

BIMB INVESTMENT MANAGEMENT BERHAD
199301021508 (276246-X)

PRODUCT HIGHLIGHTS SHEET

BIMB-ARABESQUE *i* GLOBAL DIVIDEND FUND 1 (BiGDF1)

DATE OF ISSUANCE:
31 MAY 2021

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of BIMB-ARABESQUE *i* Global Dividend Fund 1 and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BIMB-ARABESQUE *i* Global Dividend Fund 1 and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB-ARABESQUE *i* Global Dividend Fund 1 or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the BIMB Investment Management Berhad responsible for the BIMB-ARABESQUE *i* Global Dividend Fund 1 and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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

PRODUCT HIGHLIGHTS SHEET

BIMB-ARABESQUE / GLOBAL DIVIDEND FUND 1

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

BIMB-ARABESQUE / Global Dividend Fund 1 is an Islamic feeder fund which seek to achieve long-term capital appreciation.

PRODUCT SUITABILITY

2. Who is this product suitable for?

Investor's Profile	<p>The Fund is primarily suitable for investors:</p> <ul style="list-style-type: none"> ▪ who are seeking exposure to Shariah-compliant global developed markets equity; ▪ who are seeking capital appreciation; ▪ with moderate to high risk tolerance; ▪ with a 5-year or more investment horizon.
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KEY PRODUCT FEATURES

3. What am I investing in?

Launch date	5 November 2015
Fund Category	Feeder
Fund Type	Income & Growth
Financial Year End	31 March
Base Currency	USD
Shariah Principles Applicable	<ol style="list-style-type: none"> 1. Investor appoints the Manager to undertake the investment activities on their behalf under the Islamic contract of "<i>Wakalah Bil Istithmar</i>" or "Agency for Investment". 2. The Manager is appointed to undertake the investment activities on behalf of the investor for a fee ("<i>Ujrah</i>"). 3. The Trustee is the independent party to safeguard the investor's assets of the Fund and ensure the Manager acts in accordance with the Deed and SC Guidelines.
Investment Objective	The Fund seeks to achieve long-term capital appreciation.
Investment Policies & Strategies	<p>The Fund will be investing in a minimum of 90% of the Fund's NAV into the Target Fund and a maximum of 10% of the Fund's NAV into Islamic fixed deposits, Islamic money market instruments and/or Islamic liquid assets. The Fund will have a passive strategy as all the investment decisions will be made at the Target Fund level.</p> <p>The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy by reducing its investment into the Target Fund and raise liquidity level of the Fund during adverse market conditions to protect the Unit Holders' interest.</p>

	<p>The Manager may substitute the Target Fund with another fund that has a similar objective with the Fund, if the Manager is of the opinion that the Target Fund no longer meets the Fund's investment objective. However, a replacement of the Target Fund would require Unit Holders' approval.</p> <p>The Manager may use Islamic derivatives Instruments such as options, future contracts, forward contracts and swaps for the purpose of hedging.</p> <p>In the event of a downgrade in the rating of a counter-party of an over-the-counter Islamic derivative, the Manager reserve the right to deal with the over-counter Islamic derivative in the best interest of the Unit Holders.</p>																													
Asset Allocation	<table border="1"> <tr> <td>Target Fund</td> <td>Minimum of 90% of the Fund's NAV</td> </tr> <tr> <td>Islamic Fixed Deposits, Islamic Money Market instruments and/or Islamic liquid assets</td> <td>Maximum of 10% of the Fund's NAV</td> </tr> </table>	Target Fund	Minimum of 90% of the Fund's NAV	Islamic Fixed Deposits, Islamic Money Market instruments and/or Islamic liquid assets	Maximum of 10% of the Fund's NAV																									
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Islamic Fixed Deposits, Islamic Money Market instruments and/or Islamic liquid assets	Maximum of 10% of the Fund's NAV																													
Benchmark	<p>MSCI AC World Index NR</p> <p>Source: https://www.msci.com/indexes</p> <p>Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.</p>																													
Distribution Policy	<p>Subject to availability of income, the Manager will declare annual income distribution. Income distribution will be based on net realised income for the period.</p> <p>The Fund will be measured against an average income distribution yield of 6% per annum over a 5-year period. This is not a guaranteed return and it is only a measurement of the Fund's income distributions. The Fund may or may not achieve 6% income distribution yield in any particular financial year.</p>																													
Transaction of Unit	<table border="1"> <thead> <tr> <th rowspan="2">Class of Units</th> <th colspan="4">Class of Units</th> </tr> <tr> <th>RM Class</th> <th>USD Class</th> <th>RM Hedged Class</th> <th>SGD Class</th> </tr> </thead> <tbody> <tr> <td>Minimum Initial Investment</td> <td>MYR500</td> <td>USD500</td> <td>MYR500</td> <td>SGD500</td> </tr> <tr> <td>Minimum Additional Investment</td> <td>MYR100</td> <td>USD100</td> <td>MYR100</td> <td>SGD100</td> </tr> <tr> <td>Minimum Units Held</td> <td>500 unit</td> <td>500 unit</td> <td>500 unit</td> <td>500 unit</td> </tr> <tr> <td>Minimum Units Redeemed</td> <td>100 unit</td> <td>100 unit</td> <td>100 unit</td> <td>100 unit</td> </tr> </tbody> </table> <p><i>Note: The Manager may waive or vary the minimum amount stipulated above at its sole and absolute discretion.</i></p>	Class of Units	Class of Units				RM Class	USD Class	RM Hedged Class	SGD Class	Minimum Initial Investment	MYR500	USD500	MYR500	SGD500	Minimum Additional Investment	MYR100	USD100	MYR100	SGD100	Minimum Units Held	500 unit	500 unit	500 unit	500 unit	Minimum Units Redeemed	100 unit	100 unit	100 unit	100 unit
Class of Units	Class of Units																													
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Minimum Units Held	500 unit	500 unit	500 unit	500 unit																										
Minimum Units Redeemed	100 unit	100 unit	100 unit	100 unit																										
About the Target Fund																														
Name of the Target Fund	Arabesque Q3.17 SICAV – Arabesque Q3.17 Systematic																													
Inception Date of the Target Fund	3 August 2015																													
Domicile	Luxembourg																													
Regulatory Authority	Financial Conduct Authority (FCA), United Kingdom																													

Note: Please refer to the Fund's Prospectus for further details of the Fund.

4. Who am I investing with?

Manager	BIMB Investment Management Berhad
Corporate Profile of the Manager	The Manager is a wholly-owned subsidiary of Bank Islam Malaysia Berhad. The Manager, a licensed Islamic fund management company, was incorporated on 14 September 1993 and commenced its operations on 20 June 1994. The Manager has been in the unit trust industry for 26 years.
Target Fund Manager	Arabesque Asset Management Ltd.
Trustee	Deutsche Trustees Malaysia Berhad
Shariah Adviser	<ul style="list-style-type: none">• Dr. Ahmad Shahbari @ Sobri bin Salamon• Associate Prof. Dr. Asmak binti Ab. Rahman• Dr. Shamsiah binti Mohamad

5. What are the possible outcomes of my investment?

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

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

KEY RISKS

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

GENERAL RISKS:

- **Market Risk**

This risk arises due to fluctuations in market value of investments. Such fluctuations occur because of factors that affect the entire market. Market risk cannot be eliminated by diversification. It stems from the fact that there are economy-wide perils which threaten all businesses. Hence investors will be exposed to market uncertainties, and no matter how many equities are held, fluctuations in the economy, political and social environment will affect the market price of the investments.

- **Financing Risk**

This risk occurs when the investor obtains financing provided by any financial institution to finance the purchase of the Fund. The financial institution may require additional collateral (when Units are used as collaterals) should the price of Units falls which the investor may be unable to provide. In addition, the investor may not be able to fulfill certain payment obligations due to unforeseen circumstances.

Other financing risk factors to consider include:

- a. the higher the margin of financing, the greater the potential for losses as well as gains; and
- b. if the financing taken is a variable profit rate financing and profit rates rise, the total payment amount will increase.

- **Management Risk**

Poor management of the Fund may cause losses to the Fund which in turn may affect the capital invested by Unit Holders. The Manager is able to manage such risk with close monitoring by the investment committee members of the Fund which will oversee the activities and performance of the Fund.

- **Risk of Non-Compliance**

This is a risk where the Fund may be mismanaged due to the Manager's non-compliance with the provisions set out in the Deed or this Prospectus or the laws/guidelines governing the Fund or the Manager's own internal procedures or where the employee of the Manager acts fraudulently or dishonestly in managing the Fund. This may also occur when the Manager does not adhere to the investment mandate of the Fund.

- **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.

SPECIFIC RISKS:

- **Concentration Risk**

As a feeder fund, any adverse effect on the Target Fund will inevitably affect the Fund. The Fund's performance is also dependent on the performance of the Target Fund. This risk may be mitigated as the Manager is allowed to take temporary defensive positions in response to adverse market conditions.

- **Liquidity Risk**

Liquidity risk is the risk that the units of the Target Fund cannot be readily sold and converted into cash. This can occur when there is a restriction on realization of units of the Target Fund. In order to mitigate this risk, the Manager will maintain a sufficient liquidity level for the purposes of meeting redemption requests.

- **Country Risk**

As the Fund invests in the Target Fund which operates in country other than Malaysia, the Fund will be exposed to the risks specific to the countries in which the Target Fund operates. Such risk includes changes in the country's economic fundamentals, socio-political environment, exchange rates and foreign investment policies. These factors may have a negative impact on the Fund and consequently adversely affect the Fund's NAV.

- **Currency Risk**

As the Fund invests in foreign investments (i.e. the Target Fund which is denominated in foreign currency), the Fund would be exposed to currency risk. This is the risk associated with investments that are denominated in currencies that are different from the Base Currency of the Fund. When the currency of foreign investments depreciates against the Base Currency of the Fund, the Fund will suffer currency losses. This is in addition to any capital gains and/or losses from the investment.

For the RM Hedged Class, the Fund will be investing in the Target Fund which is denominated in USD, however investors in the RM Hedged Class will be subject to lower currency risk at the Fund level as the Manager will mitigate this risk by hedging the foreign currency exposure. Investors should note that by employing this hedging, investors would not be able to enjoy the additional currency gains when USD moves favorably against the RM. Additional transaction cost of hedging will also be borne by investors in the RM Hedged Class.

- **Target Fund Manager Risk**

As a feeder fund, the Fund invests in the Target Fund which is managed by the Target Fund Manager. The Manager has no control over the investment technique and knowledge, operational controls and management of the Target Fund Manager. In the event of any mismanagement of the Target Fund, the NAV of the Fund, which invests substantially all of its assets into the Target Fund, would be affected adversely.

Investors are reminded that the above list of risks may not be exhaustive and if necessary, investors should consult their adviser(s), e.g. bankers, lawyers, stockbrokers for a better understanding of the risks.

Note: Please refer to the Fund’s Prospectus for further details of each risk.

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not always possible to protect investments against all risks. The various asset classes generally exhibit different levels of risk. The investment of the Fund carries risks and you are recommended to read the whole Prospectus to assess the risks of the Fund.

If your investments are made through the distributor (i.e. the institutional unit trust adviser (“IUTA”) via a nominee system of ownership), you would not be deemed to be a unit holder under the Deed and as a result, you may not exercise all the rights ordinarily conferred to a unit holder (e.g. the right to call for unit holders’ meetings and the right to vote at a unit holders’ meeting).

FEES & CHARGES

7. What are the fees and charges involved?

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

This table describes the charges that you may directly incur when you purchase or redeem Units.

Sales Charge	Up to 5% of the NAV per Unit The sales charge is applicable to all Classes of Units. The manager may at its discretion charge a lower sale charge based on the size of investment and/or other criterion as may be determined from time to time.				
Redemption Charge	The Manager will NOT impose any redemption charge on any redemption.				
Transfer Fee	Nil.				
Switching Fee	A switching fee may be imposed by the Manager as follows:- <table border="1" style="margin-left: 20px;"> <tr> <td>a. 1st Time</td> <td>: Nil</td> </tr> <tr> <td>b. 2nd Time onwards</td> <td>: RM 25 per transaction</td> </tr> </table> The switching fee is applicable within the same type of asset class and same currency within funds managed by The Manager. Cross currency switching is not allowed.	a. 1st Time	: Nil	b. 2nd Time onwards	: RM 25 per transaction
a. 1st Time	: Nil				
b. 2nd Time onwards	: RM 25 per transaction				

This table describes the fees that you may indirectly incur when you invest in the Fund.

<p>Annual Management Fee</p>	<p>The annual management fee is up to 1.80% per annum of the NAV of the Fund. The management fee is calculated and accrued on a daily basis, payable monthly to the Manager.</p> <p><i>Please note that management fee will only be charged once at the Fund level. The fund management fee charged by the Target Fund will be paid out of the annual management fee charged by the Manager at the Fund level. There is no double charging of management fee.</i></p> <p>Note: <i>The amount of management fee is applicable to all Classes of Units based on the multi-class ratio.</i></p>
<p>Annual Trustee Fee</p>	<p>The trustee fee is up to 0.06% per annum of the NAV of the Fund subject to a minimum fee of RM15,000.00 per annum or its equivalent in the Base Currency (excluding foreign custodian fees and charges).</p> <p>In addition to the annual trustee fee, the Trustee may be reimbursed by the Fund for any expenses properly incurred by it in the performance of its duties.</p> <p>The trustee fee is accrued daily and payable monthly.</p> <p>Note: <i>The amount of trustee fee is applicable to all Classes of Units based on the multi-class ratio.</i></p>
<p>Administrative Fees</p>	<p>These include (but are not limited to) the following:</p> <ul style="list-style-type: none"> i. cost of printing of interim and annual reports for the Fund; ii. commissions or fees paid to brokers or dealers in effecting dealings in the Assets of the Fund, shown on the contract notes or confirmation notes; iii. where the custodian function is delegated by the Trustee, charges and fees paid to foreign sub-custodians taking into custody any foreign assets of the Fund; iv. taxes and other duties charged on the Fund by the government and other authorities; v. costs, fees and expenses properly incurred by the auditor appointed for the Fund; vi. costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund (if any); vii. costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; viii. costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; ix. costs, commissions, fees and expenses of the sale, purchase and any other dealing of any asset of the Fund; x. costs, fees and expenses incurred in the preparation of tax returns of the Fund; and xi. any tax and/or other indirect tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and

	<p>xii. other related Fund's administrative expenses as permitted by the Deed.</p> <p>Note: <i>Any administrative expenses are applicable to all Classes of Units based on the multi-class ratio.</i></p>
Other Fee	Any applicable bank charges incurred as a result of purchasing or withdrawal of Units will be borne by the Unit Holder.

Note: The above fees and charges are exclusive of taxes and/or duties imposed by law or required to be paid in connection with the products or services provided by the Manager and/or the Trustee.

Please refer to the Fund's Prospectus for further explanation and illustration of the Fund's fees, charges and expenses.

WARNING!: YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT FOR ANY PURCHASE OF THE UNIT TRUST FUND.

VALUATIONS AND EXITING FROM INVESTMENT

8. How often are valuations available?

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

For any request received after 4.00p.m. (Malaysia time) on any Business Day, the request will be processed based on the NAV per Unit at the end of the next business day which will be computed on T+1.

All foreign assets will be translated into the Base Currency and any currency translation involved for NAV computation will be based on bid foreign exchange rate quoted by Bloomberg/Reuters at 4.00 p.m. (United Kingdom time) which is equivalent to 11 p.m. or 12 a.m. midnight (Malaysia time) on the same day, or such time stipulated in the investment management standards issued by FiMM.

You may obtain the daily NAV per unit of the Fund from BIMB Investment's website at www.bimbinvestment.com.my. Alternatively you may contact our customer service via Toll-Free number 1-800-88-1196 or email to marketing.bimbinvest@bankislam.com.my for any assistance.

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

- i. You can exit from the Fund by redeeming your investments in the Fund at any point of time by simply completing the redemption application form and returning it to the relevant authorised distributors/authorised consultants or direct to BIMB Investment Management Berhad.
- ii. The cut off time for a redemption transaction is 4.00 p.m. on a Business Day. Any redemption application received after the cut off time will be considered as received on the next Business Day. Such redemption requests are deemed received and shall be irrevocable if all documents and forms received by the Manager are duly and correctly completed.
- iii. If you have made an initial investment and later decide that this investment does not meet your investment needs, you may withdraw your investment within six (6) Business Days from the date your investment application is accepted by the Manager.
- iv. You will be refunded for every unit held based on the NAV per Unit on the day the Units were purchased and sales charge (if any) within 10 days from the receipt of the cooling-off application.

FUND PERFORMANCES

Total return and average total return for the financial year ended 31 March 2021

RM Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year (Apr 2020 - Mar 2021)	21.42%	21.42%	48.53%	48.53%
3-Year (Apr 2018 - Mar 2021)	18.04%	6.01%	51.16%	17.05%
5-Year (Apr 2016 - Mar 2021)	51.52%	10.30%	99.07%	19.81%
Since Inception (Nov 2015 - Mar 2021)	35.22%	6.60%	82.45%	15.46%

USD Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year (Apr 2020 - Mar 2021)	26.53%	26.53%	54.60%	54.60%
3-Year (Apr 2018 - Mar 2021)	10.03%	3.34%	40.77%	13.59%
5-Year (Apr 2016 - Mar 2021)	42.59%	8.52%	85.58%	17.12%
Since Inception (Nov 2015 - Mar 2021)	40.11%	7.52%	89.05%	16.70%

SGD Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year (Apr 2020 - Mar 2021)	19.71%	19.71%	45.91%	45.91%
Since Inception (Oct 2019 - Mar 2021)	7.46%	5.27%	27.31%	18.21%

RM Hedged Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year (Apr 2020 - Mar 2021)	25.93%	25.93%	48.53%	48.53%
Since Inception (Oct 2019 - Mar 2021)	12.41%	8.76%	31.09%	20.73%

Total return for previous financial years

RM Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2021	21.42%	48.53%
31 March 2020	-6.54%	-6.16%
31 March 2019	4.02%	8.46%
31 March 2018	2.68%	0.20%
31 March 2017	11.56%	20.47%

USD Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2021	26.53%	54.60%
31 March 2020	-11.66%	-11.26%
31 March 2019	-1.55%	2.60%
31 March 2018	17.62%	14.53%
31 March 2017	8.26%	17.26%

SGD Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2021	19.71%	45.91%
31 March 2020	-10.23%	-11.78%

RM Hedged Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2021	25.93%	48.53%
31 March 2020	-10.74%	-11.74%

Notes:

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

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

The calculation of average total return is based on methods obtained from Lipper Asia Ltd.

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

Portfolio Turnover Ratio (PTR)

Financial Year Ended	31 March 2021	31 March 2020	31 March 2019
PTR (times)	0.23	0.17	0.45

Brief explanation PTR for financial year ended 31 March 2021 is higher than the previous financial year due to higher average purchases and sales amount by the fund during the financial year.

Income Distribution

Financial Year Ended	31 March 2021	31 March 2020	31 March 2019
Gross distribution per unit (sen)			
- RM Class	3.40	3.15	2.08
- USD Class	3.40	3.15	2.23
- RM Hedged Class	3.30	3.00	-
- SGD Class	3.30	3.00	-
Net distribution per unit (sen)			
- RM Class	3.40	3.15	2.08
- USD Class	3.40	3.15	2.23
- RM Hedged Class	3.30	3.00	-
- SGD Class	3.30	3.00	-

Distribution of income will be made in the form of cash or reinvestment of Units.

CONTACT INFORMATION

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

i) For internal dispute resolution, you may contact

BIMB Investment Management Berhad

- a. via phone to : +603 2161 2524 / 2924
- b. via fax to : +603 2161 2462
- c. via email to : marketing.bimbinvest@bankislam.com.my
- d. via online complaint form available at : www.bimbinvestment.com.my
- e. via letter to : **BIMB Investment Management Berhad**
Level 19, Menara Bank Islam
No. 22, Jalan Perak
50450 Kuala Lumpur

Complaint should be made in writing with the following information:-

- a) particulars of complainant which include name, correspondence address, contact number, email address (if any) and other relevant information;
- b) circumstances of the non-compliance or improper conduct;
- c) parties alleged to be involved in the improper conduct; and
- d) other supporting documentary evidence (if any).

ii) If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the

Securities Industry Dispute Resolution Center (SIDREC):

- a. via phone to : +603 2282 2280
- b. via fax to : +603 2282 3855
- c. via email to : info@sidrec.com.my
- d. via letter to : **Securities Industry Dispute Resolution Center (SIDREC)**
Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

iii) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the

SC's Consumer & Investor Office:

- a. via phone to the Aduan Hotline at : +603 6204 8999
- b. via fax to : +603 6204 8991
- c. via email to : aduan@seccom.com.my
- d. via online complaint form available at : www.sc.com.my
- e. via letter to : **Consumer & Investor Office**
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur.

iv) Federation of Investment Managers Malaysia (FiMM)'s Complaints Bureau

- a. via phone to : +603 2092 3800
b. via fax to : +603 2093 2700
c. via email to : complaints@fimm.com.my
d. via online complaint form available at : www.fimm.com.my
e. via letter to : Legal, Secretariat & Regulatory Affairs
Federation of Investment managers Malaysia
19-06-1, 6th Floor, Wisma Tune
No 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

APPENDIX : GLOSSARY

“Business Day(s)”	A day on which the Bursa Malaysia is open for trading
“Class(es) of Units”	Any class of Units representing similar interests in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund and “Class” means any one class of Unit(s). Classes that will be offered for subscription by the Fund are as follows: <ul style="list-style-type: none">• USD Class• RM Class• SGD Class• RM Hedged Class
“Long Term”	Means a period of more than five (5) years
“NAV”	Net Asset Value
“SC”	Securities Commission Malaysia
“Target Fund Manager”	Arabesque Asset Management Ltd.
“Target Fund”	Arabesque Q3.17 SICAV – Arabesque Q3.17 Systematic
“the Fund” or “BiGDF1”	BIMB-ARABESQUE i Global Dividend Fund 1
“the Manager”	BIMB Investment Management Berhad
“Units”	Units of the Fund
“Unit Holder(s)”	A person or persons registered as holder(s) of a Unit or Units of the Fund and whose name appears in the register of Unit Holders

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