



BIMB INVESTMENT MANAGEMENT BERHAD
199301021508 (276246-X)

PRODUCT HIGHLIGHTS SHEET

BIMB ESG SUKUK FUND

Date of Issuance: 31 December 2022

BIMB ESG SUKUK FUND IS A QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT (SRI) FUND UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS.

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of BIMB ESG Sukuk Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

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

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

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

PRODUCT HIGHLIGHTS SHEET

BIMB ESG Sukuk Fund

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

BIMB ESG Sukuk Fund is a Sukuk fund, issued and managed by BIMB Investment Management Berhad. This Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is suitable for investors who:-

- i. are seeking annual fixed income payout;
- ii. have a medium to long-term investment horizon;
- iii. have a moderate risk tolerance level; and
- iv. are seeking exposure to local and global sukuk

KEY PRODUCT FEATURES

3. What am I investing in?

Inception Date	1 August 2018
Fund Category	Sukuk
Fund Type	Income
Asset Allocation	<p>i. between 70% to 98% of the Fund's NAV in Sukuk; and</p> <p>ii. at least 2% of the Fund's NAV in Islamic deposits</p> <p>The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse market conditions to protect the Unit Holders' interest. During the temporary defensive position, the Fund's investments in Sukuk may be lower than 70% depending on the Manager's assessment of the Sukuk market outlook.</p>
Investment Policy & Strategy	<p>The Fund will invest between 70% to 98% of the Fund's NAV in Sukuk carrying at least a "A3" or "P1" rating by RAM or a "A- "or "MARC-1" rating by MARC for Ringgit denominated Sukuk or "BBB-" or "A-3" rating by S&P or "Baa3" or "P-3" rating by Moody's or "BBB-" or "F3" by Fitch or equivalent rating by local rating agency(ies) for non-Ringgit denominated Sukuk.</p> <p>The remaining Fund's NAV is maintained in the form of Shariah-compliant liquid assets to meet any redemption payments to Unit Holders. In line with its objective, the investment strategy and policy of the Fund is to invest in a diversified portfolio of approved Shariah-compliant fixed income securities consisting primarily of Sukuk that will provide a steady stream of income.</p> <p>The Fund's investments in foreign markets will be subject to the limit set by BNM and any conditions imposed by the SC from time to time. The Fund will invest into countries where the regulatory authorities are ordinary or associate members of the International Organization of Securities Commissions.</p> <p>The investment strategy has the following principles:</p> <ol style="list-style-type: none"> i. Shariah screening to ensure the Fund invest in Shariah compliant investment. ii. ESG and UNGC analysis that uses information from sources including but

	<p>not limited to Arabesque S-Ray™ and issuer information. Arabesque S-Ray™ is Arabesque Asset Management Ltd's proprietary assessment of non-financial risk factors such as ESG issues as well as alignment with the principles of the UNGC.</p> <p>a. UNGC: Through Arabesque S-Ray™, companies with poor performance on the UNGC principles regarding human rights, labour rights, environment and anticorruption are excluded.</p> <p>b. ESG: Through Arabesque S-Ray™, companies with poor performance on ESG topics are excluded. The S-Ray™ methodology identifies and weighs ESG metrics based on their material (positive or negative) impact on financial performance.</p> <p>iii. Economic analysis based on analysis on Malaysia and global economic data, central bank's decisions, yield curve movements and currency.</p> <p>iv. Credit analysis based on analysis on industry; issuer quality including balance sheet, cash flows, profitability, debt repayment ability, financial ratios, management and business.</p> <p>v. Portfolio construction involves the Sukuk selection and weighting based on its expected return and risk.</p>										
Benchmark	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate										
Distribution Policy	Subject to availability of income, the Fund will distribute income on an annual basis.										
Minimum Initial Investment*	<table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> <th>Class C</th> <th>Class D</th> <th>Class E</th> </tr> </thead> <tbody> <tr> <td>RM1,000</td> <td>USD1,000</td> <td>SGD1,000</td> <td>RM1,000,000</td> <td>USD1,000,000</td> </tr> </tbody> </table>	Class A	Class B	Class C	Class D	Class E	RM1,000	USD1,000	SGD1,000	RM1,000,000	USD1,000,000
Class A	Class B	Class C	Class D	Class E							
RM1,000	USD1,000	SGD1,000	RM1,000,000	USD1,000,000							
Minimum Additional Investment*	<table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> <th>Class C</th> <th>Class D</th> <th>Class E</th> </tr> </thead> <tbody> <tr> <td>RM500</td> <td>USD500</td> <td>SGD500</td> <td>RM500,000</td> <td>USD500,000</td> </tr> </tbody> </table>	Class A	Class B	Class C	Class D	Class E	RM500	USD500	SGD500	RM500,000	USD500,000
Class A	Class B	Class C	Class D	Class E							
RM500	USD500	SGD500	RM500,000	USD500,000							
Minimum Units Held*	<table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> <th>Class C</th> <th>Class D</th> <th>Class E</th> </tr> </thead> <tbody> <tr> <td>Not Applicable</td> <td>Not Applicable</td> <td>Not Applicable</td> <td>4,000,000</td> <td>4,000,000</td> </tr> </tbody> </table>	Class A	Class B	Class C	Class D	Class E	Not Applicable	Not Applicable	Not Applicable	4,000,000	4,000,000
Class A	Class B	Class C	Class D	Class E							
Not Applicable	Not Applicable	Not Applicable	4,000,000	4,000,000							

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

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

4. Who am I investing with?

Manager	BIMB Investment Management Berhad
Trustee	SCBMB Trustee Berhad
Shariah Adviser	<ul style="list-style-type: none"> • Dr. Shamsiah binti Mohamad • Assoc. Prof. Dr. Yasmin Hanani binti Mohd Safian • Ir. Dr. Muhamad Fuad bin Abdullah
Tax Adviser	KPMG Tax Services Sdn. Bhd.

5. What are the possible outcomes of my investment?

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

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

KEY RISKS

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

General risks of investing in the fund

- a. **Market Risk** – Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.
- b. **Financing Risk** – This risk occurs when the investors take financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payment. In the event Units are used as collateral, an investor may be required to top-up the investor's existing installment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase towards settling the financing.
- c. **Manager's Risk** – This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- 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 SAC Shariah screening methodology adopted by the Shariah Committee. 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.
- e. **Operational risk** – This risk refers to the possibility of monetary loss or inconvenience due to the breakdown of the Manager's internal control and policies. Possibly due to human error, system failure or fraud among Manager's employees. The Manager will regularly review its internal policies, systems capabilities and maintain strict segregation of duties in mitigating these risks.

Specific risks associated with investing in the fund

- a. **Credit and default risk** - Credit risk relates to the creditworthiness of the issuers of the Sukuk and their ability to make timely payment of profit and/or principal. Any adverse situation faced by the issuer may impact the value, credit rating downgrade and liquidity of the Sukuk. Default risk relates to the risk that an issuer either defaults on payment or failing to make payments in a timely manner which will in turn adversely affect the value of the Sukuk. This could adversely affect the value of the Fund. This risk however can be mitigated by careful selection of Sukuk by conducting proper credit analysis.
- b. **Rate of Return** - Rate of return risk refers to the impact of the rate of return changes on the valuation of Sukuk. When rate of return rises, Sukuk prices generally decline and this may lower the market value of the Fund's investment in Sukuk. The reverse may apply when rate of return falls. In order to mitigate rate of return risk, the Manager will need to manage the Sukuk portfolio taking into account the profit rate and time to maturity of the Sukuk.
- c. **Liquidity Risk** – Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavorable prices.
- d. **Currency Risk** – As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

- i. Currency risk at the Fund's portfolio level

The impact of the exchange rate movement between the Base Currency and the currency of the underlying investments may result in a depreciation of the value of the investments as expressed in the Base Currency; and

ii. Currency risk at the class level

The impact of the exchange rate movement between the Base Currency and the currency of the respective classes may result in a depreciation of the investor's holdings as expressed in the Base Currency.

- e. **Country Risk** – Investments of the Fund in any countries may be affected by changes in the country's economic, social and political stability, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the net asset value of the Fund or prices of units to fall.
- f. **Political Risk** – Political instability that arises from disruption of economic activity and social unrest may directly or indirectly impact the Fund's investment in a particular country. A change in government or government policies with regards to its capital market regulations may effect a Fund's financial position, possibly causing a Fund to liquidate its position at a less ideal price or below investment cost. Government policies may not have the same approach in perpetuity.
- g. **Regulatory Risk** – The Fund's investments are exposed to laws and regulations in the respective countries they invested in. Regulatory changes in these countries may pose a risk to the Fund as it may materially impact the Fund's investments. The Manager will continuously keep abreast with the regulatory developments in each respective country in mitigating such risk.
- h. **Hedging Risk** – The Manager will use Islamic derivatives to hedge the Fund's portfolio from certain anticipated losses such as those resulting from unfavourable exchange rate. However, every hedge comes with a cost. Once hedged, the Fund cannot take full advantage of favourable exchange rate. If the exposure which the Fund is hedging against results in a gain, the act of hedging would have typically reduced the potential of favourable exchange rate. On the other hand, if the exposure which the Fund is hedging against results in a loss, the act of hedging would have reduced the loss, if successfully hedged.

IT IS IMPORTANT TO NOTE THAT EVENTS AFFECTING THE INVESTMENTS CANNOT ALWAYS BE FORESEEN. THEREFORE, IT IS NOT ALWAYS POSSIBLE TO PROTECT INVESTMENTS AGAINST ALL RISKS. THE VARIOUS ASSET CLASSES GENERALLY EXHIBIT DIFFERENT LEVELS OF RISK. THE INVESTMENT OF THE FUND CARRIES RISKS AND INVESTORS ARE RECOMMENDED TO READ THE WHOLE PROSPECTUS TO ASSESS THE RISKS OF THE FUND.

INVESTORS ARE REMINDED THAT THE ABOVE LIST OF RISKS MAY NOT BE EXHAUSTIVE AND IF NECESSARY, THEY SHOULD CONSULT THEIR ADVISER(S).

FEES AND CHARGES

7. What are the fees and charges involved?

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

Charges directly incurred

Name of Class	Class A	Class B	Class C	Class D	Class E
Sales Charge	Up to 2.00% of the NAV per Unit of the Fund.	Up to 2.00% of the NAV per Unit of the Fund.	Up to 2.00% of the NAV per Unit of the Fund.	Nil.	Nil.
Redemption Charge	The Manager will NOT impose any redemption charge on any redemption				
Transfer Fee	RM10.00 per transfer				
Switching Fee	A switching fee may be imposed by the Manager as follows:				
	1st Time	Nil			
	2ndTime onwards	MYR 25 per transaction			
	Switching is available within the same currency denomination of the funds managed by the Manager. Cross currency switching is prohibited.				

Fees indirectly incurred

Annual Management Fee	<p>Up to 1.20% per annum of the NAV of the Fund. The management fee is calculated on daily basis and payable monthly to the Manager.</p> <p>Note: <i>The management fee is applicable to all Classes of Units based on the multi-class ratio.</i></p>
Annual Trustee Fee	<p>The Fund pays an annual trustee fee of up to 0.04% per annum subject to a minimum fee of RM18,000 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. The trustee fee is calculated on daily basis and payable monthly to the Trustee.</p> <p>Note: <i>The trustee fee is applicable to all Classes of Units based on the multi-class ratio.</i></p>
Fund's Expenses	<p>The Fund's expenses include:</p> <ul style="list-style-type: none"> • commission paid to brokers; • auditors' fee; • tax adviser's fee; • valuation fees; • other relevant professional fees; • taxes and other duties imposed by the government and/or other authorities; • custodial fees for foreign investments, if any; • cost of printing and distributing annual and interim reports; • cost for modification of the deed other than those for the benefit of the Manager or the Trustee; and • any other notices to Unit Holders as well as expenses that are directly related and necessary for the administration of the Fund as set out in the deed.
Other Fees	<p>Unit Holder will bear any applicable bank charges incurred as a result of purchasing or redeeming of Units.</p>

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

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

8. How often are valuations available?

Valuation of the Fund is carried out at the end of each Business Day. As forward pricing method is used for this Fund, any request received on or before cut-off time i.e.: 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.

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

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

- i. You can exit from the Fund by redeeming your investments in the Fund at any point of time by completing a redemption 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 any 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 exercise cooling-off right within six (6) Business Days from the date your investment application is accepted by the Manager.
- iv. The amount of redemption will be paid within ten (10) days from the day the Manager received the redemption or cooling-off request.

FUND PERFORMANCES

Total Return and Average Total Return for the Financial Year Ended 31 October 2022

Period	Class A (RM Class)		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	0.16	0.16	2.04	2.04
3-Year	4.18	1.40	6.65	2.22
Since Inception	11.01	2.64	11.33	2.71

Period	Class B (USD Class)		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	(12.33)	(12.33)	2.04	2.04
3-Year	(7.95)	0.61	6.65	2.22
Since Inception	(3.61)	1.04	11.33	2.71

Period	Class C (SGD Class)		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	(7.91)	(7.91)	2.04	2.04
3-Year	(4.21)	(1.40)	6.65	2.22
Since Inception	(0.68)	(0.16)	11.33	2.71

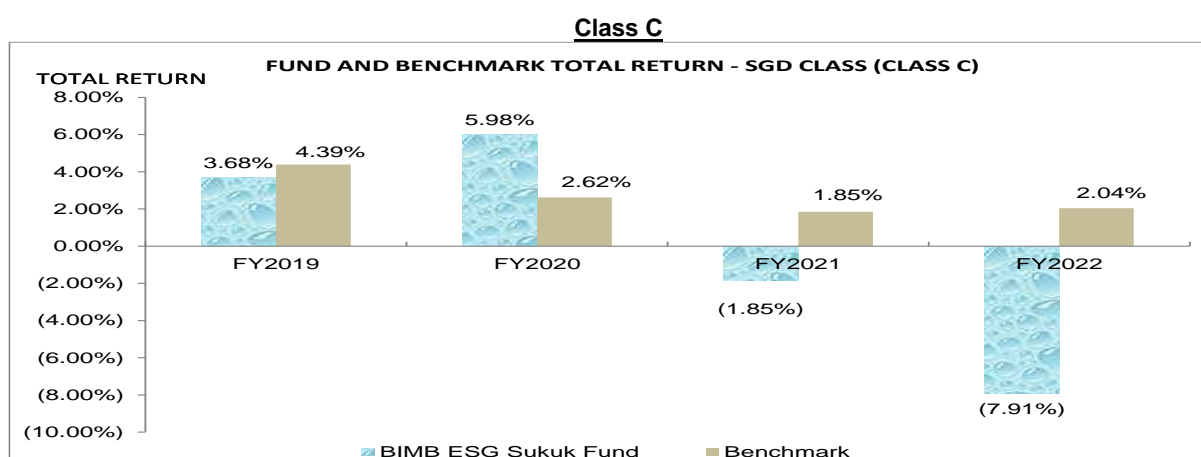
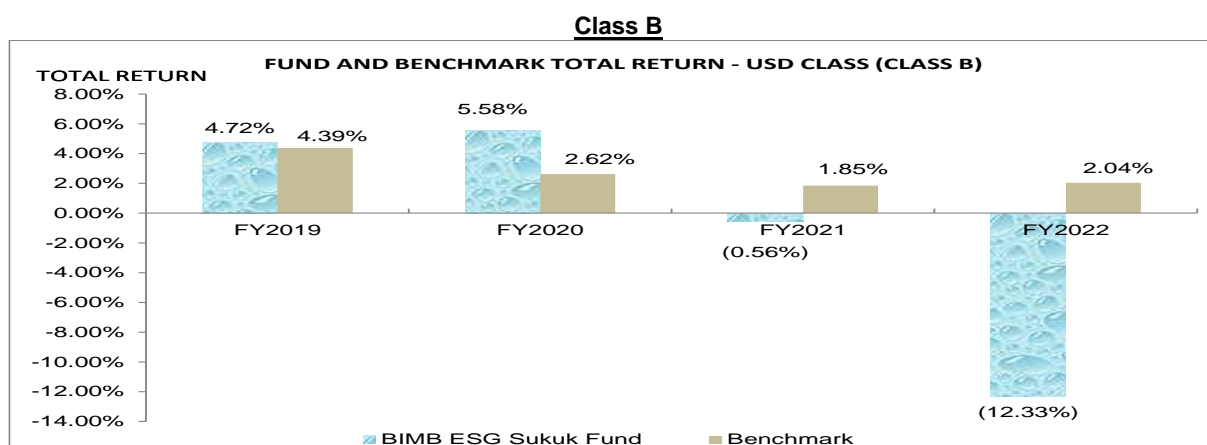
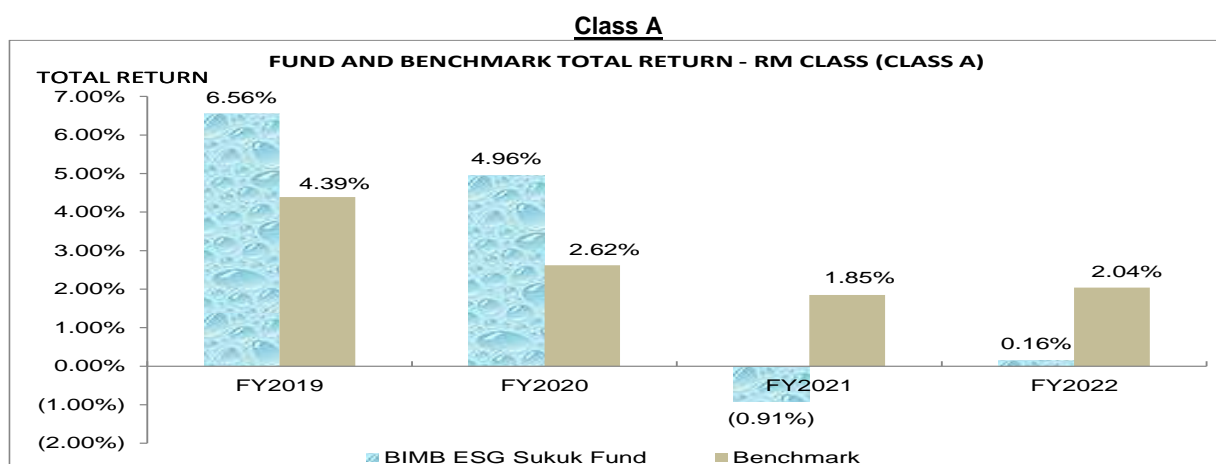
Period	Class D (RM Class)		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	0.16	0.16	2.04	2.04
3-Year	4.18	1.40	6.65	2.22
Since Inception	11.01	2.64	11.33	2.71

Period	Class E (USD Class)		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	(12.33)	(12.33)	2.04	2.04
3-Year	(7.95)	0.61	6.65	2.22
Since Inception	(3.61)	1.04	11.33	2.71

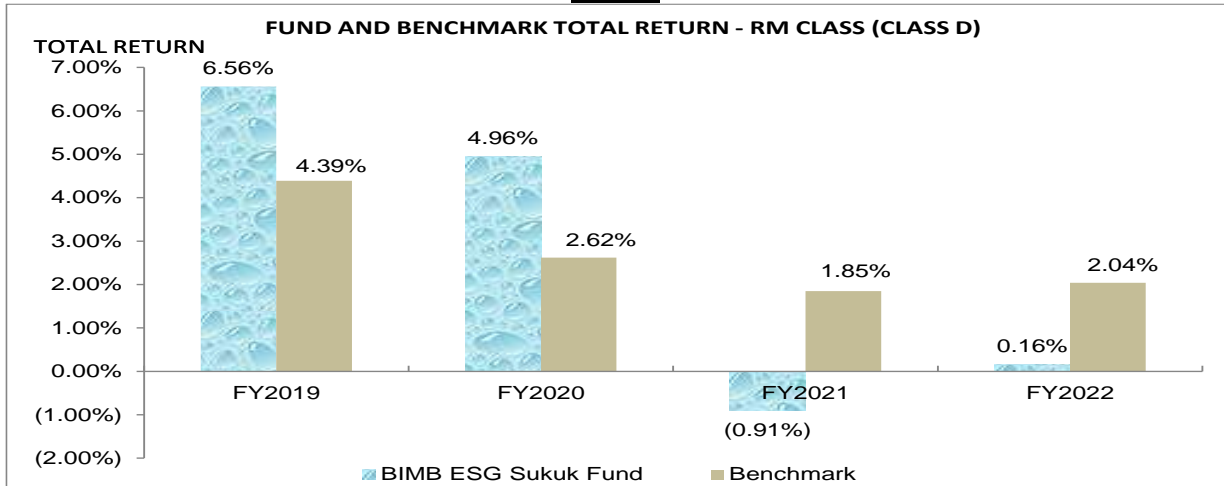
Annual Total Return for the Previous Financial Years

Class	FYE 31 October 2022		FYE 31 October 2021		FYE 31 October 2020		FYE 31 October 2019	
	BIMB ESG Sukuk Fund (%)	Benchmark (%)	BIMB ESG Sukuk Fund (%)	Benchmark (%)	BIMB ESG Sukuk Fund (%)	Benchmark (%)	BIMB ESG Sukuk Fund (%)	Benchmark (%)
Class A	0.16	2.04	(0.91)	1.85	4.96	2.62	6.56	4.39
Class B	(12.33)	2.04	(0.56)	1.85	5.58	2.62	4.72	4.39
Class C	(7.91)	2.04	(1.85)	1.85	5.98	2.62	3.68	4.39
Class D	0.16	2.04	(0.91)	1.85	4.96	2.62	6.56	4.39
Class E	(12.33)	2.04	(0.56)	1.85	5.58	2.62	4.72	4.39

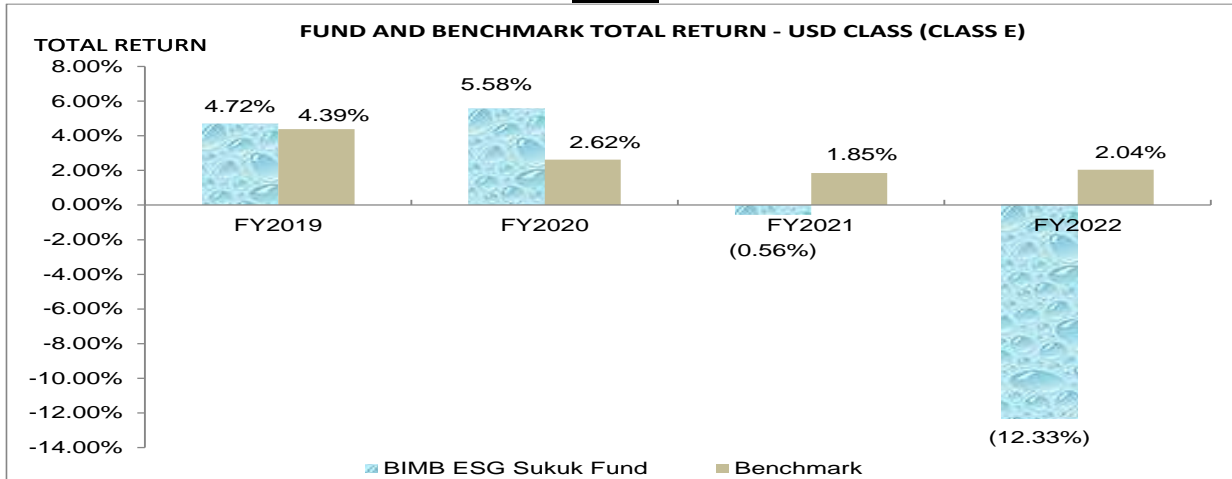
Figure 1: Performance of the Fund versus the Benchmark



Class D



Class E



Data Source : BIMB Investment Management Berhad
 Data verified by : Novagni Analytics & Advisory Sdn. Bhd.
 Benchmark : Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate.

Notes:

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

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

The calculation of average total returns 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.

Income Distribution

For the Financial Year Ended 31 October	2022	2021	2020
Gross Distribution per Unit (Sen)			
Class A	0.43	0.67	1.54

Class B	0.37	0.66	1.51
Class C	0.38	0.65	1.50
Class D	0.43	0.67	1.54
Class E	0.37	0.66	1.51

For the Financial Year Ended 31 October	2022	2021	2020
Net Distribution per Unit (Sen)			
Class A	0.43	0.67	1.54
Class B	0.37	0.66	1.51
Class C	0.38	0.65	1.50
Class D	0.43	0.67	1.54
Class E	0.37	0.66	1.51

Portfolio Turnover Ratio (“PTR”)

For the Financial Year Ended 31 October	2022	2021	2020
BIMB ESG Sukuk Fund (times)	0.15	0.24	0.11

The Fund’s PTR decreased from 0.24 times in the financial year ended 2021 to 0.15 times in financial year ended 2022.

The PTR is calculated as follows:-

$$\text{PTR} = \frac{\text{[Total acquisition of the Fund for the year + Total disposal of the Fund for the year]} / 2}{\text{Average net asset value of the Fund for the year calculated on a daily basis}}$$

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

CONTACT INFORMATION

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

1. You may contact us at the following address:

i. BIMB Investment Management Berhad

Level 19, Menara Bank Islam,
No. 22, Jalan Perak,
50450 Kuala Lumpur.

Tel : 03-2161 2524 / 03-2161 2924

Fax : 03-2161 2464

Email : marketing.bimbinvest@bankislam.com.my

Web : <https://www.bimbinvestment.com.my>

Toll-Free : 1800-88-1196

ii. Branches

<p>JOHOR BAHRU No 33B, Jalan Indah 15/2, 2nd Floor, Taman Bukit Indah, 79100 Nusajaya, Johor. Tel: +607 239 5608 Fax: +607 239 5609</p>	<p>KELANTAN PT 433 & 434, Tingkat 2 Jalan Padang Garong, 15000 Kota Bharu, Kelantan. Tel: +609 740 6118 / +6012 908 7785</p>
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iii. Bank Islam Branches

Please refer to Bank Islam Malaysia Berhad’s website at www.bankislam.com.my for the list of its branches nationwide.

2. For internal dispute resolution, you may contact,

BIMB Investment Management Berhad

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

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

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

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

Tel : 03-6204 8999
Fax : 03-6204 8991
Email : aduan@seccom.com.my
Online form : www.sc.com.my
Letter : Consumer & Investor Office
Securities Commission Malaysia,
No 3 Persiaran Bukit Kiara,
Bukit Kiara,
50490 Kuala Lumpur.

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

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

APPENDIX: GLOSSARY

“Business Day(s)”	A day on which the Bursa Malaysia is open for trading
“Class A”	Class of Units for retail investors which is denominated in RM
“Class B”	Class of Units for retail investors which is denominated in USD
“Class C”	Class of Units for retail investors which is denominated in SGD
“Class D”	Class of Units for institutional investors which is denominated in RM
“Class E”	Class of Units for institutional investors which is denominated in USD
“Class(es) of Units”	<p>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).</p> <p>Classes that will be offered for subscription by the Fund are in Class A, Class B, Class C, Class D and Class E.</p>
“ESG”	Environmental, Social and Governance
“Fund”	BIMB ESG Sukuk Fund (BSF)
“Long Term”	Means a period of more than five (5) years
“NAV”	Net Asset Value. The NAV of the Fund is determined by deducting the value of all the Fund’s liabilities from the value of all the Fund’s assets, at the Valuation Point. Where the Fund has more than one Class of Units, there shall be a NAV of the Fund attributable to each Class of Units.
“SC”	Securities Commission Malaysia
“Sukuk”	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.
“UNGC”	United Nations Global Compact
“Units”	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a unit of the Fund. Where the Fund has more than one Class of Units, it means a unit issued for each Class of Units.
“Unit Holder(s)”	A person or persons registered as holder(s) of a Unit or Units of the Fund and whose name appears in the register of Unit Holders.