which financial instruments are regularly traded.</p>	Amended to be consistent with the definition of “eligible market” set out in paragraph 2.01 of the Revised GUTF.

5.	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “Master Prospectus”</p> <p>“Master Prospectus” Means this master prospectus accepted by the customer which is registered with the Securities Commission Malaysia that provides details on the investment offerings of the Funds for sale to the public.</p>	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “Master Prospectus”</p> <p>“Master Prospectus” Means this master prospectus and includes any supplemental or replacement master prospectus, as the case may be.</p>	Amended to update the definition for better clarity.
6.	Nil.	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “Shariah”</p> <p>“Shariah” Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the <i>Qur’an</i> (the holy book of Islam) and <i>Sunnah</i> (practices and explanations rendered by the Prophet Muhammad (<i>pbuh</i>)) and other sources of Shariah such as <i>Ijtihad</i> (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars.</p>	Amended to include the reference to “Shariah” as such reference has been made in the Second Supplemental Master Prospectus.
7.	Nil.	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “Shariah Supervisory Boards”</p> <p>“Shariah Supervisory Boards” Refers to independent bodies of specialised jurists in <i>Fiqh al-mua’malat</i> (Islamic commercial jurisprudence).</p>	Amended to include the reference to “Shariah Supervisory Boards” as such reference has been made in the Second Supplemental Master Prospectus.

8.	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “Sukuk”</p> <p>“Sukuk” Means a document or certificate, documenting undivided ownership or investment in the asset in accordance with Shariah principles and concepts. The sak (singular of Sukuk) is freely traded at par, premium or discount.</p>	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “Sukuk”</p> <p>“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.</p>	Amended to update the definition for better clarity.
9.	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “US (United States) Person”</p> <p>“US (United States) Person” U.S. (United States) Person(s) means:</p> <ul style="list-style-type: none"> (a) a United States citizen or resident; (b) a United States partnership; (c) a United States corporation; (d) any estate or trust other than a foreign estate or foreign trust (see internal revenue code Section 7701 (a) (31) for a definition of a foreign estate and a foreign trust); (e) any definition as may be prescribed under the Foreign Account Tax Compliance Act (FATCA), as may be amended from time to time. 	<p>CHAPTER 1 – GLOSSARY OF TERMS / ABBREVIATIONS, “US (United States) Person”</p> <p>“US (United States) Person” A citizen or resident of the United States of America, a partnership organized or existing under the laws of any state, territory or possession of the United States of America, or a corporation organised under the laws of the United States of America or of any state, territory or possession thereof, or any estate or trust, other than an estate or trust the income of which from sources outside the United States of America is not includable in gross income for purpose of computing United States income tax payable by it.</p>	Amended to standardise the definition across all our offering documents.

10.	<p>CHAPTER 2 – CORPORATE DIRECTORY, MANAGER, Registered Office</p> <p>Nil.</p>	<p>CHAPTER 2 – CORPORATE DIRECTORY, MANAGER, Registered Office</p> <p>Tel : 03-2088 8000 Email : marketing.bimbinvest@bankislam.com.my</p>	<p>Amended pursuant to paragraphs 3.05(b) and (c), Part II of the Revised PGCIS.</p>
11.	<p>CHAPTER 2 – CORPORATE DIRECTORY, SHARIAH ADVISER</p> <p>Dr. Ahmad Shahbari @ Sobri bin Salamon (Chairman) J9 Felda Kampung Awah 28030 Temerloh Pahang</p> <p>Assoc. Prof. Dr. Asmak binti Ab. Rahman (Committee Member) Department of Syariah & Economics Academy of Islamic Studies University of Malaya 50603 Kuala Lumpur</p> <p>Dr. Shamsiah binti Mohamad (Committee Member) 5, Jalan Zuhrah U5/161 Taman Subang Murni Bandar Pinggiran Subang 40150 Shah Alam Selangor</p>	<p>CHAPTER 2 – CORPORATE DIRECTORY, SHARIAH ADVISER</p> <p>BIMB Securities Sdn Bhd Reg. No.: 199401004484 (290163-X)</p> <p>Registered Office 32nd Floor, Menara Bank Islam No. 22 Jalan Perak 50450 Kuala Lumpur Tel: 03-2726 7814 Fax: 03-2088 8033</p> <p>Business Office Level 32, Menara Multi-Purpose, Capital Square No. 8, Jalan Munshi Abdullah 50100 Kuala Lumpur Tel: 03-2613 1600 Fax: 03-2613 1799 Email: shariah@bimbsec.com.my Website: www.bimbsec.com.my</p>	<p>Amended to include the corporate information of BIMB Securities Sdn Bhd following the appointment of BIMB Securities Sdn Bhd as the Shariah adviser of the Funds. For clarity, we have notified the Securities Commission Malaysia of the same on 2 May 2023.</p>

12.	<p>CHAPTER 2 – CORPORATE DIRECTORY, The Trustee for BIMB i Growth, Maybank Trustees Berhad</p> <p>Maybank Trustees Berhad Reg. No.: 196301000109 (5004-P)</p> <p>Registered & Business Office 8th Floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur. Tel : 03-2074 8833 Fax : 03-2070 9387 Email : mtb@Maybank.com.my</p>	<p>CHAPTER 2 – CORPORATE DIRECTORY, The Trustee for BIMB i Growth, Maybank Trustees Berhad</p> <p>Maybank Trustees Berhad Reg. No.: 196301000109 (5004-P)</p> <p>Registered & Business Office 8th Floor, Menara Maybank 100, Jalan Tun Perak 50050 Kuala Lumpur Tel : 03-2070 8833 Fax : 03-2070 9387 Email : mtb.ut@maybank.com.my Website: www.maybank2u.com.my</p>	Amended pursuant to paragraph 3.05(d), Part II of the Revised PGCIS and to update the email address of Maybank Trustees Berhad.
13.	<p>CHAPTER 2 – CORPORATE DIRECTORY, The Trustee for BIMB Dana AI-Fakhim, BIMB Dana AI-Munsif and BIMB Dana AI-Falah, SCBMB Trustee Berhad</p> <p>SCBMB Trustee Berhad Reg. No.: 201201021301 (1005793-T)</p> <p>Registered Office Level 26, Equatorial Plaza, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: 03-2117 7777</p> <p>Business Office Level 23, Equatorial Plaza, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel : 03-7682 9724 / 03-7682 9710 Email : my.trustee@sc.com</p>	<p>CHAPTER 2 – CORPORATE DIRECTORY, The Trustee for BIMB Dana AI-Fakhim, BIMB Dana AI-Munsif and BIMB Dana AI-Falah, SCBMB Trustee Berhad</p> <p>SCBMB Trustee Berhad Reg. No.: 201201021301 (1005793-T)</p> <p>Registered Office Level 25, Equatorial Plaza Jalan Sultan Ismail 50250 Kuala Lumpur Tel: 03-2117 7777</p> <p>Business Office Level 25, Equatorial Plaza Jalan Sultan Ismail 50250 Kuala Lumpur Tel : 03-76829712 / 03-76829710 / 03-76829704 Email : my.trustee@sc.com Website: www.sc.com/my/trustee</p>	Amended pursuant to paragraph 3.05(d), Part II of the Revised PGCIS and to update the address and contact number of the business office of SCBMB Trustee Berhad.

14.	<p>CHAPTER 2 – CORPORATE DIRECTORY, The Trustee for BIBM i-Tactical Fund, CIMB Islamic Trustee Berhad</p> <p>CIMB Islamic Trustee Berhad Reg. No.: 198801000556 (167913-M)</p> <p>Registered Office Level 13, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur. Tel : 03-2261 8888 Fax : 03-2261 0099 Website : www.cimb.com</p> <p>Business Office Level 21, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur. Tel : 03-2261 8888 Fax : 03-2261 9889</p>	<p>CHAPTER 2 – CORPORATE DIRECTORY, The Trustee for BIBM i-Tactical Fund, CIMB Islamic Trustee Berhad</p> <p>CIMB Islamic Trustee Berhad Reg. No.: 198801000556 (167913-M)</p> <p>Registered Office Level 13, Menara CIMB Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 Kuala Lumpur</p> <p>Tel: 03-2261 8888 Fax: 03-2261 0099 Web: www.cimb.com</p> <p>Business Office Level 21, Menara CIMB Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 Kuala Lumpur</p> <p>Tel : +603-2261 8888 Fax : +603-2261 9894 Web: www.cimb.com Email : ss.corptrust@cimb.com</p>	Amended pursuant to paragraphs 3.05(c) and (d), Part II of the Revised PGCIS and to update the fax number of the business office of CIMB Islamic Trustee Berhad.
15.	<p>CHAPTER 2 – CORPORATE DIRECTORY, The Trustee for BIBM i Flexi Fund, AmanahRaya Trustees Berhad</p> <p>Nil.</p>	<p>CHAPTER 2 – CORPORATE DIRECTORY, The Trustee for BIBM i Flexi Fund, AmanahRaya Trustees Berhad</p> <p>Email : art@arb.com.my</p>	Amended pursuant to paragraph 3.05(c), Part II of the Revised PGCIS.

16.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.1 – BIMB iGROWTH, INVESTMENT POLICY AND STRATEGY, second paragraph</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. The foreign investment is restricted to foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO).</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.1 – BIMB iGROWTH, INVESTMENT POLICY AND STRATEGY, second paragraph</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>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO). The Fund will invest in eligible markets as permitted by the relevant laws.</p>
17.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.2 – BIMB DANA AL-FAKHIM, ASSET ALLOCATION</p> <p>The Fund's investment should only consist of permitted investments. Permitted investments of the Fund are Shariah-compliant:</p> <ol style="list-style-type: none"> a. short-term Sukuk; b. Islamic money market instruments; and c. placement in short-term Islamic deposits. <p>The value of the Fund's investments in permitted investments which have a remaining maturity period of not more than 365 days must not be less than 90% of the Fund's NAV. The value of the Fund's investments in permitted investments which have a remaining maturity period of more than 365 days but fewer than 732 days must not exceed 10% of the Fund's NAV.</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.2 – BIMB DANA AL-FAKHIM, ASSET ALLOCATION</p> <p>The Fund's investment should only consist of permitted investments. Permitted investments of the Fund are Shariah-compliant:</p> <ol style="list-style-type: none"> a. short-term Sukuk; b. short-term Islamic money market instruments; and c. placement in short-term Islamic deposits. <p>The value of the Fund's investments in short-term Sukuk, short-term Islamic money market instruments and placement in short-term Islamic deposits which have a remaining maturity period of not more than 397 days must not be less than 90% of the Fund's NAV. Whereas for the short-term Sukuk or short-term Islamic money market instruments which are issued by, or the issues are guaranteed by, either a government,</p>	<p>Amended pursuant to paragraphs 5, 6, 7 and 8 of Schedule B – Appendix I of the Revised GUTF.</p>

		<p>government agency, central bank or supranational, the remaining maturity period must not be more than two (2) years.</p> <p>The value of the Fund's investments in high quality Sukuk which have a remaining maturity period of more than 397 days but fewer than 732 days must not exceed 10% of the Fund's NAV. When selecting high quality Sukuk, the Manager seeks quality investment grade issues with a minimum top two short-term rating (including gradation and subcategories) or minimum top three long-term rating (including gradation and subcategories) as rated by any Malaysian or global rating agency.</p>	
<p>18.</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.3 – BIMB DANA AL-MUNSIF, INVESTMENT POLICY AND STRATEGY, second paragraph</p> <p>To meet the investment objective, the Fund will focus on well-established blue chip companies that could potentially pay sustainable dividends and achieve earnings growth. The Fund may also invest in small and medium sized companies that could potentially embark on dividend payments. The foreign investment is restricted to foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO). These investments are to provide high income flow to the Fund for potential income distribution to Unit Holders.</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.3 – BIMB DANA AL-MUNSIF, INVESTMENT POLICY AND STRATEGY, second paragraph</p> <p>To meet the investment objective, the Fund will focus on well-established blue chip companies that could potentially pay sustainable dividends and achieve earnings growth that are listed in Malaysia or foreign markets. The Fund may also invest in small and medium sized companies that could potentially embark on dividend payments. These investments are to provide high income flow to the Fund for potential income distribution to Unit Holders.</p>	<p>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO). The Fund will invest in eligible markets as permitted by the relevant laws.</p>

19.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.4 – BIMB DANA AL-FALAH, INVESTMENT POLICY AND STRATEGY, second paragraph</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. The foreign investment is restricted to foreign companies where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO). 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>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.4 – BIMB DANA AL-FALAH, INVESTMENT POLICY AND STRATEGY, second paragraph</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>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO). The Fund will invest in eligible markets as permitted by the relevant laws.</p>
20.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.5 – BIMB i-TACTICAL FUND, INVESTMENT POLICY AND STRATEGY, fifth paragraph</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, Islamic collective investment schemes (CIS) and high growth companies that are listed on Bursa Malaysia and in foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO).</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.5 – BIMB i-TACTICAL FUND, INVESTMENT POLICY AND STRATEGY, fifth paragraph</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, Islamic collective investment schemes (CIS) and high growth companies that are listed on Bursa Malaysia and in foreign markets.</p>	<p>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO). The Fund will invest in eligible markets as permitted by the relevant laws.</p>

21.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.5 – BIMB i-TACTICAL FUND, ASSET ALLOCATION</p> <ul style="list-style-type: none"> 70% to 98% of the Fund's NAV will be invested in Shariah-compliant securities of companies listed in Bursa Malaysia and foreign Shariah-compliant equities in foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO); and At least 2% of the Fund's NAV in Islamic deposits and Islamic money market instruments. <p>The Manager may, in response to adverse market, economic, political and any other conditions, adopt a temporary defensive strategy by maintaining higher Islamic deposits and Islamic money market instruments portions. When this happens, the asset allocation of the Fund will be altered accordingly.</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.5 – BIMB i-TACTICAL FUND, ASSET ALLOCATION</p> <ul style="list-style-type: none"> 70% to 98% of the Fund's NAV will be invested in Shariah-compliant securities of companies listed in Bursa Malaysia and foreign Shariah-compliant equities in foreign markets; and At least 2% of the Fund's NAV will be invested in Islamic deposits and Islamic money market instruments. <p>The Manager may, in response to adverse market, economic, political and any other conditions, adopt a temporary defensive strategy by maintaining higher Islamic deposits and Islamic money market instruments portions. When this happens, the asset allocation of the Fund will be altered accordingly.</p>	<p>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO). The Fund will invest in eligible markets as permitted by the relevant laws.</p>
22.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.6 – BIMB i FLEXI FUND, INVESTMENT POLICY AND STRATEGY, second paragraph</p> <p>The Fund may invest up to 99% of its NAV in both local and foreign Shariah-compliant equities to take advantage of the available opportunities. The foreign investment is restricted to foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.1.6 – BIMB i FLEXI FUND, INVESTMENT POLICY AND STRATEGY, second paragraph</p> <p>The Fund may invest up to 99% of its NAV in both local and foreign Shariah-compliant equities to take advantage of the available opportunities. The Fund may also invest up to 99% of its NAV in Sukuk and Islamic money market instruments to take advantage of the opportunities available by investing in Sukuk and Islamic money market instruments. This allows</p>	<p>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO). The Fund will invest in eligible markets as permitted by the relevant laws.</p>

	(IOSCO). The Fund may also invest up to 99% of its NAV in Sukuk and Islamic money market instruments to take advantage of the opportunities available by investing in Sukuk and Islamic money market instruments. This allows the Fund the flexibility to invest in Shariah-compliant equities, Sukuk and Islamic money market instruments. The Fund will maintain at least 1% of its NAV in Islamic money market instruments.	the Fund the flexibility to invest in Shariah-compliant equities, Sukuk and Islamic money market instruments. The Fund will maintain at least 1% of its NAV in Islamic money market instruments.	
23.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB i Growth, item f</p> <p>Shariah-compliant securities listed on a foreign stock exchange subject to the limit imposed by Bank Negara Malaysia and the foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO);</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB i Growth, item f</p> <p>Shariah-compliant securities listed on a foreign stock exchange subject to the limit imposed by Bank Negara Malaysia and the foreign markets;</p>	Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO) and to be consistent with the disclosure in the deed of the Fund.
24.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB Dana Al-Munsif, item a</p> <p>Shariah-compliant securities listed on a foreign stock exchange subject to the limit imposed by Bank Negara Malaysia and the foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO);</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB Dana Al-Munsif, item a</p> <p>Shariah-compliant securities listed on a foreign stock exchange subject to the limit imposed by Bank Negara Malaysia and the foreign markets;</p>	Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO) and to be consistent with the disclosure in the deed of the Fund.

25.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB Dana Al-Falah, item a</p> <p>Shariah-compliant securities listed on a foreign stock exchange subject to the limit imposed by Bank Negara Malaysia and the foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO);</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB Dana Al-Falah, item a</p> <p>Shariah-compliant securities listed on a foreign stock exchange subject to the limit imposed by Bank Negara Malaysia and the foreign markets;</p>	<p>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO) and to be consistent with the disclosure in the deed of the Fund.</p>
26.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB i-Tactical Fund, item b</p> <p>Foreign Shariah-compliant equities in foreign markets where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO);</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB i-Tactical Fund, item b</p> <p>Foreign Shariah-compliant equities in foreign markets;</p>	<p>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO) and to be consistent with the disclosure in the deed of the Fund.</p>
27.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB i Flexi Fund, item e</p> <p>Shariah-compliant securities listed on a foreign stock exchange where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commissions (IOSCO);</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.2 – PERMITTED INVESTMENTS, BIMB i Flexi Fund, item e</p> <p>Shariah-compliant securities listed on a foreign stock exchange;</p>	<p>Amended due to the change in the requirements in relation to a fund's investment in foreign markets as set out in the Revised GUTF whereby investments in a foreign market are no longer limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO) and to be consistent with the disclosure in the deed of the Fund.</p>
28.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.3 – INVESTMENT RESTRICTIONS AND LIMITS</p> <p>The Funds will be managed in accordance with Shariah principles as well as the following list of investment restrictions and limits.</p>	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.3 – INVESTMENT RESTRICTIONS AND LIMITS</p> <p>The Funds will be managed in accordance with Shariah principles as well as the following list of investment restrictions and limits.</p>	

	<p>3.3.1 BIMB <i>i</i> Growth, BIMB Dana AI-Munsif, BIMB Dana AI-Falah, BIMB <i>i</i>- Tactical Fund (formerly known as BIMB <i>i</i> Dividend Fund) and BIMB <i>i</i> Flexi Fund Fund</p> <p>Spread of Investments on Single Issuer</p> <p>a. The value of the Fund's investments in the Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV;</p> <p>b. The value of the Fund's investments in Shariah-compliant transferable securities and the Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV; and</p> <p>c. The aggregate value of the Fund's investments in Shariah-compliant transferable securities, Islamic money market instruments, Islamic deposits, over-the-counter (OTC) Islamic derivatives and Islamic structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed 25% of the Fund's NAV.</p>	<p>3.3.1 BIMB <i>i</i> Growth, BIMB Dana AI-Munsif, BIMB Dana AI-Falah, BIMB <i>i</i>-Tactical Fund and BIMB <i>i</i> Flexi Fund</p> <p>Spread of Investments on Single Issuer</p> <p>a. The value of the Fund's investments in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV;</p> <p>b. The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV ("single issuer limit"). In determining the single issuer limit, the value of the Fund's investment in instruments in "Exposure Limit" issued by the same issuer must be included in the calculation; and</p> <p>c. The aggregate value of the Fund's investments in, or exposure to, a single issuer through Shariah-compliant transferable securities, Islamic money market instruments and Islamic deposits must not exceed 25% of the Fund's NAV ("single issuer aggregate limit"). In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in "Exposure Limit" issued by the same issuer must be included in the calculation.</p>	<p>Amended pursuant to paragraph 4 of Schedule B to the Revised GUTF.</p> <p>Amended pursuant to paragraph 5 of Schedule B to the Revised GUTF.</p> <p>Amended pursuant to paragraph 7 of Schedule B to the Revised GUTF.</p>
--	---	--	---

	<p>Exposure Limits</p> <p>The value of the Fund's investments in unlisted Shariah-compliant securities must not exceed 10% of the Fund's NAV or any other limit set by the SC. However, this exposure limit does not apply to "Shariah-compliant unlisted securities" that are:</p> <ol style="list-style-type: none"> Shariah-compliant equities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing and quotation, and are offered directly to the Fund by the issuer; Sukuk traded on an organised over-the counter (OTC) market; and Islamic structured products. <p>Spread of Investments on Groups of Companies</p> <p>The value of the Fund's investments in Shariah-compliant transferable securities and the Islamic money market instruments issued by any group of companies shall not exceed 20% of the Fund's NAV.</p> <p>Concentration of Investments</p> <ol style="list-style-type: none"> The Fund's investments in Shariah-compliant transferable securities (other than Sukuk) issued by any single issuer must not exceed 10% of the Shariah-compliant securities issued by any single issuer. 	<p>Exposure Limits</p> <p>The aggregate value of the Fund's investments in unlisted Shariah-compliant securities must not exceed 15% of the Fund's NAV, subject to a maximum limit of 10% of the Fund's NAV in a single issuer or any other limit set by the SC.</p> <p>Spread of Investments on Groups of Companies</p> <p>The value of the Fund's investments in Shariah-compliant transferable securities and the Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV ("group limit"). In determining the group limit, the value of the Fund's investments in instruments in "Exposure Limit" issued by the issuers within the same group of companies must be included in the calculation.</p> <p>Concentration of Investments</p> <ol style="list-style-type: none"> The Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities 	<p>Amended pursuant to paragraph 3 of Schedule B to the Revised GUTF.</p> <p>Amended pursuant to paragraph 10 of Schedule B to the Revised GUTF.</p> <p>Amended pursuant to paragraph 14 of Schedule B to the Revised GUTF.</p>
--	---	---	---

	<p>b. The Fund's investments in any class of Sukuk of any single issuer must not exceed 20% of the Sukuk issued by any single issuer; and</p> <p>c. The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limitation will not apply to Islamic money market instruments that do not have a pre-determined issue size.</p> <p>Islamic Futures, Islamic Options and Islamic Derivatives Contracts</p> <p>a. The Fund's exposure from an Islamic derivatives position must not exceed the NAV of the Fund at all times;</p> <p>b. The exposure of the Fund to the underlying assets must not exceed the investment spread limits stipulated in the Guidelines;</p> <p>c. The value of the Fund's over-the-counter (OTC) Islamic derivative transaction with any single counter-party must not exceed 10% of the Fund's NAV; and</p> <p>d. The Fund will only invest in Islamic futures, Islamic options and other Islamic derivatives contracts in accordance with the provisions and limits set by the SC.</p> <p>Islamic Collective Investment Schemes</p> <p>a. The value of the Fund's investments in units/shares of any Islamic collective</p>	<p>equivalent to shares, as the case may be, issued by any single issuer.</p> <p>b. The Fund's investments in Sukuk must not exceed 20% of the Sukuk issued by a single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of Sukuk in issue cannot be determined; and</p> <p>c. The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limitation will not apply to Islamic money market instruments that do not have a pre-determined issue size.</p> <p>Islamic Collective Investment Schemes</p> <p>a. The value of the Fund's investments in units or shares of an Islamic collective investment</p>	<p>Amended pursuant to paragraph 15 of Schedule B to the Revised GUTF.</p> <p>Deleted as the Funds do not invest in Islamic futures, Islamic options and Islamic derivatives contracts.</p> <p>Amended pursuant to paragraph 8 of Schedule B to the Revised GUTF.</p>
--	---	---	---

	<p>investment schemes must not exceed 20% of the Fund's NAV; and</p> <p>b. The Fund's investments in Islamic collective investment schemes must not exceed 25% of the units/shares in any one Islamic collective investment scheme.</p> <p>Placement of Islamic Deposits</p> <p>The value of the Fund's placement in Islamic deposits with any single licensed financial institution must not exceed 20% of the Fund's NAV or any other limit set by the SC.</p>	<p>scheme must not exceed 20% of the Fund's NAV, provided that the Islamic collective investment scheme complies with the requirements of the Guidelines;</p> <p>b. The value of the Fund's investments in units or shares of an Islamic collective investment scheme that invests in REITs must not exceed 15% of the Fund's NAV (only applicable to BIMB Dana Al-Falah); and</p> <p>c. The Fund's investments in Islamic collective investment schemes must not exceed 25% of the units or shares in the Islamic collective investment scheme.</p> <p>Placement of Islamic Deposits</p> <p>The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV or any other limit set by the SC. This single financial institution limit does not apply to placements of Islamic deposits arising from:</p> <p>(i) subscription monies received prior to the commencement of investment by the Fund;</p> <p>(ii) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; and</p> <p>(iii) monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interest of Unit Holders.</p>	<p>Amended pursuant to paragraph 9 of Schedule B to the Revised GUTF.</p> <p>Amended pursuant to paragraph 17 of Schedule B to the Revised GUTF.</p> <p>Amended pursuant to paragraphs 6 and 13 of Schedule B to the Revised GUTF.</p>
--	---	---	--

	<p>A 5% allowance in excess of any limit or restriction imposed is permitted where the limit or restriction is breached through an appreciation or depreciation of the Fund's NAV (whether as a result of an appreciation or depreciation in value of the Fund's assets or as a result of repurchase of Units or payment made out of the Fund). The Manager shall not make any further acquisition to which the relevant limit is breached, and the Manager shall, within reasonable period of not more than three (3) months from the date of the breach, take all necessary steps and actions to rectify the breach.</p> <p>3.3.2 BIMB Dana Al-Fakhim</p> <p>i. The value of the Fund's investments in permitted investments must not be less than 90% on the Fund's NAV.</p> <p>ii. The value of the Fund's investments in permitted investments which have a remaining maturity period of not more than 365 days must not be less than 90% of the Fund's NAV.</p> <p>iii. The value of the Fund's investments in permitted investments which have a remaining maturity period of more than 365 days but fewer than 732 days must not exceed 10% of the Fund's NAV.</p>	<p>The investment restrictions and limits mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. The Manager will notify the SC within seven (7) Business Days of any breach of investment limits and restrictions with the steps taken to rectify and prevent such breach from recurring. However, any breach as a result of any appreciation or depreciation in the value of the Fund's investments or repurchase of Units or payment made out of the Fund, change in capital of a corporation in which the Fund has invested in or downgrade in or cessation of a credit rating, need not be reported to the SC and must be rectified as soon as practicable within three (3) months from the date of the breach. The three (3) months period may be extended if it is in the best interests of Unit Holders and the Trustee's consent is obtained. Such extension will be subject to a monthly review by the Trustee.</p> <p>3.3.2 BIMB Dana Al-Fakhim</p> <p>i. The value of the Fund's investments in short-term Sukuk and short-term Islamic money market instruments must not be less than 90% of the Fund's NAV provided that short-term Sukuk and short-term Islamic money market instruments must:</p> <p>(i) meet either one of the following requirements:</p> <p>(a) it has a legal maturity at issuance of 397 days or less;</p> <p>(b) it has a remaining term of maturity of not more than 397 days; or</p>	<p>Amended pursuant to paragraphs 6.47, 6.48 and 6.49 of the Revised GUTF.</p> <p>Amended pursuant to paragraphs 5 and 6 of Schedule B – Appendix I to the Revised GUTF.</p>
--	---	--	--

	<p>iv. The value of the Fund's investments in Sukuk issued by any single issuer must not exceed 20% the Fund's NAV. However, the single issuer limit may be increased to 30% NAV if the Sukuk are rated by any global or domestic rating agency to be the best quality</p>	<p>(c) where a Sukuk or an Islamic money market instrument is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than 2 years;</p> <p>(ii) be traded or dealt in under the rules of an Eligible Market; and</p> <p>(iii) not contain an embedded Islamic derivative.</p> <p>ii. The Fund may invest up to 10% of its NAV in high quality Sukuk which have a remaining maturity period of more than 397 days but fewer than 732 days, provided that the high quality Sukuk is one with an issuer credit rating that has:</p> <p>(a) minimum top two short-term rating (including gradation and subcategories); or</p> <p>(b) minimum top three long-term rating (including gradation and subcategories),</p> <p>as rated by any Malaysian or global rating agency.</p> <p>iii. The value of the Fund's investments in Sukuk and Islamic money market instruments issued by a single issuer must not exceed 20% the Fund's NAV ("single issuer limit"). The single issuer limit may be increased to 30% if the Sukuk are rated by</p>	<p>Amended pursuant to paragraphs 7 and 8 of Schedule B – Appendix I to the Revised GUTF.</p> <p>Amended pursuant to paragraphs 9 and 10 of Schedule B – Appendix I to the Revised GUTF.</p>
--	--	--	--

	<p>and offer highest safety for timely payment of profit and principal.</p> <p>v. The value of the Fund's investments in Sukuk and Islamic money market instruments issued by any group of companies must not exceed 30% of the Fund's NAV.</p> <p>vi. The value of the Funds placement in Islamic deposits with any single licensed financial institution must not exceed 20% of the Fund's NAV.</p>	<p>any Malaysian or global rating agency to have the highest long-term credit rating.</p> <p>iv. The value of the Fund's investments in Sukuk and Islamic money market instruments issued by any group of companies must not exceed 30% of the Fund's NAV.</p> <p>v. The aggregate value of the Fund's investments in, or exposure to, a single issuer through Sukuk, Islamic money market instruments and Islamic deposits must not exceed 25% of the Fund's NAV.</p> <p>vi. The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. This single financial institution limit does not apply to placements of Islamic deposits arising from:</p> <p>(i) subscription monies received prior to the commencement of investment by the Fund;</p> <p>(ii) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; or</p> <p>(iii) monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interest of Unit Holders.</p>	<p>Amended pursuant to paragraph 7 of Schedule B to the Revised GUTF.</p> <p>Amended pursuant to paragraphs 6 and 13 of Schedule B to the Revised GUTF.</p>
--	---	---	---

	<p>vii. The Fund's investments in Sukuk must not exceed 20% of the securities issued by any single issuer.</p> <p>viii. The Fund's investments in Islamic money market instruments must not exceed 20% of the instruments issued by any single issuer.</p> <p>A 5% allowance in access of any limit or restriction imposed is permitted where the limit or restriction is breached through an appreciation or depreciation of the NAV of the Fund (whether as a result of an appreciation or depreciation in the value of the Fund's assets or as a result of repurchase on Units or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached and the Manager shall within reasonable period of not more than three (3) months from the date of the breach, take all necessary steps and actions to rectify the breach.</p>	<p>vii. The Fund's investments in Sukuk must not exceed 20% of the Sukuk issued by any single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of Sukuk in issue cannot be determined.</p> <p>viii. The Fund's investments in Islamic money market instruments must not exceed 20% of the instruments issued by any single issuer.</p> <p>The investment restrictions and limits mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. The Manager will notify the SC within seven (7) Business Days of any breach of investment limits and restrictions with the steps taken to rectify and prevent such breach from recurring. However, any breach as a result of any appreciation or depreciation in the value of the Fund's investments or repurchase of Units or payment made out of the Fund, change in capital of a corporation in which the Fund has invested in or downgrade in or cessation of a credit rating, need not be reported to the SC and must be rectified as soon as practicable within three (3) months from the date of the breach. The three (3) months period may be extended if it is in the best interests of Unit Holders and the Trustee's consent is obtained. Such extension will be subject to a monthly review by the Trustee.</p>	<p>Amended pursuant to paragraph 15 of Schedule B to the Revised GUTF.</p> <p>Amended pursuant to paragraphs 6.47, 6.48 and 6.49 of the Revised GUTF.</p>
29.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.8 – INTRODUCTION TO ISLAMIC UNIT TRUST FUND</p> <p>An Islamic unit trust fund is a form of Islamic collective investment scheme which provides a</p>	Deleted.	Deleted as there is no requirement under the Revised PGCIS to disclose such information.

<p>channel for investors who share similar financial objectives to pool and invest their monies in a diversified portfolio of Shariah-compliant securities, Sukuk and other securities.</p> <p>The Islamic unit trust fund allows investors to have an indirect exposure to a broad mix of Shariah-compliant investments and to benefit from better differential rate of returns without having to spend substantial time in researching, managing and safeguarding their investments in the dynamic capital or money market environments. Investors may enjoy all benefits generated by a unit trust fund which may come in the form of income distribution and/or capital appreciation from time to time.</p> <p>How Does the Islamic Unit Trust Fund Works?</p> <p>An Islamic unit trust fund involves three (3) parties namely the investor, the manager and the trustee. This tripartite relationship is governed by the deed registered with the SC. The operation of an Islamic unit trust fund is governed by a legal document called a deed. It provides the rights and obligations of the manager, the role of the Shariah Adviser, the rights and duties of the trustee and the rights of the investors. It also specifies in detail how the Islamic unit trust fund is to be operated and managed and how fees are to be charged. By investing in the Islamic unit trust fund, the investor appoints the manager to undertake the investment activities on their behalf under the Islamic contract of “Wakalah Bil Istithmar”. The manager of the Islamic unit trust fund is responsible for the management and operations of the Islamic unit trust fund, distribution of income and computation of unit</p>		
--	--	--

	<p>prices. The trustee is appointed to act as custodian for all assets of the Islamic unit trust fund and to ensure that the manager adheres strictly to the provisions of the deed. In other words, the trustee acts as an independent party to safeguard the interest of investors. The Shariah Adviser advises and ensures that the manager invests the assets of the Islamic unit trust fund in Shariah-compliant investments. A simple illustration of the relationship is as set out in Diagram A.</p> <p>The Islamic unit trust fund will be strictly monitored by the Shariah Adviser, comprising individuals registered as Shariah advisers with the SC. The Shariah Adviser's role is to provide advice and guidance to the manager to ensure that all activities of the fund comply with Shariah principles. The Shariah Adviser acts independently from the manager and some of its roles are as follows:</p> <ul style="list-style-type: none">i. To advise on all aspects of Islamic fund management business in accordance with Shariah principles;ii. To provide Shariah expertise and guidance on all matters, particularly in documentation, structuring and investment instruments and ensure compliance with relevant SC regulations and/or standards, including resolutions issued by the SAC;iii. To review compliance report of the manager and investment transaction report to ensure that investment activities are Shariah compliant; and		
--	--	--	--

	<p>iv. To provide a written opinion and/or periodic report to confirm and certify whether the Islamic fund management business has been managed and/or administered in accordance with Shariah principles.</p> <p style="text-align: center;">DIAGRAM A PROCESS FLOW OF ISLAMIC UNIT TRUST</p> <p style="text-align: center;">[Diagram]</p>		
30.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.9 – SHARIAH INVESTMENT PROCESS</p> <p>a. Shariah Approval Process</p> <p>At all times, as to the investment portfolio of the Fund, the Fund shall invest in instruments that are allowed under Shariah principles, which have been classified as Shariah-compliant by the SAC of SC and/or BNM and/or other Shariah boards/Shariah advisers/Shariah committees of those instruments, acceptable to the Shariah Adviser of the Fund.</p> <p>In conformity with the principles of the Shariah, the Fund shall not invest in securities of companies engaged in the following core activities or producing the following categories of products:-</p> <ol style="list-style-type: none"> a. Conventional banking, insurance and financial services; b. Gambling; c. Manufacture or sale of alcoholic beverages; 	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.9 – SHARIAH INVESTMENT PROCESS, CLEANSING PROCESS AND ZAKAT FOR THE FUNDS</p> <p>3.9.1 Shariah Investment Guidelines</p> <p>The following guidelines are adopted by the Shariah Adviser in determining the Shariah status of investments of the Funds.</p> <ul style="list-style-type: none"> • The Funds must at all times and all stages of its operation comply with Shariah requirements as resolved by the SAC or in cases where no specific rulings are made by the SAC, the decisions of the Shariah Adviser or the approved Shariah Supervisory Boards of relevant Islamic indices. 	<p>Amended following the change in Shariah adviser of the Funds to BIMB Securities Sdn Bhd. For clarity, we have notified the Securities Commission Malaysia of the same on 2 May 2023.</p>

	<p>d. Manufacture or sale of non-halal products or related products;</p> <p>e. Entertainment activities that are non-permissible according to Shariah; and</p> <p>any further restrictions as may be determined by the SC or the Shariah Adviser from time to time. For liquid assets purposes, the Fund shall not make placement in conventional deposits and interest-bearing money market instruments.</p> <p>b. Methodology and Screening Process</p> <p>Investable stocks will be screened to ensure compliance with Shariah principles.</p> <p>For Malaysian securities, Shariah Adviser will refer to and rely on the SAC SC updated list of securities which have been classified as Shariah-compliant securities twice a year. For global securities, Shariah Adviser will rely on the list of universe which is screened using the financial and business activity screening in accordance with the Shariah standards set by the Accounting and Auditing Organization for Islamic Financial Institutions (“AAOIFI Standards”).</p> <p>The Shariah Adviser shall ensure that the investment activities carried out for the Fund will be in compliance with the Guidelines and any other regulations from other relevant authorities.</p>	<ul style="list-style-type: none"> • The Funds must be established and operated by the Manager, and finally redeemed by the investors on the basis of contracts which are acceptable in Shariah. The banking facilities and short-term money market instruments used for the Funds have to be Shariah-compliant. Similarly, all the other investment instruments must be Shariah-compliant. • For Shariah-compliant securities listed on Bursa Malaysia, the Funds’ investments must be strictly confined to those Shariah-compliant securities on the List of Shariah-Compliant Securities by the SAC. • For Islamic money market instruments, Sukuk and Islamic deposits, they shall be based on the data readily available on Bank Negara Malaysia, the SC and the financial institutions’ websites respectively. • The SAC has adopted a standard methodology to determine the Shariah compliance for the securities of companies listed on Bursa Malaysia. This methodology takes into consideration both the 	
--	--	--	--

		<p>quantitative and qualitative aspects of the listed companies.</p> <p>(a) Quantitative Analysis</p> <p>The quantitative part is a two-tier benchmark applied to the business activities of the companies and to the financial ratios of the companies. The business activity benchmarks consist of a 5% benchmark and a 20% benchmark.</p> <p>(i) <u>Business activity benchmarks</u></p> <p>For the business activity benchmarks, the revenue or income contribution of Shariah non-compliant business activities to the group revenue or group profit before taxation of the listed companies will be computed and compared against the relevant business activity benchmarks, and must be less than the 5% or the 20% benchmarks.</p> <p>The 5% benchmark would be applicable to the</p>	
--	--	--	--

		<p>following business activities:</p> <ul style="list-style-type: none"> • Conventional banking and lending; • Conventional insurance; • Gambling; • Liquor and liquor-related activities; • Pork and pork-related activities; • Non-halal food and beverages; • Shariah non-compliant entertainment; • Interest income¹ from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitration); • Dividends¹ from Shariah non-compliant investments; • Tobacco and tobacco-related activities; and • Other activities deemed non-compliant according to Shariah principles as determined by the SAC. 	
--	--	--	--

		<p><i>Interest income and dividends from Shariah non-compliant investments will be compared against the group revenue. However, if the main activity of the company is holding of investment, the dividends from Shariah non-compliant investments will be compared against the group revenue and group profit before taxation.</i></p> <p>The 20% benchmark would be applicable to the following activities:</p> <ul style="list-style-type: none">• Share trading in Shariah non-compliant securities;• Stockbroking business other than Islamic stockbroking company;• Rental received from Shariah non-compliant activities; and• Other activities deemed non-compliant according to Shariah principles as determined by the SAC.	
--	--	--	--

		<p>(ii) <u>Financial Ratio Benchmarks</u></p> <p>In addition, the financial ratios for cash in conventional accounts and instruments as well as interest bearing debts over the total assets of the listed companies are also considered in the analysis carried out by the SAC to determine their Shariah compliance status.</p> <p>The financial ratios applied are as follows:</p> <ul style="list-style-type: none">• Ratio of cash over total assets <p>Cash will only include cash placed in conventional accounts and instruments, whereas cash placed in Islamic accounts and instruments will be excluded from the calculation.</p> <ul style="list-style-type: none">• Ratio of debt over total assets	
--	--	--	--

		<p>Debt will only include interest-bearing debt whereas Islamic financing or Sukuk will be excluded from the calculation.</p> <p>Both benchmark ratios, which are intended to measure <i>riba and riba</i>-based elements within a company's balance sheet, must be less than 33%.</p> <p>(b) Qualitative analysis:</p> <p>As for qualitative aspect of the Shariah compliance analysis, an additional criterion will be considered namely the public perception or image of the listed company which must be acceptable from the Shariah perspective.</p> <ul style="list-style-type: none">• The SAC had considered the following criteria for a Special Purpose Acquisition Company to be classified as Shariah-compliant:<ul style="list-style-type: none">❖ The proposed business activity should be Shariah-compliant;	
--	--	---	--

		<ul style="list-style-type: none">❖ The entire proceeds raised from the initial public offering should be placed in Islamic accounts; and❖ In the event that the proceeds are invested, the entire investment should be Shariah-compliant. <ul style="list-style-type: none">• Shariah-compliant securities include ordinary shares and warrants (issued by the companies themselves). This means that warrants are classified as Shariah-compliant securities provided the underlying shares are also Shariah-compliant. On the other hand, loan stocks and bonds are Shariah non-compliant securities unless they are structured based on SAC's approved Shariah rulings, concepts and principles.• For investment in foreign Shariah-compliant equities, the Funds are only allowed to invest in Shariah-compliant equities which are on the approved lists by the Shariah Adviser. In the event of reclassification of foreign Shariah-compliant equities to be Shariah non-compliant, the Funds are to abide by the rules as laid down by	
--	--	--	--

		<p>the SAC and by this Shariah Investment Guidelines. In the event that the Funds wish to invest in foreign Shariah-compliant equities not covered by the approved lists by the Shariah Adviser, the Manager must submit to the Shariah Adviser the latest information pertaining to the issuer's business activities, its complete financial statements and other related information to enable the Shariah Adviser to carry out Shariah screening. The Shariah Adviser applies the screening methodology of the SAC in this Shariah screening.</p> <ul style="list-style-type: none">• For investments in unlisted Shariah-compliant equities, the Shariah Adviser also applies the screening methodology of the SAC in its Shariah screening. As such, the Manager must submit to the Shariah Adviser the latest information pertaining to the issuer's business activities, its complete financial statements and other related information to enable the Shariah Adviser to carry out the Shariah screening.• For investments in Islamic collective investment schemes or	
--	--	---	--

		<p>Islamic structured products, the Manager must submit to the Shariah Adviser all pertinent information including the prospectuses, its structures, investment avenues, Shariah investment guidelines, Shariah contracts and Shariah pronouncements by the relevant Shariah advisers advising the Islamic collective investment schemes or Islamic structured products, for the Shariah Adviser to confirm the Shariah status of the said Islamic collective investment schemes or Islamic structured products.</p> <ul style="list-style-type: none">• As for investment in foreign Sukuk or any foreign Shariah-compliant investment instruments, the Manager must submit to the Shariah Adviser all pertinent information including the memoranda and prospectuses, its structures, utilisation of the proceeds, Shariah contracts and Shariah pronouncements by the relevant Shariah advisers advising the Sukuk issuance or Shariah-compliant instruments, for the Shariah Adviser to confirm the Shariah status of the Sukuk or Shariah-compliant instruments.	
--	--	---	--

		<ul style="list-style-type: none">• The decision of the Shariah Adviser shall be final.• To facilitate the purchase and sale of foreign Shariah-compliant securities and Shariah-compliant investment instruments, there may be a need to have cash placement in a conventional bank account outside Malaysia. In such circumstances, the conventional account should be non-interest bearing and the sole purpose is only to facilitate purchase and sale of foreign Shariah-compliant securities and Shariah-compliant investment instruments. In the event that such a non-interest bearing account is unavailable, all interests earned shall be cleansed and that shall be undertaken annually if not earlier. <p>3.9.2 Cleansing Process for the Funds</p> <p>(a) Wrong Investment</p> <p>(i) Investment in Shariah non-compliant equity securities</p> <p>The said investment shall be disposed of or withdrawn with immediate effect, if possible,</p>	
--	--	--	--

		<p>or otherwise within one (1) calendar month of knowing the status of the investment. In the event that the investment resulted in any gain in the form of capital gain or dividend received before or after the disposal of the investment, it has to be channelled to <i>baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process (namely, channelling of income from wrongful investment to <i>baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within two (2) calendar months from the said disposal or withdrawal date. If the disposal of the investment resulted in losses to the Funds, the losses are to be borne by the Manager.</p> <p>(ii) Investment in other Shariah non-compliant instruments (namely, bonds or money market instruments or deposits or collective</p>	
--	--	---	--

		<p>investment schemes or structured products)</p> <p>The said investment 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. In the event that the investment resulted in Shariah non-compliant income received before or after the disposal of the investment, it has to be channelled to <i>baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. The Shariah Adviser advises that this cleansing process (namely, channelling of income from wrongful investment to <i>baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser) shall be carried out within two (2) calendar months from the said disposal or withdrawal date. If the disposal of the investment resulted in losses to the Funds, the losses are to be borne by the Manager.</p>	
--	--	--	--

		<p>(b) Reclassification of Shariah Status of the Funds' Investments</p> <p>(i) Shariah-compliant equity securities</p> <p>Reclassification of Shariah status refers to securities which were earlier classified as Shariah-compliant securities but due to failure to meet the set benchmark criteria, are subsequently reclassified as Shariah non-compliant by the SAC, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. If on the reclassification effective date, the value of the securities held exceeds or is equal to the investment cost, the Funds which hold such Shariah non-compliant securities must liquidate them. To determine the time frame to liquidate such securities, the Shariah Adviser advises that such securities should be disposed of within one (1) calendar month of reclassification.</p>	
--	--	--	--

		<p>Any dividends received up to the reclassification effective date and capital gains arising from the disposal of the said reclassified Shariah non-compliant securities made with respect to the closing price on the reclassification effective date can be kept by the Funds. However, any dividends received and excess capital gain derived from the disposal after the reclassification effective date at a market price that is higher than the closing price on the reclassification effective date shall be channelled to <i>baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) calendar months from the above disposal date.</p> <p>The Funds are allowed to hold the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Funds to</p>	
--	--	--	--

		<p>keep the dividends received during the holding period until such time when the total amount of the dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Funds are advised to dispose of their holdings. In addition, during the holding period, the Funds are allowed to subscribe to:</p> <ul style="list-style-type: none">• any issue of new securities by a company whose Shariah non-compliant securities are held by the Funds such as rights issues, bonus issues, special issues and warrants [excluding securities whose nature is Shariah non-compliant such as irredeemable convertible unsecured loan stock (ICULS)]; and• securities of other companies offered by the company whose Shariah non-compliant securities are held by the Funds,	
--	--	---	--

		<p>on conditions that the Funds expedite the disposal of the Shariah non-compliant securities. For securities of other companies [as stated in the second bullet above], they must be Shariah-compliant securities.</p> <p>(ii) Sukuk or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes or Islamic structured products</p> <p>This refers to the instruments which were earlier classified as Sukuk or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes or Islamic structured products but due to certain factors such as changes in the issuers' business direction and policy or failure to carry out proper Shariah contracts' transactions, which render the instruments Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the</p>	
--	--	---	--

		<p>Manager will take the necessary steps to dispose of or withdraw such bonds or money market instruments or deposits or collective investment schemes or structured products.</p> <p>If on the reclassification effective date, the value of the Shariah non-compliant instruments held exceeds or is equal to the investment cost, the Funds which hold such Shariah non-compliant instruments must liquidate them. To determine the time frame to liquidate such instruments, the Shariah Adviser advises that such reclassified Shariah non-compliant instruments should be disposed of within one (1) calendar month of reclassification.</p> <p>Any income received up to the reclassification effective date and capital gains arising from the disposal of the said reclassified Shariah non-compliant instruments made on the reclassification</p>	
--	--	---	--

		<p>effective date can be kept by the Funds.</p> <p>However, any income received and excess capital gain derived from the disposal after the reclassification effective date at a price that is higher than the price on the reclassification effective date shall be channelled to <i>baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser. The Shariah Adviser advises that this cleansing process should be carried out within two (2) calendar months from the above disposal date.</p> <p>3.9.3 Zakat for the Funds</p> <p>The Funds do not pay zakat on behalf of both Muslim individuals and Islamic legal entities who are investors of the Funds. Thus, investors are advised to pay zakat on their own.</p> <p>THE SHARIAH ADVISER CONFIRMS THAT THE INVESTMENT PORTFOLIO OF THE FUNDS COMPRISES INSTRUMENTS WHICH HAVE BEEN CLASSIFIED AS SHARIAH-COMPLIANT BY THE SAC AND, WHERE APPLICABLE BY THE SHARIAH ADVISORY</p>	
--	--	--	--

		COUNCIL OF BANK NEGARA MALAYSIA OR BY THE SHARIAH SUPERVISORY BOARDS OF RELEVANT ISLAMIC INDICES. AS FOR THE INSTRUMENTS WHICH HAVE NOT BEEN CLASSIFIED AS SHARIAH-COMPLIANT BY THE SAC AND, WHERE APPLICABLE BY THE SHARIAH ADVISORY COUNCIL OF BANK NEGARA MALAYSIA NOR BY THE SHARIAH SUPERVISORY BOARDS OF RELEVANT ISLAMIC INDICES, THE SHARIAH STATUS OF THE INSTRUMENTS HAS BEEN REVIEWED AND DETERMINED IN ACCORDANCE WITH THE RULING ISSUED BY THE SHARIAH ADVISER.	
31.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.10 – TREATMENT OF DISPOSAL OF SHARIAH NON-COMPLIANT SECURITIES</p> <p>a. “Shariah-Compliant Securities” which are subsequently considered “Shariah Non-Compliant”</p> <p>For securities which were earlier classified as Shariah-compliant securities but due to some reasons, such as changes in the companies’ operations, are subsequently considered Shariah non-compliant, the Manager must liquidate the securities if the value of the securities held exceeds or is equal to the investment cost (which may include brokerage cost or other related transaction cost). Any dividends received and excess capital gain from the disposal of the Shariah non-compliant</p>	Deleted.	Deleted following the amendment made to Section 3.9 of the Master Prospectus.

	<p>securities made at the time of the announcement may be retained by the Fund. However, any dividends received and excess capital gain from the disposal after the announcement day should be channeled to baitulmal and/or charitable bodies as advised by the Shariah Adviser.</p> <p>On the other hand, the Fund is allowed to hold the investment of the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the Fund to retain the dividends received during the holding period until such time when the total amount of dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the Shariah non-compliant securities will be disposed off.</p> <p>In addition, during the holding period, the Fund is allowed to subscribe for:-</p> <ol style="list-style-type: none"> i. Any issue of new securities by a company whose Shariah non-compliant securities are held by the Fund, for example rights issue, bonus issue, special issue and warrants [excluding securities whose nature is Shariah non-compliant, e.g. loan stocks]; ii. Shariah-compliant securities of other companies offered by the company whose Shariah non-compliant securities are held by the Fund; and iii. on the condition that the Fund will expedite the disposal of the Shariah non-compliant securities. 		
--	--	--	--

	<p>For securities of other companies [as stated in (ii) above], they must be Shariah-compliant securities.</p> <p>b. Shariah Non-Compliant Securities</p> <p>In accordance with SAC's advice, any Shariah non-compliant securities which have been inadvertently purchased by the Fund shall be disposed off by the Manager within a month of becoming aware of the status of the securities. Any gain made in the form of capital gain or dividend received during or after the disposal of the securities will be channeled to baitulmal and/or charitable bodies as advised by the Shariah Adviser. Any loss arises from the disposal will be borne by the Manager. The Fund has a right to retain only the investment cost.</p>		
32.	Nil.	<p>CHAPTER 3 – DETAILED INFORMATION OF THE FUNDS, Section 3.11 – CROSS TRADE POLICY</p> <p>BIMB Investment may conduct cross trades between funds and/or portfolios which it is currently managing provided that all criteria imposed by the regulators are met. Notwithstanding the above, cross trades between the personal account of an employee of BIMB Investment the Fund's account(s) and between BIMB Investment's proprietary trading accounts and the Fund's account(s) are strictly prohibited.</p> <p>Cross trading can only be undertaken provided that:</p> <ol style="list-style-type: none"> i. sale and purchase decisions are in the best interests of both clients; 	Amended pursuant to paragraph 4.02(t), Part II of the Revised PGCIS.

		<ul style="list-style-type: none"> ii. transactions are executed through a stockbroker or a financial institutions on an arm's length and fair value basis; and iii. justifications for such transactions are documented prior to execution of the trades. <p>Cross trading between the following are strictly prohibited:</p> <ul style="list-style-type: none"> i. employee of BIMB Investment and the clients; or ii. BIMB Investment for its proprietary trading and its clients. <p>All cross trading done shall be reported to the Investment Committee.</p>	
33.	<p>CHAPTER 4 – RISK FACTORS, Section 4.1 – GENERAL RISKS OF INVESTING IN THE FUNDS, Shariah Non-Compliance Risk</p> <p>b. Shariah Non-Compliance Risk – This is a risk that the Fund may hold investments which are not Shariah-compliant by error or the administration and operation of the Fund are not in line with Shariah rules and principles. If this occurs, there is a possibility that the Unit price of the Fund may be adversely affected due to rectification required.</p>	<p>CHAPTER 4 – RISK FACTORS, Section 4.1 – GENERAL RISKS OF INVESTING IN THE FUNDS, Shariah Non-Compliance Risk</p> <p>b. 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.</p> <p>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.</p>	Amended to update the disclosure on “Shariah Non-Compliance Risk” as advised by the Shariah adviser of the Funds.

34.	Nil.	<p>CHAPTER 4 – RISK FACTORS, Section 4.1 – GENERAL RISKS OF INVESTING IN THE FUNDS</p> <p>f. 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.</p> <p>g. 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.</p> <p>h. 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.</p>	<p>These risks are not new risks to the Funds. The disclosure on “Liquidity Risk” is inserted pursuant to paragraph 4.02(j)(iii), Part II of the Revised PGCIS and the disclosure on “Performance Risk” is inserted to clarify that the performance of the Fund depends on the financial instruments that the Fund invest. The disclosure on “Suspension of redemption request risk” is inserted pursuant to the guidance to paragraph 4.02(k), Part II of the Revised PGCIS.</p>
-----	------	--	---

		Hence, their investments will continue to be subject to the risks inherent to the Fund.	
35.	<p>CHAPTER 4 – RISK FACTORS, Section 4.2 – SPECIFIC RISKS ASSOCIATED WITH INVESTING IN THE FUNDS, Shariah Non-Compliance Risk, Shariah Non-Compliance Risk</p> <p>d. Shariah Non-Compliance Risk – This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the SACSC, the Shariah adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose such equities. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities.</p>	<p>CHAPTER 4 – RISK FACTORS, Section 4.2 – SPECIFIC RISKS ASSOCIATED WITH INVESTING IN THE FUNDS, Shariah Non-Compliance Risk, Shariah Status Reclassification Risk</p> <p>d. 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.</p>	Amended to include the risk disclosure on “Shariah Status Reclassification Risk” as advised by the Shariah adviser of the Funds. The original risk “Shariah Non-Compliance Risk” has been deleted as the same has been provided under Section 4.1 of the Master Prospectus.
36.	Nil.	<p>CHAPTER 4 – RISK FACTORS</p> <p>4.3 LIQUIDITY RISK MANAGEMENT</p> <p>To mitigate the liquidity risk, the Manager will employ prudent liquidity management such as maintaining sufficient holding of liquid assets in the Fund to meet any redemption requests complemented by a temporary defensive strategy should adverse conditions prevail. The Manager will apply liquidity risk management tools by conducting liquidity stress test and daily monitoring of redemption requests to assess the</p>	Amended pursuant to paragraph 4.02(k), Part II of the Revised PGCIS.

		<p>Fund's viability to meet expected and unexpected redemption requests under normal and adverse scenarios.</p> <p>We may suspend the redemption requests from the Unit Holders due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. The action to suspend redemption requests from Unit Holders shall be exercised only as a last resort having considered the best interests of Unit Holders. Please refer to Section 6.8 Suspension of Sale and Redemption of Units for further details.</p>	
37.	<p>CHAPTER 5 – FEES, CHARGES AND EXPENSES, Section 5.5 – POLICY ON REBATES AND SOFT COMMISSION</p> <p>Any rebates received by the Manager will be directed into the account of the Fund. Any soft commissions received from the broker which is goods and services in the form of research and advisory services that assist in the decision-making process related to the Fund's investments and are of demonstrable benefit to Unit Holders and any dealing with the broker is executed on terms which are the most favourable for the Fund, maybe retained by the Manager.</p>	<p>CHAPTER 5 – FEES, CHARGES AND EXPENSES, Section 5.5 – POLICY ON REBATES AND SOFT COMMISSION</p> <p>Any rebates or soft commissions shall be directed to the Fund concerned. Soft commissions may be retained by the Manager or the fund manager if:</p> <p>(a) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;</p> <p>(b) any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund; and</p> <p>(c) the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and the Manager or fund manager shall not enter into unnecessary trades in</p>	Amended pursuant to paragraph 9.21 of the Revised GUTF.

		order to achieve a sufficient volume of transactions to qualify for soft commissions.	
38.	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.1.5 – Incorrect Pricing</p> <p>Subject to any relevant law, if there is an error in the pricing of the NAV per Unit of the Fund, the Manager will take immediate remedial action to correct the error. Rectification shall, where necessary, extend to the reimbursements of money as follows if the error is at or above the significant threshold of 0.50% of the NAV per Unit:</p> <p>a. if there is an over pricing in relation to the purchase and creation of Units, the Fund shall reimburse the Unit Holder;</p> <p>b. if there is an over pricing in relation to the redemption of Units, the Manager shall reimburse the Fund;</p> <p>c. if there is an under pricing in relation to the purchase and creation of Units, the Manager shall reimburse the Fund; and</p> <p>d. if there is an under pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder.</p> <p>The Manager retains the discretion whether or not to reimburse if the error is below 0.50% of the NAV per Unit or where the total impact on an individual account is less than RM10.00 in absolute amount. This is because the</p>	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.1.5 – Incorrect Pricing</p> <p>Subject to any relevant law, if there is an error in the pricing of the NAV per Unit of the Fund, the Manager will take immediate remedial action to correct the error. Rectification shall, where necessary, extend to the reimbursements of money as follows if the error is at or above the significant threshold of 0.50% of the NAV per Unit:</p> <p>a. if there is an over pricing in relation to the purchase and creation of Units, the Fund shall reimburse the Unit Holder;</p> <p>b. if there is an over pricing in relation to the redemption of Units, the Manager shall reimburse the Fund;</p> <p>c. if there is an under pricing in relation to the purchase and creation of Units, the Manager shall reimburse the Fund; and</p> <p>d. if there is an under pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder.</p> <p>By investing in the Fund, investors agree that the Manager retains the discretion whether or not to reimburse if the error is below 0.50% of the NAV per Unit or where the total impact on an individual account is less than RM10.00 or in the case of a foreign currency Class of Unit, less</p>	Amended pursuant to paragraph 8.44 of the Revised GUTF.

	reprocessing cost may be greater than the amount of the adjustment.	than 10.00 denominated in the respective foreign currency denomination. This is because the reprocessing cost may be greater than the amount of the adjustment.	
39.	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.2.2 – Minimum Redemption Amount, last paragraph</p> <p>The amount of redemption will be paid within ten (10) 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.</p>	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.2.2 – Minimum Redemption Amount, last paragraph</p> <p>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.</p>	Amended to change the redemption payment period to 7 business days pursuant to paragraph 8.18(a) of the Revised GUTF.
40.	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.3.1 – How to Start Investing, third paragraph</p> <p>The application forms and the relevant transaction forms can be obtained at the business office of BIMB Invest, the nearest Bank Islam branches or from our authorized IUTAs.</p>	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.3.1 – How to Start Investing, third paragraph</p> <p>The application forms and the relevant transaction forms can be obtained at the business office of BIMB Investment, the nearest Bank Islam branches or from our authorized IUTAs. Investors may also obtain the application form and other related forms from our website at www.bimbinvestment.com.my. Alternatively, investors who wish to invest in BIMB i Growth, BIMB i Flexi Fund and BIMB Dana Al-Fakhim may invest via our BEST Invest App. You may download the application forms from the Apple App Store or Google Play Store and start your investment journey with us.</p>	Amended pursuant to paragraph 6.09, Part II of the Revised PGCIS and to inform potential investors of the Funds of the alternative investment option of the BEST Invest App.
41.	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.4 – DISTRIBUTION CHANNELS</p> <p>Units can be purchased, redeemed, and transferred on any Business Day during normal</p>	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.4 – DISTRIBUTION CHANNELS</p> <p>Units can be purchased, redeemed, and transferred on any Business Day during normal</p>	Amended pursuant to paragraph 6.09, Part II of the Revised PGCIS and to inform potential investors of the Funds of the alternative investment option of the BEST Invest App.

	business/banking hours at the business office of BIMB Invest, at the nearest Bank Islam branches or from our authorized IUTAs. Please refer to Chapter 17: “ Directory of Our IUTA Offices for Purchase and Redemption of Units ”.	business/banking hours at the business office of BIMB Investment, at the nearest Bank Islam branches or from our authorized IUTAs. Please refer to Chapter 17: “ Directory of Our Offices for Purchase and Redemption of Units ”. Alternatively, investors who wish to invest in BIMB i Growth, BIMB i Flexi Fund and BIMB Dana AI-Fakhim may invest via our BEST Invest App. Investors who invest in BIMB i Growth, BIMB i Flexi Fund and BIMB Dana AI-Fakhim via our BEST Invest App may redeem their investments in the Fund via our BEST Invest App.	
42.	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.5 – COOLING-OFF PERIOD</p> <p>A cooling-off period of six (6) Business Days is accorded to an investor who is investing with BIMB Invest for the first time. During the Cooling-off Period, the investor, upon changing his mind about the unit trust investment that he has made, may proceed to exercise his Cooling-off Right by submitting a cooling-off request to BIMB Invest, at the nearest Bank Islam branches or from our authorized IUTAs.</p> <p>Under the cooling-off request, the refund for every Unit held by the investor will be the sum of:-</p> <p>a. the price of a Unit on the day the Units were purchased; and</p>	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.5 – COOLING-OFF PERIOD</p> <p>A cooling-off period of six (6) Business Days is accorded to an investor who is investing with BIMB Investment for the first time. During the Cooling-off Period, the investor, upon changing his mind about the unit trust investment that he has made, may proceed to exercise his Cooling-off Right by submitting a cooling-off request to BIMB Investment, at the nearest Bank Islam branches or from our authorized IUTAs.</p> <p>Under the cooling-off request, the refund for every Unit held by the investor will be as follows:-</p> <p>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 at the point of cooling-off; or</p>	Amended pursuant to paragraphs 9.05 and 9.08 and of the Revised GUTF.

	<p>b. the sales charge imposed on the day the Units were purchased.</p> <p>Essentially, the investor will receive full refund of the initial amount paid on the purchase of Units within ten (10) days of receipt of cooling-off request by the Manager. The Cooling-off Right is accorded to an individual investor other than those listed below:-</p> <p>a. Staff of the Manager; and</p> <p>b. Persons registered with a body approved by SC to deal in unit trust.</p>	<p>b. if the market price is higher than the original price, the original price at the point of cooling-off; and</p> <p>c. the sales charge imposed on the day the Units were purchased.</p> <p>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 Cooling-off Right is accorded to an individual investor other than those listed below:-</p> <p>a. Staff of the Manager; and</p> <p>b. Persons registered with a body approved by SC to deal in unit trusts.</p>	
43.	Nil.	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.6 – CUSTOMER IDENTIFICATION PROGRAM</p> <p>Pursuant to the relevant laws of Malaysia on money laundering, the Manager have an obligation to prevent the use of the Funds for money laundering purposes. As such, the Manager and/or its authorised distributors have put in place a “Know Your Customer” (“KYC”) policy where procedures are in place to identify and verify the investor’s identification through documents such as identity card, passport, constituent documents or any other official documents.</p> <p>The Manager and/or its authorised distributors reserve the right to request such information, either at the time an application is made or</p>	Amended to include the disclosure on our customer identification program.

		<p>thereafter, as is necessary to verify the identity of an investor (or each of the investors in the case of joint investors) and/or to periodically update our records. You are required to provide us with your information and information of beneficial owner such as name, date of birth, national registration card number, residential and business address, (and mailing address if different), name of beneficial owner, address of beneficial owner, national registration card number of beneficial owner, date of birth of beneficial owner or other information and official identification.</p> <p>For corporate clients, you are required to provide us the name of the company, principal place of business, source of income/asset, identification documents of the directors/shareholders/partners, board resolution pertaining to the investment and the person authorised to operate the account, all of which as per requirements under regulation when you open or re-open an account.</p> <p>The Manager and/or its appointed distributors also reserve the right to request additional information including the source of the funds, source of wealth, net worth, annual income and identity of any beneficial owners as may be required to support the verification information and to allow us to complete adequate due diligence. In the event of delay or failure by the investor to produce any information required for verification purpose, we and/or our authorised distributors may refuse to accept an application request. In relation to a subscription application, any monies received will be returned without profit to the account from which the monies were originally debited, and in relation to redemption</p>	
--	--	---	--

		<p>application, no units will be redeemed to the investor. The Manager and/or its authorised distributors also reserve the right to place restrictions on transactions or redemptions on your account until your identity is verified.</p> <p>In the event of any breaches to the applicable laws on money laundering, the Manager and its appointed distributors have a duty to notify the relevant authority of the said breaches.</p>	
44.	Nil.	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.7 – ANTI-MONEY LAUNDERING (“AML”)/KYC OBLIGATION ON OUR AUTHORISED DISTRIBUTOR</p> <p>If you have invested in the Funds via an authorised distributor, there may be additional information that the authorised distributor may need to provide to us, which may include the release of your particulars and details of ultimate beneficiaries / ultimate beneficial owners investing in the Funds to us. Without such information being provided, we reserve the discretion to reject your subscription or redemption request until such information is provided by the authorised distributor to us.</p>	Amended to include the disclosure on our Anti-Money Laundering (“AML”)/KYC Obligation on Our Authorised Distributor.
45.	Nil.	<p>CHAPTER 6 – TRANSACTION INFORMATION, Section 6.8 – SUSPENSION OF SALE AND REDEMPTION OF UNITS</p> <p>The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend the dealing in Units of the Fund due to exceptional circumstances, where there is good and sufficient reason to do so, considering the interest of Unit Holders. If we have exhausted all other liquidity risk</p>	<p>Amended pursuant to paragraph 6.11, Part II of the Revised PGCIS.</p> <p>Suspension is also reflected in the supplemental deeds of the Funds.</p>

		<p>management tools to avoid a suspension of the Fund, we may as a last resort, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the sale (if applicable) and redemption of Units where it is impractical for us to calculate the NAV of the Fund due to but not limited to the following:</p> <ul style="list-style-type: none"> (i) an emergency or other state of affairs; or (ii) the realization of the material portion of the assets of the Fund not being able to be effected at prices which would be realised if such material portion of the assets of the Fund were realised in an orderly fashion over a reasonable period in a stable market. <p>Please note that during the suspension period, there will be no NAV per Unit available and hence, we will not accept any transactions for the applications, redemptions, switching and/or transfers of Units. If we have earlier accepted your request for redemptions and switching of Units, please note that the requests will only be processed on the next Business Day after the cessation of suspension of the Fund. You will be notified of the suspension and when the suspension is lifted.</p>					
46.	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9.3 – BOARD OF DIRECTORS</p> <table border="1" data-bbox="293 1241 862 1331"> <tr> <td data-bbox="293 1241 421 1299">Name</td> <td data-bbox="421 1241 862 1299">MOHAMED RIDZA MOHAMED ABDULLA</td> </tr> <tr> <td data-bbox="293 1299 421 1331">Position</td> <td data-bbox="421 1299 862 1331">Non-Executive Independent Director</td> </tr> </table>	Name	MOHAMED RIDZA MOHAMED ABDULLA	Position	Non-Executive Independent Director	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9.3 – BOARD OF DIRECTORS</p> <p>The list of our board of directors are available on our website at https://bimbinvestment.com.my/ourleadership/</p>	Amended pursuant to paragraphs 7.01(a) and 7.07(a), Part II of the Revised PGCIS.
Name	MOHAMED RIDZA MOHAMED ABDULLA						
Position	Non-Executive Independent Director						

	<table border="1"> <tr> <td>Name</td> <td>DATO' DR. MOHAMAD ZABIDI BIN AHMAD</td> </tr> <tr> <td>Position</td> <td>Non-Executive Independent Director</td> </tr> <tr> <td>Name</td> <td>DR. MOHD HATTA BIN DAGAP</td> </tr> <tr> <td>Position</td> <td>Non-Executive Independent Director</td> </tr> <tr> <td>Name</td> <td>DATIN MAZNAH BINTI MAHBOB</td> </tr> <tr> <td>Position</td> <td>Non-Executive Independent Director</td> </tr> <tr> <td>Name</td> <td>AZIZAN BIN ABD AZIZ</td> </tr> <tr> <td>Position</td> <td>Non-Executive Non-Independent Director</td> </tr> <tr> <td>Name</td> <td>NAJMUDDIN BIN MOHD LUTFI</td> </tr> <tr> <td>Position</td> <td>Chief Executive Officer</td> </tr> </table>	Name	DATO' DR. MOHAMAD ZABIDI BIN AHMAD	Position	Non-Executive Independent Director	Name	DR. MOHD HATTA BIN DAGAP	Position	Non-Executive Independent Director	Name	DATIN MAZNAH BINTI MAHBOB	Position	Non-Executive Independent Director	Name	AZIZAN BIN ABD AZIZ	Position	Non-Executive Non-Independent Director	Name	NAJMUDDIN BIN MOHD LUTFI	Position	Chief Executive Officer		
Name	DATO' DR. MOHAMAD ZABIDI BIN AHMAD																						
Position	Non-Executive Independent Director																						
Name	DR. MOHD HATTA BIN DAGAP																						
Position	Non-Executive Independent Director																						
Name	DATIN MAZNAH BINTI MAHBOB																						
Position	Non-Executive Independent Director																						
Name	AZIZAN BIN ABD AZIZ																						
Position	Non-Executive Non-Independent Director																						
Name	NAJMUDDIN BIN MOHD LUTFI																						
Position	Chief Executive Officer																						
47.	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9.4 – INVESTMENT COMMITTEE</p> <p>The roles and primary functions of the Investment Committee are as follows:</p> <ol style="list-style-type: none"> i. to approve the formulation of portfolio strategy; ii. to discuss, review and approve the investment strategy for the ensuing period; iii. to approve funding of investment activities for the ensuing period; iv. to review performance and portfolio composition and to make necessary recommendation therefrom; v. to review and assess the previous recommendation strategy; vi. to recommend to the board of directors on the payment of distribution to the Unit Holders and to report to the board of directors on the performance of the Fund and to take instructions thereon. 	Deleted.	<p>Deleted pursuant to the requirement to disclose the role of the investment committee being removed from the Revised PGCIS.</p> <p>We have maintained the existing investment committee to undertake the oversight function of the Funds and such committee fulfils the roles and responsibilities expected of a person or committee undertaking the oversight function of a fund as prescribed under the Revised GUTF. Further, we maintained the naming of such committee as “Investment Committee”.</p>																				

	The Investment Committee meets at least six (6) times a year or as and when required by the Manager.		
48.	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9.5 – SHARIAH ADVISER</p> <p>The process of product development, compliance and delivery is strictly overseen by the Shariah Adviser, which is made up of three (3) Muslim scholars registered with the SC. The Shariah Adviser has been established to provide advice and guidance to ensure that the Fund's activities comply with rules and principles of Shariah. All the three (3) members in Shariah Adviser are responsible for the Shariah matters for all the funds.</p> <p>The Shariah Adviser operates independently from the Investment Committee and meets once every quarter with the fund manager. On a monthly basis, the Manager will deliver investment transaction reports for Shariah Adviser's review. Its role is to provide its expertise and guidance as well as:-</p> <ol style="list-style-type: none"> i. To advise on all aspects of Islamic fund management business in accordance with Shariah principles; ii. To provide Shariah expertise and guidance on all matters, particularly on documentation, structuring and investment instruments, and ensure compliance with relevant SC regulations and/or standards, including resolutions issued by the SAC; 	Deleted.	Amended following the change in Shariah adviser of the Funds to BIMB Securities Sdn Bhd. The profile of BIMB Securities Sdn Bhd is provided under Section 9A.

	<p>iii. To review compliance report of the Manager or an investment transaction report to ensure that investment activities are Shariah compliant; and</p> <p>iv. To provide a written opinion and/or periodic report to confirm and certify whether the Islamic fund management business has been managed and/or administered in accordance with Shariah principles.</p> <p>Name DR. AHMAD SHAHBARI @ SOBRI BIN SALAMON</p> <p>Position Chairman</p> <p>Experience He was the Executive Director of Pusrawi Corporation Sdn Bhd. He has served as a lecturer in the Shariah Department, Faculty of Islamic Studies, Universiti Kebangsaan Malaysia and the Department of Law, International Islamic University. He has been in the BIMB Invest's Shariah Committee since 20 June 1994. He is a registered Shariah Adviser (individual) with the SC.</p> <p>Qualifications BA Shariah, Al-Azhar University and PhD. Modern Middle Eastern History, New York University.</p> <p>Name DR. ASMAK BINTI AB. RAHMAN</p> <p>Position Committee Member</p> <p>Experience Presently an Associate Professor in the Department</p>		
--	---	--	--

	<p>of Shariah and Economics, Academy of Islamic Studies, University of Malaya. She has written and presented numerous papers in the area of Islamic Studies, specifically Takaful. She is a registered Shariah Adviser (individual) with the SC.</p> <p>Qualifications PhD. from University of Malaya.</p> <p>Name DR. SHAMSIAH BINTI MOHAMAD</p> <p>Position Committee Member</p> <p>Experience Dr. Shamsiah is a member of the Shariah Supervisory Council of Bank Islam, and she is a registered Shariah adviser (individual) with the Securities Commission.</p> <p>She served as the Senior Researcher for International Shariah Research Academy for Islamic Finance (ISRA) from May 2013 to April 2019. She also served as lecturer at Department of Fiqh and Usul at Academy of Islamic Studies at University of Malaya from 1999 until 2013. She is currently holding a post as a member of SAC, and as a member Shariah Committee for several institutions; among others Bursa Malaysia, Association of Islamic Banking Institutions Malaysia (AIBIM),</p>		
--	---	--	--

	<p>Lembaga Zakat Selangor, and Pertubuhan Peladang Kebangsaan.</p> <p>Prior to that, she served as a Shariah advisor for several financial institutions and organizations. She has been appointed as the Shariah Adviser Member of BIMB Invest on 4 May 2020.</p> <p>Qualifications PhD. in Foundation of Jurisprudence (Fiqh and Usul Fiqh), University of Jordan, Master of Shariah, University of Malaya and Bachelor of Shariah, University of Malaya.</p>		
49.	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9.6 – INVESTMENT TEAM, statement at the end</p> <p>Please refer to BIMB Invest’s website at www.bimbinvestment.com.my for the information on BIMB Invest, Investment Committee and Shariah Adviser.</p>	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9.6 – INVESTMENT TEAM, statement at the end</p> <p>Please refer to BIMB Investment’s website at www.bimbinvestment.com.my for the information on BIMB Investment and Shariah Adviser.</p>	Amended to delete the reference to “Investment Committee”.
50.	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9.7 – MATERIAL LITIGATION AND ARBITRATION</p> <p>The Manager is not engaged in any material litigation and arbitration as plaintiff or defendant, and the Manager is not aware of any proceedings, pending or threatened or of any other facts likely to give rise to any proceedings which might materially and adversely affect its financial position or business.</p>	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9.7 – MATERIAL LITIGATION AND ARBITRATION</p> <p>As at 28 April 2023, save for the suit mentioned herein below, the Manager is not engaged in any material litigation and arbitration either as plaintiff nor as defendant, and the Manager is not aware of any proceedings, pending or threatened or of any other facts likely to give rise to any proceedings which might materially and adversely affect its financial position or business.</p>	Amended pursuant to paragraph 7.02(b), Part II of the Revised PGCIS and to update the status of material litigation and arbitration of the Manager.

		<p>Perbadanan Harta Intelek Malaysia (“MyIPO”), has initiated a suit against BIMB Investment in October 2021. MyIPO, vide its solicitors, had issued a Writ and Statement of Claim dated 18 October 2021, alleging BIMB Investment for fraudulent misrepresentation, negligent misrepresentation, breach of duty of care and negligence against MyIPO. BIMB Investment had categorically denied all the allegations and set out the actual factual matrix by filing a Statement of Defence dated 8 December 2021. The present status of the legal proceedings is as follows:</p> <p>(a) On 24 May 2022, BIMB Investment has filed and served its Statement of Claim against Dato Ahmad Azwan as the Third Party;</p> <p>(b) On 8 June 2022, Dato Ahmad Azwan as the Third Party has filed and served his Statement of Defence against BIMB Investment’s Statement of Claim;</p> <p>(c) On 21 June 2022, BIMB Investment has filed and served its Reply to the Third Party’s Statement of Defence;</p> <p>(d) On 14 October 2022, BIMB Investment filed its Notice of Application seeking discovery of the original copies of the forged or falsified documents as pleaded in the Statement of Claim (documents in question) for the purpose of Forensic Examination and to obtain an expert opinion so as to prove the assertions made by BIMB Investment in its Statement of Defence;</p>	
--	--	--	--

		<p>(e) The said application was filed in the Kuala Lumpur Sessions Court seeking discovery of the documents in question, as some of the impugned documents had already been adduced in the ongoing criminal trial against the Third Party whilst the other documents are in the possession of MACC. The order in terms of the application was obtained before Session Court on 23 November 2022;</p> <p>(f) The full trial of this suit has been scheduled on 27th, 28th and 29th of May 2024;</p> <p>(g) The next case management is fixed on 26 April 2024 and the parties are required to comply with all pretrial getting ups, under Order 34. The High Court has made an Unless Order wherein the Parties, well before 26 April 2024 must have complied with the pre-trial requirements including filing of statement of agreed facts, statement of issues to be tried and common bundle of documents; and</p> <p>(h) The Parties are also been directed to exhaust all interlocutory applications well before the next case management date.</p>	
51.	Nil.	<p>CHAPTER 9 – THE MANAGEMENT COMPANY, Section 9A SHARIAH ADVISER – BIMB SECURITIES SDN BHD</p> <p>BIMB Securities Sdn Bhd (“BIMB Securities”) has been appointed as the Shariah Adviser for the Funds. BIMB Securities will provide Shariah advisory services on the management and</p>	Amended to include the profile of the Shariah adviser of the Funds, BIMB Securities Sdn Bhd in accordance with paragraph 7.03, Part II of the Revised PGCIS.

		<p>operations of the Funds to ensure the operations of the Funds comply with Shariah requirements.</p> <p>About BIMB Securities Sdn Bhd</p> <p>BIMB Securities is a stockbroking subsidiary of Bank Islam Malaysia Berhad incorporated on 21 February 1994 and is licensed by the SC. The corporate mission of BIMB Securities is to be an active participant in a modern, innovative and dynamic Islamic capital market in Malaysia, catering for the needs of all investors, Muslims and non-Muslims, looking for Shariah-compliant investment products and services.</p> <p>Experience in Shariah Advisory Services</p> <p>BIMB Securities is registered with the SC to act as a Shariah adviser for Islamic products and services regulated by the SC, which include Islamic collective investment schemes. BIMB Securities is independent from the Manager and does not hold office as a member of the committee undertaking the oversight function of the Funds or any other funds managed and administered by the Manager. As at 28 April 2023, BIMB Securities is a corporate Shariah adviser to eighty-three (83) Islamic funds including two (2) Islamic real estate investment trusts.</p> <p>Roles and Responsibilities of BIMB Securities Sdn Bhd as a Shariah Adviser</p> <p>As the Shariah Adviser for the Fund, the role of BIMB Securities is to ensure that the investment operations and processes of the Funds are in compliance with Shariah requirements. BIMB</p>	
--	--	---	--

		<p>Securities will review the Funds' investments on a monthly basis to ensure Shariah compliance and it will also review the semi-annual and annual reports of the Funds.</p> <p>Notwithstanding the role played by the Shariah Adviser, the ultimate responsibility for ensuring Shariah compliance of the Funds in all aspects of operations and processes rests solely with the Manager.</p> <p>In line with the SC's Guidelines on Islamic Capital Market Products and Services, the roles of BIMB Securities as the Shariah Adviser are:</p> <ul style="list-style-type: none"> (a) to advise on the Shariah aspects of the Funds and Funds' operations and processes to ensure they are in accordance with Shariah requirements; (b) to provide Shariah expertise and guidance in all matters relating to the Funds, particularly on the documentation, i.e., the Funds' deed and prospectus, structure, investments and related operational matters; (c) to ensure that the Funds are managed and operated in accordance with Shariah requirements and the applicable Shariah rulings, principles and concepts endorsed by the SAC as well as the advice given by the Shariah Adviser are complied with; (d) to review the Funds' compliance reports as provided by the Manager's compliance officer and investment transaction reports provided or duly 	
--	--	---	--

		<p>approved by the Trustee to ensure that the Funds' investments are in line with Shariah;</p> <p>(e) to prepare a report to be included in the semi-annual and annual reports of the Funds stating the Shariah Adviser's opinion whether the Funds have been operated and managed in compliance with Shariah requirements in its investment, operations and processes for the financial period concerned;</p> <p>(f) to apply <i>Ijtihad</i> (intellectual reasoning) to ensure all aspects relating to the Funds are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SAC;</p> <p>(g) to consult the SC where there is ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; and</p> <p>(h) to meet with the Manager on a quarterly basis (or as and when required by the Manager and/or the Shariah Adviser) for the review of the Funds' operations and processes.</p> <p>Profiles of the Shariah Personnel</p> <p>Ir. Dr. Muhamad Fuad bin Abdullah ("Dr. Muhamad Fuad")</p> <p>Dr. Muhamad Fuad is the designated person in-charge of all Shariah matters in BIMB Securities.</p>	
--	--	--	--

		<p>He graduated with a Bachelor of Science Degree in Electrical Engineering in 1977 and a Master of Philosophy Degree in Electrical Engineering in 1982, both from the University of Southampton, England. He also obtained a Bachelor of Arts (Jayyid) Degree in Shariah from the University of Jordan in 1994 and a Doctor of Philosophy in Muslim Civilization from the University of Aberdeen, Scotland in 1996.</p> <p>He is a registered individual Shariah adviser with the SC. He is the chairman of the Shariah Advisory Committee of BIMB Securities and the Shariah Supervisory Council of Bank Islam. He sits on the Shariah committee of AIA-Public Takaful Berhad.</p> <p>He is also the non-executive chairman of Gagasan Nadi Cergas Berhad and a board member of Universiti Tun Abd Razak Sdn Bhd (UniRAZAK).</p> <p>Nurussaádah binti Nasarudin (“Nurussaádah”)</p> <p>Nurussaádah joined BIMB Securities in June 2015 as the Shariah executive and has been promoted as the head of Shariah section effective 1 May 2021. She is also the Designated Shariah Officer registered under the BIMB Securities’ Shariah adviser registration, responsible for the Shariah advisory services offered by BIMB Securities.</p> <p>Nurussaádah graduated with a Bachelor of Shariah majoring in Islamic Banking and Economics from the University of Yarmouk, Jordan.</p>	
--	--	---	--

		<p>Currently, she is responsible in providing Shariah inputs on the advisory, consultancy and research functions with regards to Islamic capital market and Islamic collective investment schemes, including but not limited to, conducting surveillance on the non-financial institution activities.</p> <p>She is experienced in product development and review for Islamic capital market products specifically on Islamic stockbroking services.</p>	
52.	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.3 – MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED, paragraph after the table in “a. Sales Charge”</p> <p>A higher sales charge than that disclosed in the Master Prospectus may only be imposed if:</p> <ol style="list-style-type: none"> i. the Manager has notified the Trustee in writing of and the effective date for the higher charge; ii. a supplemental/replacement master prospectus in respect of the Fund setting out the higher charge is issued; and iii. such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental/replacement master prospectus. <p>provided that such revised sales charge shall not exceed the maximum rate as set out in the Deed.</p>	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.3 – MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED, paragraph after the table in “a. Sales Charge”</p> <p>A higher sales charge than that disclosed in the Master Prospectus may only be imposed if:</p> <ol style="list-style-type: none"> i. the Manager has notified the Trustee in writing of the higher charge and the effective date for the higher charge; ii. a supplemental/replacement master prospectus in respect of the Fund setting out the higher charge is registered, lodged and issued; and iii. such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental/replacement master prospectus. 	Amended pursuant to paragraph 7.03 of the Revised GUTF and to be consistent with the disclosure in the deed of the Fund.

53.	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.3 – MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED, paragraph after the table in “b. Repurchase Charge”</p> <p>A higher repurchase charge than that disclosed in the Master Prospectus may only be imposed if:</p> <ul style="list-style-type: none"> i. the Manager has notified the Trustee in writing of and the effective date for the higher charge; ii. a supplementary/replacement master prospectus in respect of the Fund setting out the higher charge is issued; and iii. such time as may be prescribed by any relevant law has elapsed since the effective date of the supplementary/replacement master prospectus. 	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.3 – MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED, paragraph after the table in “b. Repurchase Charge”</p> <p>A higher repurchase charge than that disclosed in the Master Prospectus may only be imposed if:</p> <ul style="list-style-type: none"> i. the Manager has notified the Trustee in writing of the higher charge and the effective date for the higher charge; ii. a supplementary/replacement master prospectus in respect of the Fund setting out the higher charge is registered, lodged and issued; and iii. such time as may be prescribed by any relevant law has elapsed since the effective date of the supplementary/replacement master prospectus. 	Amended pursuant to paragraph 7.03 of the Revised GUTF and to be consistent with the disclosure in the deed of the Fund.
54.	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.3 – MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED, paragraph after the table in “c. Annual Management Fee”</p> <p>The Manager may not charge an annual management fee at a rate higher than that disclosed in the Master Prospectus unless:</p> <ul style="list-style-type: none"> i. the Manager has come to an agreement with the Trustee on the higher rate in accordance with the Deed; 	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.3 – MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED, paragraph after the table in “c. Annual Management Fee”</p> <p>The Manager may not charge an annual management fee at a rate higher than that disclosed in the Master Prospectus unless:</p> <ul style="list-style-type: none"> i. the Manager has come to an agreement with the Trustee on the higher rate; 	Amended pursuant to paragraph 7.13 of the Revised GUTF and to be consistent with the disclosure in the deed of the Fund.

	<p>ii. the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective;</p> <p>iii. a supplementary/replacement master prospectus stating the higher rate is issued thereafter; and</p> <p>iv. such time as may be prescribed by any relevant law shall have elapsed since the supplementary/replacement prospectus is issued,</p> <p>provided that such revised management fee shall not exceed the maximum rate as set out in the Deed.</p>	<p>ii. the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;</p> <p>iii. a supplementary/replacement master prospectus stating the higher rate is registered, lodged and issued; and</p> <p>iv. such time as may be prescribed by any relevant law shall have elapsed since the date of supplementary/replacement master prospectus.</p>	
55.	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.3 – MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED, paragraph after the table in “d. Annual Trustee Fee”</p> <p>The Trustee may not charge an annual trustee fee at a rate higher than the maximum rate disclosed in the Master Prospectus unless:</p> <p>i. the Manager has come to an agreement with the Trustee on the higher rate;</p> <p>ii. the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective;</p>	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.3 – MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED, paragraph after the table in “d. Annual Trustee Fee”</p> <p>The Trustee may not charge an annual trustee fee at a rate higher than the maximum rate disclosed in the Master Prospectus unless:</p> <p>i. the Manager has come to an agreement with the Trustee on the higher rate;</p> <p>ii. the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;</p>	Amended pursuant to paragraph 7.13 of the Revised GUTF and to be consistent with the disclosure in the deed of the Fund.

	<p>iii. a supplementary/replacement master prospectus stating the higher rate is issued thereafter; and</p> <p>iv. such time as may be prescribed by any relevant law shall have elapsed since the supplementary/replacement master prospectus is issued,</p> <p>provided that such revised trustee fee shall not exceed the maximum rate as set out in the Deeds.</p>	<p>iii. a supplementary/replacement master prospectus stating the higher rate is registered, lodged and issued; and</p> <p>iv. such time as may be prescribed by any relevant law shall have elapsed since the date of the supplementary/replacement master prospectus.</p>	
56.	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.4 – OTHER PERMITTED EXPENSES THAT MAY BE PAID OUT OF THE FUND</p> <p>In addition to the management fee and the trustee fee outlined above, the following expenses maybe charged to the Fund:-</p> <p>a. commissions/fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</p> <p>b. zakat, taxes and other duties charged on the Fund by the government and/or other authorities;</p> <p>c. costs, fees and expenses properly incurred by the auditor appointed for the Fund;</p> <p>d. costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund;</p>	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.4 – OTHER PERMITTED EXPENSES THAT MAY BE PAID OUT OF THE FUND</p> <p>In addition to the management fee and the trustee fee outlined above, the following expenses maybe charged to the Fund:-</p> <p>a. commissions/fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</p> <p>b. zakat, taxes and other duties charged on the Fund by the government and/or other authorities;</p> <p>c. costs, fees and expenses properly incurred by the auditor appointed for the Fund;</p> <p>d. fees incurred for the valuation of any investment of the Fund;</p>	<p>Amended pursuant to item (a) of the guidance to paragraph 7.18 of the Revised GUTF and to be consistent with the disclosure in the deed of the Fund.</p> <p>Amended pursuant to item (e) of the guidance to paragraph 7.18 of the Revised GUTF and to be consistent with the disclosure in the deed of the Fund.</p>

	<p>e. 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;</p> <p>f. 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;</p> <p>g. costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;</p> <p>h. costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</p> <p>i. costs, fees and expenses incurred in engaging any valuer, adviser or contractor for the benefit of the Fund;</p> <p>j. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</p> <p>k. costs, fees and expenses incurred in the termination of the Fund or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company;</p> <p>l. costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the</p>	<p>e. 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;</p> <p>f. 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;</p> <p>g. costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;</p> <p>h. costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</p> <p>i. costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</p> <p>j. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</p> <p>k. 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;</p> <p>l. costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the</p>	<p>Amended as the Funds are Islamic funds and to be consistent with the disclosure in the deed of the Fund.</p> <p>Amended to be consistent with the disclosure in the deed of the Fund.</p> <p>Amended to cater for a multi-class fund and to be consistent with the disclosure in the deed of the Fund.</p>
--	--	--	---

	<p>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);</p> <p>m. remuneration and out of pocket expenses of the independent members of the Investment Committee, unless the Manager decides 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>	<p>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);</p> <p>m. remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function, unless the Manager decides 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>	<p>Amended as the requirement to appoint an investment committee for a fund has been removed from the Revised GUTF and to be consistent with the disclosure in the deed of the Fund. We have maintained the existing investment committee to undertake the oversight function of the Funds and such committee fulfils the roles and responsibilities expected of a person or committee undertaking the oversight function of a fund as prescribed under the Revised GUTF.</p>
57.	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.7 – TERMINATION OF THE FUND, first paragraph</p> <p>The Fund may be terminated or wound up should the following events occur:</p> <ul style="list-style-type: none"> • The SC’s authorization is withdrawn under section 256E of the CMSA; • A special resolution is passed at a Unit Holders’ meeting to terminate or wind up the Fund, following occurrence of events stipulated under section 301(1) of the CMSA and the court has confirmed the resolution, as required under section 301(2) of the CMSA; 	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.7 – TERMINATION OF THE FUND, first paragraph</p> <p>The Fund may be terminated or wound up should the following events occur:</p> <ul style="list-style-type: none"> • The SC’s authorization is withdrawn under section 256E of the CMSA; • A special resolution is passed at a Unit Holders’ meeting to terminate or wind up the Fund, following occurrence of events stipulated under section 301(1) of the CMSA and the court has confirmed the resolution, as required under section 301(2) of the CMSA; 	<p>Amended pursuant to paragraph 9.01(f), Part II of the Revised PGCIS and to be consistent with the disclosure in the deed of the Fund.</p>

	<ul style="list-style-type: none"> • A special resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund; • The Fund has reached its maturity date; and • The effective date of an approved transfer scheme (if any) has resulted in the Fund, which is the subject of the transfer scheme, being left with no asset/property. 	<ul style="list-style-type: none"> • A special resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund; • The Fund has reached its maturity date; and • The effective date of an approved transfer scheme (if any) has resulted in the Fund, which is the subject of the transfer scheme, being left with no asset/property. <p>The Manager may, in consultation with the Trustee, terminate and wind up the Fund if the termination of the Fund is in the best interest of the Unit Holders and the Manager deems it to be uneconomical for the Manager to continue managing the Fund.</p> <p>The Manager shall also be entitled to terminate the Fund if the Fund is left with no Unit Holders.</p>	
58.	Nil.	<p>“CHAPTER 11 – SALIENT TERMS OF DEED”, Section 11.7A – Termination of a Class of Units, end of the Section 11.7A</p> <p>The Manager may also, in consultation with the Trustee, terminate any Class of Units if the termination of the Class of Units is in the best interest of Unit Holders and the Manager deems it to be uneconomical for the Manager to continue managing the Class of Units.</p> <p>The Manager shall be entitled to terminate a Class of Units if that particular Class of Units is left with no Unit Holders.</p>	Amended pursuant to paragraph 9.01(f), Part II of the Revised PGCIS and to be consistent with the disclosure in the deed of the Fund.
59.	CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.8 – MEETING OF UNIT HOLDERS, QUORUM REQUIRED FOR A UNIT HOLDERS' MEETING	CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.8 – MEETING OF UNIT HOLDERS, QUORUM REQUIRED FOR A UNIT HOLDERS' MEETING	Amended pursuant to paragraph 9.51 of the Revised GUTF and to be consistent with the disclosure in the deed of the Fund.

	<p>The quorum required for a meeting of the Unit Holders of the Fund or a Class of Units, as the case may be, shall be five (5) Unit Holders, whether present in person or by proxy, provided that if the Fund or a Class of Units, as the case may be, has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or a Class of Units, as the case may be, shall be two (2) Unit Holders, whether present in person or by proxy; if the meeting has been convened for the purpose of voting on a special resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in Circulation of the Fund or a Class of Units, as the case may be, at the time of the meeting.</p>	<p>(a) The quorum required for a meeting of the Unit Holders of the Fund or a Class of Units, as the case may be, shall be five (5) Unit Holders, whether present in person or by proxy; however, that if the Fund or a Class of Units, as the case may be, has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or a Class of Units, as the case may be, shall be two (2) Unit Holders, whether present in person or by proxy.</p> <p>(b) If the meeting has been convened for the purpose of voting on a special resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in Circulation of the Fund or a Class of Units, as the case may be, at the time of the meeting.</p> <p>(c) If the Fund or a Class of Units, as the case may be, has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund or a Class of Units, as the case may be.</p>	
60.	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.8 – MEETING OF UNIT HOLDERS, MEETING CONVENED BY THE UNIT HOLDERS</p> <p>The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:</p>	<p>CHAPTER 11 – SALIENT TERMS OF DEED, Section 11.8 – MEETING OF UNIT HOLDERS, MEETING CONVENED BY THE UNIT HOLDERS</p> <p>The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:</p>	Amended to be consistent with the disclosure in the deed of the Fund.

	<p>a. requiring the retirement or removal of the Manager;</p> <p>b. requiring the retirement or removal of the Trustee;</p> <p>c. considering the most recent financial statements of the Fund;</p> <p>d. giving to the Trustee such directions as the meeting thinks proper; or</p> <p>e. considering any matter in relation to the Deed.</p> <p>provided always that the Manager shall not be obliged to summon such a meeting unless direction has been received from not less than 50 or 1/10 of all the Unit Holders.</p> <p>Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than 50 or 1/10 of Unit Holders at the registered office of the Manager, summon a meeting of the Unit Holders by:</p> <p>a. sending by post at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the Unit Holders;</p>	<p>a. requiring the retirement or removal of the Manager;</p> <p>b. requiring the retirement or removal of the Trustee;</p> <p>c. considering the most recent financial statements of the Fund;</p> <p>d. giving to the Trustee such directions as the meeting thinks proper; or</p> <p>e. considering any matter in relation to the Deed,</p> <p>provided always that the Manager shall not be obliged to summon such a meeting unless direction has been received from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or all the Unit Holders of a particular Class of Units.</p> <p>Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or all the Unit Holders of a particular Class of Units, as the case may be, at the registered office of the Manager, summon a meeting of the Unit Holders by:</p> <p>a. sending by post at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the Unit Holders of the Fund or of that Class of Units, as the case may be, at the Unit Holder's last known address or, in the case of jointholders, at the jointholder whose name</p>	
--	--	--	--

	<p>b. publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and</p> <p>c. specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.</p>	<p>stands first in the records of the Manager to the jointholder's last known address;</p> <p>b. publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and</p> <p>c. specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.</p>																		
61.	<p>CHAPTER 13 – CONFLICT OF INTEREST/RELATED PARTY TRANSACTIONS, fourth paragraph</p> <p>As at the LPD, none of BIMB Invest's directors or substantial shareholders has any direct or indirect interest in other corporations carrying on a similar business as BIMB Invest.</p>	Deleted.	Amended as it is no longer a requirement to disclose such information.																	
62.	<p>CHAPTER 14 – TAX ADVISER'S LETTER</p> <p>-Tax adviser's letter-</p>	<p>CHAPTER 14 – TAX ADVISER'S LETTER</p> <p>-Tax adviser's letter-</p>	Amended to update the tax adviser's letter.																	
63.	<p>“CHAPTER 15 – ADDITIONAL INFORMATION”, Section 15.1 – THE DEED</p> <table border="1"> <thead> <tr> <th>Name of Funds</th> <th>Details</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td></td> <td>i. Principal Deed of Tabung Pertama</td> <td>17 May 1994</td> </tr> <tr> <td></td> <td>ii. First Supplementary Deed</td> <td>09 October 1998</td> </tr> </tbody> </table>	Name of Funds	Details	Date		i. Principal Deed of Tabung Pertama	17 May 1994		ii. First Supplementary Deed	09 October 1998	<p>“CHAPTER 15 – ADDITIONAL INFORMATION”, Section 15.1 – THE DEED</p> <table border="1"> <thead> <tr> <th>Name of Funds</th> <th>Details</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td rowspan="2">BIMB / Growth</td> <td>i. Principal Deed of Tabung Pertama</td> <td>17 May 1994</td> </tr> <tr> <td>ii. First Supplementary Deed</td> <td>9 October 1998</td> </tr> </tbody> </table>	Name of Funds	Details	Date	BIMB / Growth	i. Principal Deed of Tabung Pertama	17 May 1994	ii. First Supplementary Deed	9 October 1998	Amended to include the latest supplemental deeds in relation to the Funds.
Name of Funds	Details	Date																		
	i. Principal Deed of Tabung Pertama	17 May 1994																		
	ii. First Supplementary Deed	09 October 1998																		
Name of Funds	Details	Date																		
BIMB / Growth	i. Principal Deed of Tabung Pertama	17 May 1994																		
	ii. First Supplementary Deed	9 October 1998																		

BIMB i Growth	iii. Second Supplementary Deed	26 January 2004		iii. Second Supplementary Deed	26 January 2004	
	iv. Third Supplementary Deed	24 February 2006		iv. Third Supplementary Deed	24 February 2006	
	v. Fourth Supplementary Deed	21 June 2007		v. Fourth Supplementary Deed	21 June 2007	
	vi. Fifth Supplementary Deed	09 March 2010		vi. Fifth Supplementary Deed	9 March 2010	
	vii. Sixth Supplementary Deed	15 October 2010		vii. Sixth Supplementary Deed	15 October 2010	
	viii. Seventh Supplementary Deed	27 September 2013		viii. Seventh Supplementary Deed	27 September 2013	
	ix. Eighth Supplemental Deed	25 March 2019		ix. Eighth Supplemental Deed	25 March 2019	
	x. Ninth Supplemental Deed	9 March 2020		x. Ninth Supplemental Deed	9 March 2020	
				xi. Tenth Supplemental Deed	3 January 2023	
	BIMB Dana	i. Principal Deed of BIMB Dana Bon Islam		6 December 2001	BIMB Dana Al-Fakhim	
ii. First Supplementary Deed		7 November 2003	ii. First Supplementary Deed	7 November 2003		
iii. Second Supplementary Deed		24 February 2006	iii. Second Supplementary Deed	24 February 2006		
iv. Third Supplementary Deed		21 June 2007	iv. Third Supplementary Deed	21 June 2007		
v. Fourth Master Supplementary Deed		15 October 2010	v. Fourth Master Supplementary Deed	15 October 2010		
vi. Fifth Master Supplementary Deed		9 August 2012				

AI-Fakhim	vii. Sixth Master Supplementary Deed	18 August 2017	BIMB Dana Al-Munsif	vi. Fifth Master Supplementary Deed	9 August 2012
	viii. Seventh Master Supplemental Deed	6 April 2018		vii. Sixth Master Supplementary Deed	18 August 2017
	ix. Eighth Master Supplemental Deed	25 March 2019		viii. Seventh Master Supplemental Deed	6 April 2018
	x. Ninth Master Supplemental Deed	9 March 2020		ix. Eighth Master Supplemental Deed	25 March 2019
	xi. Tenth Master Supplemental Deed	30 November 2021		x. Ninth Master Supplemental Deed	9 March 2020
				xi. Tenth Master Supplemental Deed	30 November 2021
				xii. Eleventh Master Supplemental Deed	30 December 2022
BIMB Dana Al-Munsif	i. Principal Deed of BIMB Dana Persaraan	6 December 2001	BIMB Dana Al-Munsif	i. Principal Deed of BIMB Dana Persaraan	6 December 2001
	ii. First Supplementary Deed	7 November 2003		ii. First Supplementary Deed	7 November 2003
	iii. Second Supplementary Deed	24 February 2006		iii. Second Supplementary Deed	24 February 2006
	iv. Third Supplementary Deed	21 June 2007		iv. Third Supplementary Deed	21 June 2007
	v. Fourth Master Supplementary Deed	15 October 2010		v. Fourth Master Supplementary Deed	15 October 2010
	vi. Fifth Master Supplementary Deed	9 August 2012		vi. Fifth Master Supplementary Deed	9 August 2012
	vii. Sixth Master Supplementary Deed	18 August 2017		vii. Sixth Master Supplementary Deed	18 August 2017
	viii. Seventh Master Supplemental Deed	6 April 2018		viii. Seventh Master Supplemental Deed	6 April 2018

BIMB Dana Al-Falah	ix. Eighth Master Supplemental Deed	25 March 2019	BIMB Dana Al-Falah	ix. Eighth Master Supplemental Deed	25 March 2019
	x. Ninth Master Supplemental Deed	9 March 2020		x. Ninth Master Supplemental Deed	9 March 2020
	xi. Tenth Master Supplemental Deed	30 November 2021		xi. Tenth Master Supplemental Deed	30 November 2021
				xii. Eleventh Master Supplemental Deed	30 December 2022
	i. Principal Deed of BIMB Dana Pendidikan	6 December 2001	BIMB Dana Al-Falah	i. Principal Deed of BIMB Dana Pendidikan	6 December 2001
	ii. First Supplementary Deed	7 November 2003		ii. First Supplementary Deed	7 November 2003
	iii. Second Supplementary Deed	24 February 2006		iii. Second Supplementary Deed	24 February 2006
	iv. Third Supplementary Deed	21 June 2007		iv. Third Supplementary Deed	21 June 2007
	v. Fourth Master Supplementary Deed	15 October 2010		v. Fourth Master Supplementary Deed	15 October 2010
	vi. Fifth Master Supplementary Deed	9 August 2012		vi. Fifth Master Supplementary Deed	9 August 2012
	vii. Sixth Master Supplementary Deed	18 August 2017		vii. Sixth Master Supplementary Deed	18 August 2017
viii. Seventh Master Supplemental Deed	6 April 2018	viii. Seventh Master Supplemental Deed		6 April 2018	
ix. Eighth Master Supplemental Deed	25 March 2019	ix. Eighth Master Supplemental Deed		25 March 2019	
x. Ninth Master Supplemental Deed	9 March 2020	x. Ninth Master Supplemental Deed		9 March 2020	
xi. Tenth Master Supplemental Deed	30 November 2021	xi. Tenth Master Supplemental Deed		30 November 2021	

					xii. Eleventh Master Supplemental Deed	30 December 2022	
BIMB i-Tactical Fund <i>(formerly known as BIMB i Dividend Fund)</i>	i. Principal Deed of BIMB i Dividend Fund	23 June 2010	BIMB i-Tactical Fund	i. Principal Deed of BIMB i Dividend Fund	23 June 2010		
	ii. First Supplementary Deed	14 October 2011		ii. First Supplementary Deed	14 October 2011		
	iii. Second Supplementary Deed	23 September 2013		iii. Second Supplementary Deed	23 September 2013		
	iv. Third Supplemental Deed	25 March 2019		iv. Third Supplemental Deed	25 March 2019		
	v. Fourth Supplemental Deed	9 March 2020		v. Fourth Supplemental Deed	9 March 2020		
				vi. Fifth Supplemental Deed	10 January 2023		
BIMB i Flexi Fund	i. Principal Deed of BIMB i Flexi Fund	27 March 2013	BIMB i Flexi Fund	i. Principal Deed of BIMB i Flexi Fund	27 March 2013		
	ii. First Supplemental Deed	25 March 2019		ii. First Supplemental Deed	25 March 2019		
	iii. Second Supplemental Deed	9 March 2020		iii. Second Supplemental Deed	9 March 2020		
		iv. Third Supplemental Deed		30 December 2022			

64.	<p>CHAPTER 17 – DIRECTORY OF OUR OFFICES FOR PURCHASE AND REDEMPTION OF UNITS, DIRECTORY OF BIMB INVESTMENT MANAGEMENT BERHAD’S BRANCHES AND AGENCY OFFICE</p> <p>Please refer to BIMB Invest’s website at www.bimbinvestment.com.my for the list of licensed consultants.</p> <p>Branches of BIMB Investment Management Berhad</p> <table border="1" data-bbox="293 687 862 967"> <tr> <td data-bbox="293 687 577 967"> <p><u>JOHOR BAHRU</u> No 33B, Jalan Indah 15/2, Taman Bukit Indah, 79100 Nusajaya, Johor. Tel : 07-239 5608 Fax : 07-239 5609</p> </td> <td data-bbox="577 687 862 967"> <p><u>KELANTAN</u> PT 433 & 434 Jalan Padang Garong, 15000 Kota Bharu, Kelantan. Tel : 019-940 0798</p> </td> </tr> </table> <p>Agency Office</p> <table border="1" data-bbox="293 1062 577 1364"> <tr> <td data-bbox="293 1062 577 1364"> <p><u>QASHRINA AGENCY, MELAKA</u> SU 1447, Tingkat 1, Taman Masjid Tanah Ria Utama, 78300 Masjid Tanah, Melaka. Tel : 06 - 385 1076</p> </td> </tr> </table>	<p><u>JOHOR BAHRU</u> No 33B, Jalan Indah 15/2, Taman Bukit Indah, 79100 Nusajaya, Johor. Tel : 07-239 5608 Fax : 07-239 5609</p>	<p><u>KELANTAN</u> PT 433 & 434 Jalan Padang Garong, 15000 Kota Bharu, Kelantan. Tel : 019-940 0798</p>	<p><u>QASHRINA AGENCY, MELAKA</u> SU 1447, Tingkat 1, Taman Masjid Tanah Ria Utama, 78300 Masjid Tanah, Melaka. Tel : 06 - 385 1076</p>	<p>CHAPTER 17 – DIRECTORY OF OUR OFFICES FOR PURCHASE AND REDEMPTION OF UNITS, DIRECTORY OF BIMB INVESTMENT MANAGEMENT BERHAD’S BRANCHES AND AGENCY OFFICE</p> <ul style="list-style-type: none"> • Branches of BIMB Investment Management Berhad <table border="1" data-bbox="889 687 1458 1031"> <tr> <td data-bbox="889 687 1173 1031"> <p><u>JOHOR BAHRU</u> No 33B, Jalan Indah 15/2 2nd Floor, Taman Bukit Indah 79100 Nusajaya Johor. Tel : 07-239 5608 Fax : 07-239 5609</p> </td> <td data-bbox="1173 687 1458 1031"> <p><u>KELANTAN</u> PT 433 & 434 Tingkat 2 Jalan Padang Garong 15000 Kota Bharu Kelantan. Tel : +609740 6118 / +6012908 7785</p> </td> </tr> </table> <ul style="list-style-type: none"> • Please refer to BIMB Investment’s website at https://bimbinvestment.com.my. for the list of licensed consultants. 	<p><u>JOHOR BAHRU</u> No 33B, Jalan Indah 15/2 2nd Floor, Taman Bukit Indah 79100 Nusajaya Johor. Tel : 07-239 5608 Fax : 07-239 5609</p>	<p><u>KELANTAN</u> PT 433 & 434 Tingkat 2 Jalan Padang Garong 15000 Kota Bharu Kelantan. Tel : +609740 6118 / +6012908 7785</p>	Amended to update the addresses and contact numbers of the branch offices.
<p><u>JOHOR BAHRU</u> No 33B, Jalan Indah 15/2, Taman Bukit Indah, 79100 Nusajaya, Johor. Tel : 07-239 5608 Fax : 07-239 5609</p>	<p><u>KELANTAN</u> PT 433 & 434 Jalan Padang Garong, 15000 Kota Bharu, Kelantan. Tel : 019-940 0798</p>							
<p><u>QASHRINA AGENCY, MELAKA</u> SU 1447, Tingkat 1, Taman Masjid Tanah Ria Utama, 78300 Masjid Tanah, Melaka. Tel : 06 - 385 1076</p>								
<p><u>JOHOR BAHRU</u> No 33B, Jalan Indah 15/2 2nd Floor, Taman Bukit Indah 79100 Nusajaya Johor. Tel : 07-239 5608 Fax : 07-239 5609</p>	<p><u>KELANTAN</u> PT 433 & 434 Tingkat 2 Jalan Padang Garong 15000 Kota Bharu Kelantan. Tel : +609740 6118 / +6012908 7785</p>							

	<p>Please refer to BANK ISLAM MALAYSIA BERHAD'S website at www.bankislam.com.my for the list of its branches nationwide.</p>	<ul style="list-style-type: none">• Please refer to Bank Islam's website at www.bankislam.com.my for the list of its branches nationwide.	
--	---	--	--