

# PRODUCT HIGHLIGHTS SHEET

## BIMB SHARIAH INCOMEPLUS FUND ('BSIF')

**DATE OF ISSUANCE:**

28 MAY 2020

**MANAGER:**

BIMB INVESTMENT MANAGEMENT BERHAD  
199301021508 (276246-X)

**TRUSTEE:**

CIMB ISLAMIC TRUSTEE BERHAD  
198801000556 (167913-M)

## **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors of BIMB Investment Management Berhad (BIMB Investment) and they 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, 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 relevant information and document in relation to the BIMB SHAIRIAH INCOMEPLUS FUND including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The lodgement of the relevant information and document in relation to the BIMB SHARIAH INCOMEPLUS FUND, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the BIMB SHARIAH INCOMEPLUS 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 responsible for BIMB SHAIRAH INCOMEPLUS 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 SHARIAH INCOMEPLUS FUND (“BSIF”)

### BRIEF INFORMATION ON THE PRODUCT

#### 1. What is this product about?

BIMB SHARIAH INCOMEPLUS FUND (“BSIF”) is an open-ended Islamic fixed income fund which seeks to provide regular income whilst maintaining capital stability.

### PRODUCT SUITABILITY

#### 2. Who is this product suitable for?

<b>Investor’s Profile</b>	The Fund is for Sophisticated Investors who are favoring regular income stream* and capital stability**:  <i>*Income will be in the form of cash or additional Units.</i> <i>**The Fund is not a capital guaranteed fund or a capital protected fund.</i>
<b>Investor’s Risk Profile</b>	Low
<b>Investment Horizon</b>	Short to Medium Term investment horizon

### KEY PRODUCT FEATURES

#### 3. What am I investing in?

<b>Launch date</b>	28 May 2020
<b>Classes of Units and Initial Offer Price</b>	RM1.00 per unit  The initial offer period will be 1 day from the date of the Fund’s Information Memorandum.
<b>Tenure</b>	The Fund is an open-ended fund where it does not have a fixed maturity date and may only be terminated in accordance with the terms of the Information Memorandum and the provisions of the Deed.
<b>Base Currency</b>	RM

<p><b>Shariah Principles Applicable</b></p>	<ol style="list-style-type: none"> <li>1. Investor appoints the Manager to manage and invest the fund under the Islamic contract of “<i>Wakalah Bil Istithmar</i>” or Agency for Investment.</li> <li>2. BIMB Invest is appointed to undertake the investment activities on behalf of the investor for a fee (“<i>Ujrah</i>”).</li> <li>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.</li> </ol>						
<p><b>Investment Policies &amp; Strategies</b></p>	<p>The Fund seeks to achieve its objective by investing:-</p> <ul style="list-style-type: none"> <li>• Minimum 70% of the Fund’s NAV in the following instruments that have maturity period of not more than 365 days: <ul style="list-style-type: none"> <li>○ short-term money market instruments, Islamic deposits and/or Islamic Investment Accounts with financial institutions.</li> </ul> </li> <li>• Minimum 10% of the Fund’s NAV will be investing in: <ul style="list-style-type: none"> <li>○ Islamic commercial papers with a minimum rating of P1 by RAM or MARC-1 by MARC;</li> <li>○ listed and/or unlisted RM-denominated Sukuk with a minimum rating of A3 by RAM or A- or by MARC;</li> <li>○ listed and/or unlisted RM-denominated and non-RM-denominated Sukuk with a minimum rating of BBB- or A-3 by S&amp;P or Baa3 or P-3 by Moody’s or BBB- or F3 by Fitch or equivalent rating by local rating agency(ies);</li> <li>○ Malaysia Government Investment Issues (MGII), Bank Negara monetary notes and any other government approved/guaranteed Sukuk; and</li> <li>○ Any other form of Shariah-compliant investment as may be agreed upon by the Manager and the Trustee from time to time.</li> </ul> </li> </ul> <p>The investment policy is to invest in liquid short-term investments with capital preservation. The Fund will also be actively managed to provide liquidity.</p>						
<p><b>Asset Allocation</b></p>	<p>The Fund may invest:</p> <table border="1" data-bbox="544 1624 1385 1883"> <thead> <tr> <th data-bbox="544 1624 810 1682">% of Fund’s NAV</th> <th data-bbox="810 1624 1385 1682">Asset</th> </tr> </thead> <tbody> <tr> <td data-bbox="544 1682 810 1776">Minimum 70%</td> <td data-bbox="810 1682 1385 1776">Money market instruments, Islamic deposits, and Islamic investment accounts</td> </tr> <tr> <td data-bbox="544 1776 810 1883">Minimum 10%</td> <td data-bbox="810 1776 1385 1883">Islamic commercial papers, Sukuk and/or Malaysia Government Investment Issues (MGII).</td> </tr> </tbody> </table>	% of Fund’s NAV	Asset	Minimum 70%	Money market instruments, Islamic deposits, and Islamic investment accounts	Minimum 10%	Islamic commercial papers, Sukuk and/or Malaysia Government Investment Issues (MGII).
% of Fund’s NAV	Asset						
Minimum 70%	Money market instruments, Islamic deposits, and Islamic investment accounts						
Minimum 10%	Islamic commercial papers, Sukuk and/or Malaysia Government Investment Issues (MGII).						

<b>Benchmark</b>	Bank Islam's 1-month Term-Deposit <i>i</i> (Tawarruq).  Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.
<b>Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on a monthly basis.
<b>Minimum Initial Investment*</b>	RM10,000
<b>Minimum Additional Investment*</b>	RM5,000
<b>Minimum Holding of Units*</b>	Nil
<b>Minimum Redemption Amount*</b>	5,000 units

**Note: Please refer to the Fund's Information Memorandum for further details of the Fund**

**\*At the Manager's discretion, the minimum initial investment amount, minimum additional investment amount, minimum holding of units and minimum redemption amount may be reduced.**

#### 4. Who am I investing with?

<b>Manager</b>	BIMB Investment Management Berhad 199301021508 (276246-X)
<b>Corporate Profile of the Manager</b>	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 25 years.
<b>Trustee</b>	CIMB Islamic Trustee Berhad 198801000556 (167913-M)
<b>Solicitor</b>	Messrs Wei Chien & Partners
<b>Auditor</b>	PricewaterhouseCoopers PLT (LLP0014401-LCA & AF 1146)
<b>Tax Adviser</b>	KPMG Tax Services Sdn. Bhd.
<b>Shariah Adviser</b>	<ul style="list-style-type: none"> <li>• Dr. Ahmad Shahbari @ Sobri bin Salamon</li> <li>• Associate Prof. Dr. Asmak binti Ab. Rahman</li> <li>• Dr. Shamsiah binti Mohamad</li> </ul>

#### 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?

You are exposed to the following **specific risks** associated with investing in the Fund:-

- **Liquidity Risk**

Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavorable prices.

- **Country Risk**

Investments of the Fund in any countries may be affected by changes in the country's economic, social and political stability, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of Units to fall.

- **Currency Risk**

As the investments of the Fund may be denominated in currencies other than the Base Currency, 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.

- **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 the Fund's financial position, possibly causing the Fund to liquidate its position at a less ideal price or below investment cost. Government policies may not have the same approach in perpetuity.

- **Regulatory Risk**

The Fund's investments are exposed to laws and regulations in the respective countries they invested in. Regulatory changes in these countries may pose a risk to the Fund as it may materially impact the Fund's investments. The Manager will continuously keep abreast with the regulatory developments in each respective country in mitigating such risk.

- **Credit/Default Risk**

The risk arises when the issuer of a Sukuk or Islamic money market instrument is unable to service any periodic obligations, e.g. profit payments and/or pay the principal amount when due. In such

cases, investors will suffer significant losses. This risk can be mitigated by credit analysis conducted by the Manager to determine the issuer's ability to service promised payments.

- **Profit Rate Risk**

Changes in the level of general profit rates may cause prices of Sukuk or Islamic money market instrument to change inversely. When profit rates rise, Sukuk prices generally decline and this will lower the market value of the Fund's investment in Sukuk. The Manager manages profit rate risk of Sukuk or Islamic money market instruments by considering their sensitivity to profit rate changes as measured by its duration.

***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 Information Memorandum for further details of each risk.***

***It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. You are advised to read the Fund's Information Memorandum to assess the risks associated with the Fund. Please consult your professional advisers(s) for a better understanding of the risks, if necessary.***

***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

### 8. 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 fees and charges that you may **directly** incur when you purchase or redeem Units.

<b>Sales Charge</b>	Nil
<b>Redemption Charge</b>	Nil
<b>Transfer Fee</b>	Not applicable as transfer from one Unit Holder to another is prohibited for this Fund.
<b>Switching Fee</b>	Not applicable as switching facility is not available for this Fund.

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

<b>Annual Management Fee</b>	The Fund pays an annual management fee of up to 0.15% per annum of the NAV to the Manager for managing the Fund. The management fee is calculated and accrued on a daily basis, payable monthly to the Manager.
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	<p><b><u>Illustration:</u></b></p> <p>For example, assume the NAV of the Fund is RM10 million. Then, the daily accrued management fee that is payable monthly to the Manager is:</p> <p>RM10 million x 0.15% x 1/365 = RM41.10, and Monthly amount payable to the Manager: RM41.10 x 30-days = RM1,232.88</p>
<p><b>Annual Trustee Fee</b></p>	<p>The Fund pays an annual trustee fee (inclusive of local custodian fee but excluding foreign sub-custodian fee) of up to 0.03% per annum of the NAV of the Fund, subject to a minimum of RM12,000 per annum.</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 calculated daily and paid monthly.</p> <p><b><u>Illustration:</u></b></p> <p>Assuming the NAV of the Fund is RM100 million throughout the month, and the Trustee fee is 0.03% p.a., then, the daily accrued trustee fee would be:</p> <p>RM100 million x 0.03% x 1/365 = RM82.19, and Monthly amount that payable to the Trustee: RM82.19 X 30-days = RM2,465.75.</p>
<p><b>Administrative Fees</b></p>	<p>Only the expenses (or parts thereof) which are directly related and necessary to the business of the Fund may be charged to the Fund. These would include (but are not limited to) the following:</p> <ol style="list-style-type: none"> <li>a. Commissions or fees paid to brokers or dealers in effecting dealings in the Shariah-compliant investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>b. taxes and other duties charged on the Fund by the government and/or other authorities;</li> <li>c. costs, fees and expenses properly incurred by the auditor appointed for the Fund;</li> <li>d. costs, fees and expenses incurred for the valuation of any Shariah-compliant investment of the Fund by independent valuers for the benefit of the Fund;</li> <li>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;</li> <li>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;</li> <li>g. costs, commissions, fees and expenses of the sale, purchase, Takaful and any other dealing of any Asset of the Fund;</li> <li>h. costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</li> </ol>



	<ul style="list-style-type: none"> <li>i. costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</li> <li>j. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</li> <li>k. costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;</li> <li>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 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);</li> <li>m. costs, fees and expenses deemed by the Manager 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;</li> <li>n. remuneration and out of pocket expenses of the independent members of the investment committee, unless the Manager decides otherwise;</li> <li>o. costs, fees and expenses incurred in connection with the printing and postage for the annual and quarterly reports, tax certificates, reinvestment statements and other services associated with the administration of the Fund;</li> <li>p. (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;</li> <li>q. costs and expenses incurred in relation to the distribution of income (if any); and</li> <li>r. any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under subparagraphs (a) to (q) above.</li> </ul>
<b>Other Fee</b>	Any applicable bank charges and other bank fees incurred as a result of purchasing or withdrawal of units will be borne by the investor.

**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 Information Memorandum 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 THE UNIT TRUST CONSULTANT FOR ANY PURCHASE OF THE UNIT TRUST FUND.**

## VALUATIONS AND EXITING FROM INVESTMENT

### 9. 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 4.00 p.m. on any Business Day, the Units would be created and/or cancelled based on the NAV per Unit at the end of that Business Day. Any request received after the cut off time will be considered to be received on the next Business Day.

All foreign assets will be translated into the Base Currency and any currency translation involved for NAV computation will be based on bid 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 Federation of Investment Managers Malaysia (FIMM).

You may obtain the daily NAV per unit of the Fund from BIMB Investment's website at [www.bimbinvestment.com.my](http://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](mailto:marketing.bimbinvest@bankislam.com.my) for any assistance.

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

- You can exit from the Fund by redeeming your investments in the Fund at any point in time by completing the redemption form (or such other manners as we may accept) and returning it to the relevant authorised distributors/consultants or direct to BIMB Investment Management Berhad.
- Minimum units that can be redeemed are 5,000 Units. 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.
- Redemption payment will be made to you within 7 Business Days from the day the redemption request is received by us and provided that all documentations are completed and verifiable.

## CONTACT INFORMATION

### 11. 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                           | : | <a href="mailto:marketing.bimbinvest@bankislam.com.my">marketing.bimbinvest@bankislam.com.my</a>                     |
| d. via online complaint form available at | : | <a href="http://www.bimbinvestment.com.my">www.bimbinvestment.com.my</a>                                             |
| e. via letter to                          | : | <b>BIMB Investment Management Berhad</b><br>Level 19, Menara Bank Islam<br>No. 22, Jalan Perak<br>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 | : | <b>Securities Industry Dispute Resolution Center (SIDREC)</b><br>Unit A-9-1, Level 9, Tower A<br>Menara UOA Bangsar<br>No. 5, Jalan Bangsar Utama 1<br>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                           | : | <a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a>                                                                                |
| d. via online complaint form available at | : | <a href="http://www.sc.com.my">www.sc.com.my</a>                                                                                            |
| e. via letter to                          | : | <b>Consumer &amp; Investor Office</b><br>Securities Commission Malaysia<br>No 3 Persiaran Bukit Kiara<br>Bukit Kiara<br>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                           | : | <a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a>                                                                                                                                     |
| d. via online complaint form available at | : | <a href="http://www.fimm.com.my">www.fimm.com.my</a>                                                                                                                                                   |
| e. via letter to                          | : | Legal, Secretariat & Regulatory Affairs<br>Federation of Investment managers Malaysia<br>19-06-1, 6 <sup>th</sup> Floor, Wisma Tune<br>No 19, Lorong Dungun<br>Damansara Heights<br>50490 Kuala Lumpur |

**APPENDIX : GLOSSARY**

<b>“Business Day(s)”</b>	A day on which Bursa Malaysia is open for trading in securities
<b>“Base Currency”</b>	Means the currency in which the Fund is denominated i.e. RM
<b>“Deed”</b>	The Deed in respect of the Fund and other supplemental deed that may be entered into between the Manager and the Trustee
<b>“Fitch”</b>	Fitch Ratings Incorporated. Further information is available at <a href="http://www.fitchratings.com">www.fitchratings.com</a>
<b>“Fund” or “BSIF”</b>	BIMB Shariah IncomePlus Fund
<b>“Short to Medium Term”</b>	A period of 1 year to 3 years
<b>“NAV”</b>	Net Asset Value.
<b>“Information Memorandum”</b>	Means the information memorandum of the Fund
<b>“MARC”</b>	Malaysian Rating Corporation Berhad. Further information is available at <a href="http://www.marc.com.my">www.marc.com.my</a>
<b>“Moody’s”</b>	Moody's Corporation. Further information is available at <a href="http://www.moody.com">www.moody.com</a> .
<b>“RAM”</b>	RAM Rating Services Berhad.
<b>“RM”</b>	Ringgit Malaysia
<b>“S &amp; P”</b>	S & P Global Ratings. Further information is available at <a href="http://www.standardandpoors.com">www.standardandpoors.com</a>
<b>“SC”</b>	Securities Commission Malaysia
<b>“Sukuk”</b>	Refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the Shariah Advisory Council of the SC
<b>“Trustee”</b>	Refers to CIMB ISLAMIC TRUSTEE BERHAD

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