

BIMB INVESTMENT

NEW

SHARIAH-COMPLIANT INVESTMENT

Sustainable performance through artificial intelligence technology, integrating Shariah & ESG* values.



Arabesque is a signatory of the Principles for Responsible Investment (PRI)



Arabesque supports the United Nations Global Compact (UNGC)

* ESG - Environmental, Social and Governance

1-800-88-1196
bimbinvestment.com.my

WHAT IS BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND?

The Fund offers an investment opportunity in Shariah-compliant listed companies in Malaysia that adhere to the United Nations Global Compact principles and are further analysed on their Environmental (E), Social (S) and Governance (G) performance. ESG data provides forward looking information and insights on how a company is managed and the quality of the strategic decisions it takes to position the firm for long term financial success. Furthermore, the Fund offers efficient risk adjusted investment returns with its machine-learning and artificial intelligence (AI) investment process. The investment process analyzes companies on their financial and sustainability performance. It further looks into the quality of accounting reporting of companies. Finally, it leverages the cumulative knowledge of the market by analyzing the views of analysts covering each company.

The Fund is suitable for all type of investors; individual and corporate, local and foreign investors. The Fund's minimum investment is only RM500 and offers the investors different classes of Units in RM, SG Dollar, US Dollar and Euro.

WHAT THIS FUND CAN OFFER?

1. Systematic, disciplined and rules-based investment process of stock selection driven by artificial intelligence (AI) technology.
2. Easy, convenient and cost-effective access to about 100 stocks of established domestic and global companies with sound and sustainable financial performance.
3. The Fund is rebalanced on a monthly basis while the factors used to derive the portfolio will be determined on yearly basis.
4. Minimal investment of only RM500 to start, to invest up to 100 stocks both domestic and global.
5. The first of its kind in Malaysia, the Fund leverages non-financial information (ESG) in a quantitative manner to deliver sustainable investment performance.

KEY FUND FEATURES

Objective	The Fund seeks to achieve medium to long term capital appreciation. Note: Medium to long term in this context refers to 3 years or more.
Fund Type	Growth
Fund Category	Equity
Investor Risk Profile	Moderate to high
Investor's Profile	The Fund is primarily suitable for investors: <ul style="list-style-type: none"> • who are seeking exposure to Shariah-compliant Malaysian and global equities. • who are seeking exposure to companies that have been screened for their Environment, Social & Governance (ESG) performance. • who are seeking capital appreciation over medium to long term period. • with moderate to high risk tolerance.
Benchmark	70:30 ratio of FBM KLCI Index and MSCI All Countries World Index
Class(es) of Units	RM Class, USD Class, SGD Class and EUR Class
Investment Policy and Strategy	The Fund will invest in listed equities (up to 98% of the Fund's NAV) of which 70% of the portfolio is allocated to companies in Malaysia and 30% to foreign companies where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commission (IOSCO). The investment composition of Malaysia's companies and foreign companies is not restricted to the ratio 70:30 as the composition may change according to the market condition.
Distribution Policy	Distribution of income (if any) is incidental. Distributions, if any, are at the discretion of the Manager and will vary from time to time depending on the availability of realised income for distribution and performance of the Fund.
Fees & Charges	
Sales Charge	Up to 5.50% of the NAV per Unit (applicable to all Classes of Units)
Annual Management Fee	Up to 1.50% of the NAV of the Fund.

Annual Trustee Fee Up to 0.05% of the NAV of the Fund

Note: The above Fees & Charges are subject to Goods and Services Tax (GST) or any other applicable tax or levy which will be payable by the Unit Holders.

HOW DO I INVEST?

Initial Offer Price	USD Class	RM Class
	USD 0.25	RM 0.25
	SGD Class	EURO Class
	SGD 0.25	EUR 0.25
Minimum Initial Investment	USD Class	RM Class
	USD 500	RM 500
	SGD Class	EURO Class
	SGD 500	EUR 500
	or such amount as the Manager may from time to time decide.	
Minimum Additional Investment	USD Class	RM Class
	USD 250	RM 250
	SGD Class	EURO Class
	SGD 250	EUR 250
	or such amount as the Manager may from time to time decide.	
Cooling Off Policy	6 business days.	

HOW TO INVEST?

Option 1:

Lump sum investment (no maximum limit of investment)

Note: Investors **MUST NOT** make payment in cash to any individual consultant or bank in to individual consultant's account when purchasing Units of the Fund. Payment must be deposited into **BIMB Investment Management Berhad's** bank account or by cheque/bank draft or money transfer made payable to BIMB Investment Management Berhad via ATM or bank.

Option 2:

Regular Investment Plan

The Regular Investment Plan helps you to make the most out of the market highs and lows. By practicing a disciplined regular

HOW TO INVEST? (CONTINUED)

investment contribution, you will be able to buy more units when the price is low and less when the price is high.

This investment method is known as ringgit-cost averaging, and it is especially useful in hedging against market volatility where it lessens the risk of investing a large amount in a single investment.

Benefits of Regular Investment Plan

- Wide range of Shariah compliant funds
- Flexible investment plan which allows you to adjust your investment instruction
- Low minimum initial investment
- Auto deduction through Standing Instruction, Autodebit/ Direct Debit
- No withdrawal fees

How do I start the Regular Investment Plan?

1. Invest in any of BIMB Invest funds (with a minimum initial investment of RM100)
2. Plan your regular investment amount on a monthly basis (with a minimum of RM100)
3. Start your regular investment plan

DOCUMENTS REQUIRED FOR INVESTMENT

Individual Applicant:

1. Completed application form
2. A copy of the identity card (front & back); or
3. A copy of birth certificate (front & back) if there is any joint applicant; or
4. A copy of passport (for non-Malaysia applicant)
5. Completed Suitability Assessment form
6. FIMM Pre-Investment form
7. Direct Debit form (if applicable)

Corporate Applicant:

1. Form 49
2. Form 24
3. Form 13
4. Form 19
5. Memorandum & Articles of Association
6. Board Resolution (Authorised Signatories)
7. A copy of identity card (front & back) of authorised signatories

Payment can be made by:

Cheque / Bank Draft / Demand Draft in the name of **BIMB Investment Management Berhad**

Notes:

- A copy of the original payment slip is required as a proof of payment.
- The application will be processed upon complete documentation received by the Head Office of BIMB Investment Management Berhad

Deposit your investment into the following **BIMB Investment Management Berhad's** bank account:

BANK ISLAM MALAYSIA BERHAD

BIMB INVESTMENT MANAGEMENT BERHAD - BMSEF (RM)	14-014-01-015261-8
BIMB INVESTMENT MANAGEMENT BERHAD - BMSEF (USD)	14-014-04-000246-4

WHERE DO I INVEST?

To invest or for more information, you may contact us or any of our authorised Unit Trust Consultants (UTCs).

Our contact details are as follows:

BIMB Investment Management Berhad (276246-X)

Level 19, Menara Bank Islam

No 22, Jalan Perak

50450 Kuala Lumpur

Tel : 03-2161 2524 / 2924

Toll Free : 1800 88 1196

Fax : 03-2161 2464

Email : marketing.bimbinvest@bankislam.com.my

Agency Office Johor Bahru

No. 33B, Jalan Indah 15/2

Taman Bukit Indah,

79100 Nusajaya Johor

Tel : 07-239 5608

Fax : 07-239 5609

Qashrina Agency, Melaka

SU 1447, Tkt 1,

Taman Masjid Tanah Ria Utama,

78300 Masjid Tanah Melaka

Tel/Fax : 06-385 1076

ABOUT US

BIMB Investment Management Berhad (BIMB Invest) is a 100% owned subsidiary of Bank Islam. BIMB Invest, a licensed Islamic fund management company based in Kuala Lumpur, has more than 22 years of experience in the fund management industry. It was incorporated on 14 September 1993 and commenced its operations on 20 June 1994. BIMB Invest has an authorized capital of RM20 million and issued and paid up capital of RM15 million. BIMB Invest manages six (6) Shariah-compliant unit trust funds that offer various investment strategies for individual and corporate; and five (5) Shariah-compliant wholesale funds for sophisticated investors.

DISCLAIMER

Investors are advised to read and understand the contents of the Prospectus of BIMB-Arabesque Malaysia Shariah-ESG Equity Fund dated 9 March 2017 and any supplemental prospectus issued thereafter, which have been registered with the Securities Commission who take no responsibility for their contents, before investing. A copy of the Prospectus can be obtained from the Head Office of BIMB Investment Management Berhad, authorised consultants or approved distributors. You are also advised to read and understand the contents of the Unit Trust Financing Risk Disclosure Statement before deciding to borrow to purchase units. Past performance of the Fund is not an indicative of its future performance. The price of units and distributions payable, if any, may go down as well as up. Investors should also consider the fees, charges and investment risks involved before investing. Units are issued upon receipt of a duly completed application form referred to in and accompanying the Prospectus. A Product Highlights Sheet (PHS) of the Fund is available and investors have the right to request for it. The PHS should be read and understood before making any investment decision.

PELABURAN SHARIAH

Kepintaran robotik dan integrasi
Shariah & ESG* untuk pulangan
pelaburan mampan.



Arabesque adalah penandatanganan untuk "Principles for Responsible Investment (PRI)"



Arabesque menyokong "United Nations Global Compact (UNGC)"

* ESG - Alam Sekitar, Kemasyarakatan dan Ketelusan Tadbir Urus

APA ITU DANA BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND?

Dana ini menawarkan peluang pelaburan dalam syarikat patuh Syariah yang tersenarai di Malaysia yang juga mematuhi prinsip-prinsip Global Kompak Pertubuhan Bangsa-Bangsa Bersatu (United Nations Global Compact) di mana syarikat-syarikat tersebut dianalisa prestasinya berdasarkan faktor-faktor kawal selia Alam Sekitar (E), Kemasyarakatan (S) dan Ketelusan Tadbir Urus (G). Data ESG memberi maklumat masa keberkesanan dalam pengurusan sesebuah syarikat dan juga kualiti keputusan-keputusan strategik yang diambil syarikat dalam menjana prestasi kewangan jangka panjang yang berjaya. Tambahan pula, Dana ini menawarkan pulangan pelaburan yang selaras dengan risiko dan menggunakan proses pelaburan berteknologi dan kepintaran robotik (Artificial Intelligence). Proses pelaburan akan menganalisa prestasi dan kekukuhan kewangan syarikat-syarikat. Ia juga menganalisa kualiti laporan perakaunan syarikat-syarikat itu. Akhirnya, ia menganalisa kesemua maklumat pasaran daripada pandangan penganalisa-penganalisa global yang mengkaji setiap syarikat.

Dana ini sesuai untuk semua peringkat pelabur; pelabur individu dan korporat, tempatan dan asing. Pelaburan minimum Dana hanya RM500 dan menawarkan kepada pelabur unit dari kelas-kelas yang berbeza iaitu RM, Dollar SG, Dollar US dan Euro.

APA YANG DANA INI TAWARKAN?

1. Proses pelaburan pemilihan saham yang sistematik, berdisiplin dan teratur yang menggunakan teknologi kepintaran robotik (Artificial Intelligence).
2. Pelaburan terus, mudah dan kos-efektif untuk kira-kira 100 saham-saham syarikat-syarikat terkemuka domestik dan global yang mempunyai prestasi kewangan dan pengurusan yang kukuh.
3. Saham-saham di dalam Dana diimbangi dan dinilai pada setiap bulan. Faktor-faktor yang digunakan untuk membentuk portfolio akan ditentukan secara tahunan.
4. Minimum pelaburan sebanyak RM500 sahaja, untuk melabur sehingga 100 saham-saham domestik dan global.
5. Pertama seumpamanya di Malaysia, Dana ini memanfaatkan maklumat bukan kewangan (ESG) secara kuantitatif untuk memberikan prestasi pelaburan yang kukuh.

CIRI-CIRI UTAMA DANA

Objektif	Dana berusaha mencapai pertumbuhan modal dalam jangka sederhana sehingga jangka panjang. Note: Jangka sederhana sehingga jangka panjang dalam konteks ini merujuk kepada tiga (3) tahun atau lebih.
Jenis Dana	Pertumbuhan
Kategori Dana	Ekuiti
Profil Risiko Pelabur	Sederhana hingga tinggi
Pelabur Sasaran	Dana ini sesuai bagi pelabur terutamanya: <ul style="list-style-type: none"> • yang sedang mencari pendedahan dalam ekuiti Malaysia dan global yang patuh Syariah. • yang mahukan pendedahan kepada prestasi syarikat-syarikat yang telah disaring untuk Alam Sekitar, Sosial & Tadbir Urus (ESG). • yang sedang mencari peningkatan modal dalam jangka sederhana hingga jangka panjang. • mempunyai toleransi risiko sederhana ke tinggi.
Penanda Aras	Nisbah 70:30 Indeks FBM KLCI dan Indeks MSCI All Countries World
Kelas-Kelas Unit	Kelas RM, Kelas USD, Kelas SGD dan Kelas EUR
Polisi dan Strategi Pelaburan	Dana ini akan melabur dalam ekuiti tersenarai (sehingga 98% daripada NAB Dana) di mana 70% daripada portfolio diperuntukkan kepada syarikat-syarikat di Malaysia dan 30% kepada syarikat-syarikat asing di mana pihak berkuasa kawal selia adalah ahli-ahli biasa atau bersekutu Pertubuhan Antarabangsa Suruhanjaya Sekuriti (IOSCO). Komposisi pelaburan syarikat-syarikat Malaysia dan syarikat asing tidak terhad kepada nisbah 70:30 kerana komposisi mungkin berubah mengikut keadaan pasaran.
Polisi Pengagihan	Pengagihan pendapatan (jika ada) adalah sampingan. Pengagihan, jika ada, adalah atas budi bicara Pengurus dan akan berubah dari semasa ke semasa bergantung kepada adanya pendapatan yang direalisasikan untuk diagihkan dan prestasi Dana.
Fi & Caj	
Caj Jualan	Sehingga 5.50% daripada NAB seunit (digunapakai oleh semua Unit Kelas)

Yuran Pengurusan Tahunan	Sehingga 1.50% setahun daripada NAB Dana
Yuran Pemegang Amanah Tahunan	Sehingga 0.05% setahun daripada NAB Dana

Nota: Fi & Caj di atas adalah tertakluk kepada Cukai Barangan dan Perkhidmatan (GST) atau apa-apa cukai atau levi lain yang diguna pakai yang akan dibayar oleh Pemegang Unit.

BAGAIMANA SAYA BOLEH MEMBUAT PELABURAN?

Harga Tawaran Permulaan	Kelas USD	Kelas RM
	USD 0.25	RM 0.25
	Kelas SGD	Kelas EURO
	SGD 0.25	EUR 0.25

Pelaburan Permulaan Minimum	Kelas USD	Kelas RM
	USD 500	RM 500
	Kelas SGD	Kelas EURO
	SGD 500	EUR 500

atau jumlah yang ditetapkan oleh Pengurus dari semasa ke semasa.

Pelaburan Tambahan Minimum	Kelas USD	Kelas RM
	USD 250	RM 250
	Kelas SGD	Kelas EURO
	SGD 250	EUR 250

atau jumlah yang ditetapkan oleh Pengurus dari semasa ke semasa

Polisi Tempoh Bertenang	6 hari perniagaan
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BAGAIMANA SAYA BOLEH MEMBUAT PELABURAN?

Pilihan 1:

Pelaburan sekaligus (tiada had maksimum pelaburan)

Nota: Pelabur **TIDAK DIBENARKAN** membuat bayaran tunai kepada mana-mana perunding pelaburan individu atau deposit ke akaun perunding pelaburan individu apabila membeli unit dana, melainkan didepositkan ke akaun bank **BIMB Investment Management Berhad** atau melalui cek/bank draft atau pindahan wang atas nama **BIMB Investment Management Berhad** melalui ATM atau bank.

Pilihan 2:

Pelan Pelaburan Tetap

Pelan Pelaburan Tetap membantu anda memanfaatkan peluang sebaik-baiknya daripada naik turun pasaran. Melalui caruman

BAGAIMANA SAYA BOLEH MEMBUAT PELABURAN?

pelaburan tetap yang berdisiplin, anda boleh membeli lebih banyak unit apabila harga rendah dan sedikit apabila harga tinggi.

Kaedah pelaburan ini dikenali sebagai pemurataan kos ringgit, dan sangat berguna terutamanya ketika ketidakpastian pasaran di mana ianya mengurangkan risiko melabur sejumlah yang besar di dalam satu pelaburan.

Manfaat Pelan Pelaburan Tetap

- Pelbagai jenis dana pelaburan patuh Syariah
- Pelan pelaburan fleksibel membolehkan anda menyesuaikan arahan pelaburan anda
- Amaun pelaburan permulaan yang rendah
- Potongan automatik melalui Arahan Tetap, Autodebit/Direct Debit
- Tiada fi pengeluaran

Bagaimanakah saya memulakan Pelan Pelaburan Tetap?

1. Melaburlah di dalam mana-mana dana pelaburan **BIMB Invest** (dengan pelaburan permulaan minimum sebanyak RM100)
2. Rancang amaun pelaburan tetap anda secara bulanan (dengan amaun minimum sebanyak RM100)
3. Mulakan pelan pelaburan tetap anda

DOKUMEN YANG DIPERLUKAN UNTUK PELABURAN Pemohon Individu

1. Borang permohonan yang lengkap
2. Salinan kad pengenalan (depan & belakang); atau
3. Salinan sijil kelahiran (depan & belakang) jika ada pemohon bersama; atau
4. Salinan pasport (untuk pemohon bukan warganegara Malaysia)
5. Borang Penilaian Kesesuaian Pelabur yang lengkap
6. Borang Pra-Pelaburan FIMM
7. Borang "Direct Debit" (jika berkenaan)

Pemohon Korporat:

1. Borang 49
2. Borang 24
3. Borang 13
4. Borang 19
5. Memorandum dan Tata Urusan Syarikat
6. Resolusi Lembaga Pengarah (Penandatanganan Yang Diberi Kuasa)
7. Salinan kad pengenalan (depan & belakang) untuk penandatanganan yang diberi kuasa

Bayaran boleh dibuat melalui:
Cek / Bank Draft / Demand Draft atas nama
BIMB Investment Management Berhad

Nota:

- Salinan slip pembayaran asal diperlukan sebagai bukti pembayaran.
- Permohonan akan diproses setelah dokumen yang lengkap diperolehi oleh Ibu Pejabat, **BIMB Investment Management Berhad**

Depositkan pelaburan anda ke akaun bank **BIMB Investment Management Berhad** seperti di bawah:

BANK ISLAM MALAYSIA BERHAD	
BIMB INVESTMENT MANAGEMENT BERHAD - BMSEF (RM)	14-014-01-015261-8
BIMB INVESTMENT MANAGEMENT BERHAD - BMSEF (USD)	14-014-04-000246-4

DI MANAKAH SAYA BOLEH MELABUR?

Untuk melabur atau untuk pertanyaan lanjut, anda boleh hubungi kami atau mana-mana Perunding Unit Amanah bertauliah kami.

Butir-butir untuk menghubungi kami adalah seperti berikut:

BIMB Investment Management Berhad (No. 276246-X)

Tingkat 19, Menara Bank Islam
No 22, Jalan Perak
50450 Kuala Lumpur
Tel : 03-2161 2524 / 2924
Bebas Tol : 1800 88 1196
Faks : 03-2161 2464
Emel : marketing.bimbinvest@bankislam.com.my

Pejabat Agensi Johor Bahru

No. 33B, Jalan Indah 15/2
Taman Bukit Indah
79100 Nusajaya, Johor
Tel : 07-239 5608
Faks : 07-239 5609

Agensi Qashrina, Melaka

SU 1447, Tingkat 1
Taman Masjid Tanah Ria Utama
78300 Masjid Tanah, Melaka
Tel/Faks : 06-385 1076



TENTANG KAMI

BIMB Investment Management Berhad (**BIMB Invest**) adalah 100% anak syarikat milik Bank Islam. **BIMB Invest**, syarikat pengurusan dana Islam berlesen yang berpangkalan di Kuala Lumpur, mempunyai lebih dari 22 tahun pengalaman dalam industri pengurusan dana. Ianya telah ditubuhkan pada 14 September 1993 dan telah memulakan operasinya pada 20 Jun 1994. **BIMB Invest** mempunyai modal dibenarkan sebanyak RM20 juta dan modal diterbitkan dan berbayar sebanyak RM15 juta. **BIMB Invest** menguruskan enam (6) dana unit amanah patuh Syariah yang menawarkan pelbagai strategi pelaburan untuk individu dan korporat; dan lima (5) dana borong patuh Syariah untuk pelabur-pelabur sofistikated.

PENAFIAN

Pelabur dinasihatkan untuk membaca dan memahami kandungan Prospektus **BIMB-Arabesque Malaysia Shariah-ESG Equity Fund** yang bertarikh 9 Mac 2017 dan sebarang prospektus tambahan yang dikeluarkan selepas tarikh tersebut, yang telah didaftarkan dengan Suruhanjaya Sekuriti yang tidak bertanggungjawab ke atas kandungannya, sebelum membuat pelaburan. Salinan Prospektus boleh didapati daripada Ibu Pejabat **BIMB Investment Management Berhad**, perunding yang diberi kuasa atau daripada pengedar yang sah. Pelabur juga dinasihatkan untuk membaca dan memahami kandungan Keterangan Pendedahan Risiko Pembiayaan Unit Amanah sebelum membuat keputusan untuk mengambil pembiayaan bagi membeli unit amanah. Prestasi masa lalu Dana bukanlah jaminan prestasi masa hadapan. Harga unit dan agihan, jika ada, boleh turun atau naik. Pelabur juga hendaklah mempertimbangkan fi, caj dan risiko-risiko pelaburan yang terlibat sebelum membuat pelaburan. Unit diterbitkan selepas penerimaan borang permohonan yang lengkap yang dirujuk dan dilampirkan bersama Prospektus. Terdapat Risalah Keterangan Produk (PHS) Dana dan para pelabur berhak untuk mendapatkannya. PHS hendaklah dibaca dan difahami sebelum membuat sebarang keputusan pelaburan.