



**BIMB INVESTMENT MANAGEMENT BERHAD**  
**199301021508 (276246-X)**

## **PRODUCT HIGHLIGHTS SHEET**

# **BIMB-ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND**

Date of Issuance: 29 November 2021

### **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-Arabesque Global Shariah-ESG AI Technology Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BIMB-Arabesque Global Shariah-ESG AI Technology Fund and lodgment of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB-Arabesque Global Shariah-ESG AI Technology 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-Arabesque Global Shariah-ESG AI Technology 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.

BIMB-Arabesque Global Shariah-ESG AI Technology Fund is a qualified sustainable and responsible Investment (SRI) Fund under the Guidelines on Sustainable and Responsible Investment Funds.

**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 SHARIAH-ESG AI TECHNOLOGY FUND

#### BRIEF INFORMATION OF THE PRODUCT

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

BIMB-Arabesque Global Shariah-ESG AI Technology Fund is a Shariah-compliant equity growth fund which aims to provide investment return to investors through investment in Shariah-compliant global equity with a focus on technology sector.

#### PRODUCT SUITABILITY

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

The Fund is primarily suitable for investors:

- who are seeking capital appreciation over medium to long term period;
- who are seeking exposure in investment in technology stocks;
- with high risk tolerance; and
- with medium to long term investment horizon.

#### KEY PRODUCT FEATURES

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

|   |  |  |
|---|--|--|
| <b>Launch Date</b>                      | 29 November 2021   |  |
| <b>Fund Category</b>                    | Shariah-Compliant Equity   |  |
| <b>Fund Type</b>                        | Growth   |  |
| <b>Asset Allocation</b>                 | 70% to 98% of Fund's NAV   | Shariah-compliant equities, Shariah-compliant equity-related securities and Islamic CIS. |
|   | 2% to 30% of the Fund's NAV  | Islamic money market instruments and Islamic deposits.                                   |
| <b>Investment Policy &amp; Strategy</b> | <p>The Fund will invest in a minimum of 70% and up to 98% in listed equities and Shariah-compliant equity-related securities in Malaysia and foreign companies where the regulatory authorities are the ordinary or associate members of the IOSCO and the exchange is a member or affiliate member of WFE.</p> <p>As the Fund aims to provide investment return to investors through investment in Shariah-compliant global equity with a focus on technology sector, please refer to Section 3.4.1 of the Prospectus for the construction of the investment universe of the Fund.</p> <p>The Fund invests through a rules-based investment process into listed companies that are compliant with the principles of the UNGC and Shariah-compliant according to the SAC and/or AAOIFI Shariah standards.</p> <p>The Fund may also invest in Islamic CIS with equities underlying which are compliant with the principles of the UNGC or ESG that is in line with the Fund's</p> |  |

investment objective. The Fund's investment will be evaluated on a quarterly basis to ensure that the investments are in line with the principles of the UNGC and ESG and the overall impact of the investments is consistent with any other sustainability considerations. In the event the Islamic CIS in which the Fund invests shows persistent deterioration in its capacity or desire to meet the principles of UNGC or ESG, the Manager will dispose the holdings in the Islamic CIS.

The Fund is not actively managed as it employs quantitative approach whereby the portfolio of the Fund will be rebalanced/traded monthly for the Malaysian and foreign securities of the Fund. Quantitative approach refers to the stock selection process which is fully artificial intelligence (AI) based without human intervention. The investment universe of the Fund will be reassessed quarterly (please see section 3.4.1 of the Prospectus for further details).

The Manager engages Arabesque AI Limited, an investment advisory and research company which provides bespoke proposed investment solutions to the Manager using the latest in AI research and technology. Please refer to Section 10 of the Prospectus for further details on Arabesque AI Limited.

*\*Note: For avoidance of doubt, the term "AI" refers to the investment process of the Fund. It does not mean that the Fund focuses on AI technology stocks.*

#### **Temporary Defensive Mechanism**

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 Holder's interest. During the temporary defensive position, the Fund may hold higher liquid asset.

#### **Construction of the Investment Universe**

The investment universe contains Shariah-compliant equities and Shariah-compliant equity-related securities (equity securities) with focus on technology related sectors such as technology services, electronics technology and health care technology worldwide that have passed a systematic selection process. This process combines Arabesque S-Ray®, Arabesque's proprietary assessment of non-financial risk factors such as ESG issues as well as alignment with the principles of the UNGC, with financial and business activity screening.

The investment universe will be reassessed quarterly based on the screening listed below.

#### **Liquidity Screening**

- a. Securities that do not satisfy minimum liquidity criteria are excluded from the investment universe.
- b. Foreign securities need to have a minimum market capitalization of USD 500 million, a 1-month average daily trading volume of at least USD 3 million and a free float of 10% or higher.
- c. Malaysian securities need to have a minimum 6-month average daily trading volume of RM400,000.

*S-Ray Screening:*

S-Ray® is a proprietary tool of Arabesque S-Ray that measures the sustainability of global equities worldwide. S-Ray® evaluates all global stocks which have successfully passed the liquidity screening based on the:

- **GC score:** The GC score constitutes an assessment of each company based on the four core principles of the United Nations Global Compact (UNGC). Companies that are in breach of the UNGC are removed from the investment universe.
- **ESG score:** The ESG score analyses corporate performance based on sector-specific financially material environmental, social and governance (ESG) criteria. Companies whose ESG score ranks at the bottom of their sector are excluded from the investment universe,

*Shariah Screening:*

All global stocks which have successfully passed the S-Ray® screening are assessed to eliminate stocks which do not comply with AAOIFI Shariah Standards. This is achieved by performing further business involvement and financial screens:

- Business involvement screens:** Stocks with business involvement in Shariah non-compliant banking, financial services, real estate, insurance, mortgage and lease, alcohol, tobacco or pork products, entertainment (hotels, casino/gambling, pornography/adult entertainment, cinema and music), arms manufacturing (weapons and defence) and trading and hedging of gold and silver are excluded from the Investment Universe.
- Financial screens:** The strategy may not invest in companies with a non-permissible income over 5% of total income, an interest-bearing investments by market capitalization ratio greater than 30%, an interest-bearing debt by market capitalization ratio greater than 30% and a liquidity ratio greater than 67%.

The Fund is prohibited to invest in preference shares.

As the screening is artificial intelligence driven, any companies that fail the liquidity, S-Ray and Shariah screenings will be automatically removed from the investment universe during its quarterly reassessment. Through the screening, the Fund's investments will be reassessed on a quarterly basis to ensure that the investments are in line with the principles of the UNGC and ESG and the overall impacts of the investments is consistent with any other sustainability considerations.

If the Fund's investments become inconsistent with its investment policy and strategies, the Manager shall dispose the investment(s) at the next investment universe reassessment (i.e. quarterly).

|                                    |  |                  |                        |
|------------------------------------|--|------------------|------------------------|
| <b>Benchmark</b>                   | MSCI ACWI Information Technology Index<br>Source: <a href="http://www.msci.com/indexes">www.msci.com/indexes</a> |                  |                        |
| <b>Distribution Policy</b>         | Distribution of income (if any) is incidental.   |                  |                        |
|                                    | <b>RM Class</b>  | <b>USD Class</b> | <b>RM Hedged Class</b> |
| <b>Minimum Initial Investment*</b> | RM500  | USD500           | RM500                  |

|                                       |           |           |           |
|---------------------------------------|-----------|-----------|-----------|
| <b>Minimum Additional Investment*</b> | RM100     | USD100    | RM100     |
| <b>Minimum Units Held*</b>            | 100 units | 100 units | 100 units |

\* The Manager may waive or lower the minimum amount stipulated at its sole and absolute discretion.

**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. What am I investing with?

|                                       |   |
|---------------------------------------|---|
| <b>Manager</b>                        | BIMB Investment Management Berhad   |
| <b>Investment Research Provider</b>   | Arabesque AI Limited  |
| <b>Trustee</b>                        | CIMB Islamic Trustee Berhad   |
| <b>Trustee's Delegate (Custodian)</b> | CIMB Islamic Bank Berhad  |
| <b>Shariah Advisers</b>               | <ul style="list-style-type: none"> <li>• Dr. Ahmad Shahbari @ Sobri bin Salamon</li> <li>• Assoc. Prof. Dr. Asmak binti Ab. Rahman</li> <li>• Dr. Shamsiah binti Mohamad</li> </ul> |
| <b>Tax Adviser</b>                    | 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:

- **Market Risk** - This risk refers to the possibility that an investment will lose its value because of general decline in financial markets due to economic, political and/or other factors which will result in a decline in the Fund's NAV.
- **Financing Risk**- This risk occurs when the investors take a financing to finance their investment. The inherent risk of investing with financed money includes the inability for investors to service the financing payments. In the event Units are used as collateral, an investor may be required to top-up the collateral if the price of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower value towards settling the financing.

Investors should assess the inherent risk with financing which should include the following:

- a. the ability to service the financing payments and effect of increase in profit rates on financing payments; and
- b. the ability to provide additional collateral should unit trust prices fall below a certain level.

***The Manager discourages the practice of financing in the purchase of unit trust funds.***

- **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.

To mitigate the risk, the Manager practices the following:

- a. Strict adherence to the Fund's investment objective, policies and strategies as stated in the Prospectus and Deed.
  - b. Internal controls, compliance monitoring is in place to mitigate the risk. Periodical compliance reporting to the management committee, investment committee, Shariah advisers, audit and risk committee and the board of directors;
  - c. Regular review on its internal policies, system capabilities and maintain strict segregation of duties in mitigating this risk.
- **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 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.
  - **Shariah Non-Compliance Risk** - This risk refers to the Fund not conforming to Shariah guidelines. The Shariah Advisers would be responsible for ensuring that the Fund is managed and administered in accordance with Shariah guidelines. An investment of the Fund may be reclassified from Shariah-compliant to Shariah non-compliant, any losses due to this reclassification will be borne by the Fund while any gain received arising from disposal of the Shariah non-compliance investment shall be channelled to charity as advised by the Shariah Advisers.
  - **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

#### **Specific risks associated with investing in the Fund:**

- **Stock Specific Risk** - Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV. This risk may be mitigated through stringent stock selection process.
- **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.

This risk can be mitigated by security and market analysis conducted by the Manager. Proper asset allocation, portfolio diversification and liquidity management are among the methods that will be adopted by the Manager to manage this risk. The Fund will also comply with the permitted investments and the investment restrictions and limits of the Fund to mitigate this risk.

- **Currency Risk** - As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund 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 of the Fund, this will have an adverse effect on the NAV of the Fund in the base currency of the Fund 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.

- a. Currency risk at the Fund's portfolio level. The impact of the exchange rate movement between the base currency of the Fund and the currency of the underlying investments may result in a depreciation of the value of the investments as expressed in the base currency of the Fund; and
- b. Currency risk at the Class level. The impact of the exchange rate movement between the base currency of the Fund and the currency of the respective Classes may result in a depreciation of the investor's holdings as expressed in the base currency of the Fund.

The Manager may employ hedging strategies which would minimise the impact of the exchange rate movement, however the Fund would not benefit from any potential upside if currencies move in the opposite direction of the hedging strategy.

- **Hedging Risk** - The Manager may use Islamic derivatives to hedge the Fund's portfolio from certain anticipated losses such as those resulting from unfavourable exchange rate. 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.
- **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 affect 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.

The Manager conducts market analysis to mitigate this risk. Proper asset allocation, portfolio diversification and liquidity management are among the methods that will be adopted by the Manager to manage this risk.

- **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.
- **Profit Rate Risk** - Changes in the level of general profit rates may cause prices of Islamic money market instrument to change inversely. The Manager manages profit rate risk of Islamic money market instruments by considering their sensitivity to profit rate changes as measured by its duration.

For investments into Islamic deposits, the fluctuations in profit rates will not affect the placement of Islamic deposits but will result in the opportunity loss by the Fund if the placement of Islamic deposits is made at lower profit rates.

- **Counterparty Risk** - This risk refers to any Financial Institutions that the Fund may deal with, under certain circumstances, fail to perform their obligations when due. This will result in the Fund to experience significant loss.
- **Shariah-Compliance Equity-related Securities Risk** - The Fund may hold Shariah-compliant

warrants derived from corporate action and the value of Shariah-compliant warrants is influenced by the current market price of the underlying security, the exercise price of the Shariah-compliant warrant, the time to expiration of the Shariah-compliant warrant and the estimate of the future volatility of the underlying securities price over the life of the Shariah-compliant warrant. Particularly, risk factor related to Shariah-compliant warrants encompass value decay over time as the Shariah-compliant warrant approaches its due date especially in the event that the Shariah-compliant warrants are held and not exercised.

The Manager will employ a thorough security analysis to decide trading action on any Shariah-compliant warrants held. Proper asset allocation, portfolio diversification and liquidity management are among the methods that will be adopted by the Manager to manage this risk.

- **Credit and default risk** - This risk arises when the issuer of 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.
- **Related Party Transaction Risk** - The Fund may invest in Islamic CIS managed by the Manager and may also have dealings with parties related to the Manager. This may lead to conflicts of interest as favourable treatment may be extended to the related parties. However, the Manager's policy governs that all transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favorable to the Fund than an arms-length transaction between independent parties.
- **Islamic CIS Risk** - Any adverse movement on the Islamic CIS which the Fund is investing in will impact the NAV of the Fund. For example, the Islamic CIS may underperform its benchmarks due to poor market conditions and as a result, the NAV of the Fund will be adversely affected. The Manager conducts security analysis to mitigate this risk. Proper asset allocation, portfolio diversification and liquidity management are among the methods that will be adopted by the Manager to manage this risk.
- **Over-the-Counter (OTC) Counterparty Risk**  
OTC counterparty risk is the risk associated with the other party to an OTC derivative transaction not meeting its obligations. If the counterparty to the OTC derivative transaction is unable to meet or otherwise defaults on its obligations (for example, due to bankruptcy or other financial difficulties), the Fund may be exposed to significant losses greater than the cost of the derivatives. The risk of default of a counterparty is directly linked to the creditworthiness of that counterparty. Should there be a downgrade in the credit rating of the OTC derivatives' counterparty, the Manager will evaluate the situation and reassess the creditworthiness of the counterparty. We will take the necessary steps in the best interest of the Fund.
- **Technology Related Security Risk**  
The performance of technology related securities is susceptible to various market factors, which includes but not limited to economic condition, development of technology, and/or political or regulatory occurrences that affects the technology business operations and taxation. As such, the NAV of the Fund may be adversely affected should there be a negative development in the factor mentioned above. Nevertheless, the Fund will invest diversely across the countries.
- **Non-compliance with SRI Funds Guidelines Risk** - This is the risk that the Manager may not correctly apply the relevant criteria resulting out of the ESG analysis or that the Fund may have indirect exposure to investments which do not meet the relevant criteria (based on UNGC principles and ESG factors). This may result in potential losses to the Fund in the event that such investments are disposed at unfavourable prices due to violation of the investment policy and strategies of the UNGC principles and



ESG factors. If the Fund's investments become inconsistent with its investment policy and strategies of UNGC principles and ESG factors, the Manager shall deal with the investment(s) in accordance with Section 3.4 of the Prospectus.

**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), E.G. BANKERS, LAWYERS, STOCKBROKERS FOR A BETTER UNDERSTANDING OF THE RISKS.**

## 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                         | RM Class   | USD Class | RM Hedged Class |                               |       |                                       |                         |
|---------------------------------------|--|-----------|-----------------|-------------------------------|-------|---------------------------------------|-------------------------|
| <b>Sales Charge</b>                   | Up to 5.50% of the NAV per Unit of the Fund.<br><br><i>The sales charge is applicable to all Classes of Units. Investors may negotiate for a lower Sales Charge at the Manager's discretion.</i>   |           |                 |                               |       |                                       |                         |
| <b>Redemption Charge</b>              | The Manager will <b>NOT</b> impose any redemption charge on any redemption.  |           |                 |                               |       |                                       |                         |
| <b>Transfer Fee</b>                   | Nil.   |           |                 |                               |       |                                       |                         |
| <b>Switching Fee</b>                  | <p>A switching fee may be imposed by the Manager as follows:</p> <table border="1" style="margin-left: 20px;"> <tr> <td><b>a. 1<sup>st</sup> Time</b></td> <td>: Nil</td> </tr> <tr> <td><b>b. 2<sup>nd</sup> Time onwards</b></td> <td>: RM 25 per transaction</td> </tr> </table> <p>Switching is applicable to Classes of Units with the same type of unit class and same currency denomination within the funds managed by the Manager (e.g. RM Hedged class of the Fund to another RM Hedged class of another fund). Cross currency switching is not allowed.</p> |           |                 | <b>a. 1<sup>st</sup> Time</b> | : Nil | <b>b. 2<sup>nd</sup> Time onwards</b> | : RM 25 per transaction |
| <b>a. 1<sup>st</sup> Time</b>         | : Nil  |           |                 |                               |       |                                       |                         |
| <b>b. 2<sup>nd</sup> Time onwards</b> | : RM 25 per transaction  |           |                 |                               |       |                                       |                         |

#### Fees indirectly incurred

|                              |   |
|------------------------------|---|
| <b>Annual Management Fee</b> | Up to 1.80% per annum of the NAV of the Fund.   |
| <b>Annual Trustee Fee</b>    | 0.035% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum or its equivalent in the base currency of the Fund (excluding foreign custodian fees and charges). |

**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.

All foreign assets will be translated into the base currency of the Fund 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.

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 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.

### **CONTACT INFORMATION**

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

**a. 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 : +603-2161 2524 / 2161 2924

Toll-Free : 1800-88-1196

Fax : +603-2161 2464

Email : [marketing.bimbinvest@bankislam.com.my](mailto:marketing.bimbinvest@bankislam.com.my)

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

## ii. Branches

### **JOHOR BAHRU**

No 33B, Jalan Indah 15/2,  
Taman Bukit Indah  
79100 Nusajaya, Johor.  
Tel: +607-239 5608  
Fax: +607-2395609

### **KELANTAN**

PT 433 & 434  
Jalan Padang Garong  
15000 Kota Bharu, Kelantan  
Tel: +609 740 6118 / +6012 908 7785

## iii. Nearest Bank Islam Branches

Please refer to BANK ISLAM MALAYSIA BERHAD website at [www.bankislam.com.my](http://www.bankislam.com.my) for the list of its branches nationwide.

## b. For internal dispute resolution, you may contact,

### **Feedback Channel & Distribution Department**

18<sup>th</sup> Floor, Menara Bank Islam, No.22 Jalan Perak, 50450 Kuala Lumpur.  
Fax: 03-2782 1337

## c. 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](mailto: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.

## d. 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 Investor Affairs & Complaints Department:

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

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

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

## APPENDIX: GLOSSARY

|                                   |   |
|-----------------------------------|---|
| <b>“AAOIFI”</b>                   | Accounting and Auditing Organization for Islamic Financial Institutions   |
| <b>“Bursa Malaysia”</b>           | The stock exchange managed and operated by Bursa Malaysia Securities Berhad including such other name as it may be changed from time to time  |
| <b>“Business Day(s)”</b>          | A day on which the Bursa Malaysia is open for trading in securities. The Manager may declare certain Business Days as non-Business Days when deemed necessary, such as in the event of market disruption  |
| <b>“CIS”</b>                      | Collective investment scheme(s)   |
| <b>“Class(es) of Units”</b>       | <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 as follows:</p> <ul style="list-style-type: none"> <li>• RM Class</li> <li>• RM Hedged Class</li> <li>• USD Class</li> </ul> |
| <b>“ESG”</b>                      | Environmental, Social and Governance  |
| <b>“Financial Institution(s)”</b> | <p>Means:</p> <p>(a) if the institution is in Malaysia-</p> <ul style="list-style-type: none"> <li>(i) licensed bank;</li> <li>(ii) licensed investment bank; or</li> <li>(iii) licensed Islamic bank; and</li> </ul> <p>(b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.</p>                              |
| <b>“Fund”</b>                     | BIMB-Arabesque Global Shariah-ESG AI Technology Fund  |
| <b>“IOSCO”</b>                    | International Organization of Securities Commissions  |
| <b>“Medium to long term”</b>      | Refers to 3 years or more   |
| <b>“NAV”</b>                      | 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.  |
| <b>“SC”</b>                       | Securities Commission Malaysia  |
| <b>“SAC”</b>                      | The Shariah Advisory Council of the SC  |
| <b>“SRI”</b>                      | Means sustainable and responsible investment.   |
| <b>“The Manager”</b>              | BIMB Investment Management Berhad   |
| <b>“UNGC”</b>                     | United Nation Global Compact  |
| <b>“Units”</b>                    | 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 issued for each Class of Units.   |
| <b>“Unit Holder(s)”</b>           | 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   |
| <b>“WFE”</b>                      | World Federation of Exchange  |