

BIMB INVESTMENT MANAGEMENT BERHAD
199301021508 (276246-X)

PRODUCT HIGHLIGHTS SHEET

BIMB-ARABESQUE GLOBAL SHARIAH SUSTAINABLE EQUITY FUND ('BGSEF')

DATE OF ISSUANCE:
31 MAY 2022

BIMB-ARABESQUE GLOBAL SHARIAH SUSTAINABLE EQUITY 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 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 Securities Commission Malaysia has authorised the issuance of BIMB-ARABESQUE GLOBAL SHARIAH SUSTAINABLE EQUITY FUND and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of BIMB-ARABESQUE GLOBAL SHARIAH SUSTAINABLE EQUITY FUND and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends BIMB-ARABESQUE GLOBAL SHARIAH SUSTAINABLE EQUITY 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-ARABESQUE GLOBAL SHARIAH SUSTAINABLE EQUITY 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-ARABESQUE GLOBAL SHARIAH SUSTAINABLE EQUITY FUND (“BGSEF”)**

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

BGSEF is an Islamic unit trust fund (feeder fund) seeks to achieve medium to long term capital appreciation.

BGSEF is a qualified sustainable and responsible investment (SRI) fund under the SC Guidelines on Sustainable and Responsible Investment Funds.

The Fund integrates environmental, social and governance (ESG) considerations in its capital allocation process, and employs negative screening for Shariah-compliance and alignment with United Nations Global Compact (UNGC) principles, in its universe construction process.

PRODUCT SUITABILITY

2. Who is this product suitable for?

Investor’s Profile	The Fund is primarily suitable for investors: <ul style="list-style-type: none"> ▪ who are seeking capital appreciation over medium to long term period; and ▪ with high risk tolerance.
Investor’s Risk Profile	High risk
Investment Horizon	Medium to long term investment horizon

KEY PRODUCT FEATURES

3. What am I investing in?

Launch date	8 March 2021										
Fund Category	Feeder										
Fund Type	Growth										
Classes of Units and Initial Offer Price	<table border="1"> <thead> <tr> <th>RM Class</th> <th>RM Hedged Class</th> <th>USD Class</th> <th>SGD Class</th> <th>AUD Class</th> </tr> </thead> <tbody> <tr> <td>RM0.25</td> <td>RM0.25</td> <td>USD0.25</td> <td>SGD0.25</td> <td>AUD0.25</td> </tr> </tbody> </table>	RM Class	RM Hedged Class	USD Class	SGD Class	AUD Class	RM0.25	RM0.25	USD0.25	SGD0.25	AUD0.25
	RM Class	RM Hedged Class	USD Class	SGD Class	AUD Class						
RM0.25	RM0.25	USD0.25	SGD0.25	AUD0.25							
<p>The initial offer period for all classes will be a period of not more than 21 calendar days from the date of the Fund’s Prospectus.</p> <p>The Initial Offer Period may be shortened by the Manager in the event the Manager determines that it is in the best interest of the Unit Holders.</p>											
Tenure	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 Prospectus and the provisions of the Deed.										
Base Currency	USD										

<p>Shariah Principles Applicable</p>	<ol style="list-style-type: none"> 1. Investor appoints the Manager to undertake the investment activities on their behalf under the Shariah contract of “<i>Wakalah Bil Istithmar</i>” or Agency for Investment. 2. The Manager is appointed to undertake the investment activities on behalf of the investor for a fee (“<i>Ujrah</i>”). 3. The Trustee is the independent party to safeguard the investor’s assets of the Fund and ensure the Manager acts in accordance with the Deed and SC Guidelines.
<p>Investment Policies & Strategies</p>	<p>The Fund will be investing in a minimum of 90% of the Fund’s NAV into the Target Fund and a maximum of 10% of the Fund’s NAV into Islamic liquid assets including Islamic deposits and Islamic money market instruments. Accordingly, the Fund will have a passive strategy as all the investment decisions will be made at the Target Fund level.</p> <p>The Fund will not adopt any temporary defensive strategy during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 90% of the Fund’s NAV into the Target Fund at all times. This strategy allows the Fund to mirror the performance of the Target Fund but may result in the Fund being exposed to the risk of its NAV declining when the Target Fund’s net asset value declines.</p> <p>The Manager may substitute the Target Fund with another ESG fund that has similar objective with the Fund and the said ESG fund must meet the requirements of the Guidelines on Sustainable and Responsible Investment Funds. However, a replacement of the Target Fund would require Unit Holders’ approval.</p> <p>The Manager may use Islamic derivatives instruments such as Islamic options, Islamic future contracts, Islamic forward contracts and Islamic currency swaps for the purpose of hedging. In the event of a downgrade in the rating of a counterparty of an over-the-counter Islamic derivative, the Manager reserve the right to deal with the over-counter Islamic derivative in the best interest of the Unit Holders.</p> <p>Arabesque’s S-Ray® and Shariah Screening Methodology</p> <p>The Target Fund leverages S-Ray® data and the Standards of the Accounting and Auditing Organization for Islamic Financial Institutions (“AAOIFI Standards”) to construct its Investment Universe.</p> <p><i>S-Ray Screening:</i> 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 step of the investment process of the Target Fund based on the:</p> <ul style="list-style-type: none"> • GC score: The GC score constitutes an assessment of each company based on the four core principles of the United Nations Global Compact (UNGC). • ESG score: Stocks which have successfully passed the GC score screening step are evaluated based on their ESG score. The ESG score analyses corporate performance based on sector-specific financially material environmental, social and governance (ESG) criteria. • Preferences Filter: Stocks which have successfully passed the ESG Score screening step are evaluated based on their business involvement. <p><i>Shariah Screening:</i> All global stocks which have successfully passed the S-Ray® screening step of the Investment Universe construction are assessed to eliminate stocks which do</p>

	<p>not comply with AAOIFI Shariah Standards. This is achieved by performing further business involvement and financial screens:</p> <p>a. Business involvement screens: Stocks with business involvement in non Shariah-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.</p> <p>b. 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%.</p> <p>The Target Fund is prohibited to invest in preference shares.</p>																														
Sustainable and Responsible Investment	The Target Fund's investment policy and strategies adopt UNGC principles and ESG performance indicators as stated above. If the Target Fund's investments become inconsistent with its investment policy and strategies, the Target Fund Manager shall dispose the investment(s), in case of violation of the investment policy, or at the next Investment Universe rebalancing (i.e. quarterly) in case of poor UNGC/ESG performance.																														
Asset Allocation	<ul style="list-style-type: none"> A minimum of 90% of the Fund's NAV to be invested in the Target Fund; and A maximum of 10% of the Fund's NAV to be invested in Islamic liquid assets including Islamic deposits, and Islamic money market instruments. 																														
Benchmark	<p>MSCI ACWI Islamic Index Net Return Source: https://www.msci.com</p> <p><i>Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.</i></p>																														
Distribution Policy	Distribution of income, if any, is incidental.																														
	<table border="1"> <thead> <tr> <th></th> <th>RM Class</th> <th>RM Hedged Class</th> <th>USD Class</th> <th>SGD Class</th> <th>AUD Class</th> </tr> </thead> <tbody> <tr> <td>Minimum Initial Investment*</td> <td>RM500</td> <td>RM500</td> <td>USD500</td> <td>SGD500</td> <td>AUD500</td> </tr> <tr> <td>Minimum Additional Investment*</td> <td>RM100</td> <td>RM100</td> <td>USD100</td> <td>SGD100</td> <td>AUD100</td> </tr> <tr> <td>Minimum Holding of Units*</td> <td>500 units</td> <td>500 units</td> <td>500 units</td> <td>500 units</td> <td>500 units</td> </tr> <tr> <td>Minimum Redemption Amount*</td> <td>100 units</td> <td>100 units</td> <td>100 units</td> <td>100 units</td> <td>100 units</td> </tr> </tbody> </table>		RM Class	RM Hedged Class	USD Class	SGD Class	AUD Class	Minimum Initial Investment*	RM500	RM500	USD500	SGD500	AUD500	Minimum Additional Investment*	RM100	RM100	USD100	SGD100	AUD100	Minimum Holding of Units*	500 units	500 units	500 units	500 units	500 units	Minimum Redemption Amount*	100 units	100 units	100 units	100 units	100 units
	RM Class	RM Hedged Class	USD Class	SGD Class	AUD Class																										
Minimum Initial Investment*	RM500	RM500	USD500	SGD500	AUD500																										
Minimum Additional Investment*	RM100	RM100	USD100	SGD100	AUD100																										
Minimum Holding of Units*	500 units	500 units	500 units	500 units	500 units																										
Minimum Redemption Amount*	100 units	100 units	100 units	100 units	100 units																										

Note: Please refer to the Fund's Prospectus 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?

Manager	BIMB Investment Management Berhad 199301021508 (276246-X)
Corporate Profile of the Manager	The Manager is a wholly-owned subsidiary of Bank Islam Malaysia Berhad. The Manager, a licensed Islamic fund management company, was incorporated on 14 September 1993 and commenced its operations on 20 June 1994.
Trustee	Deutsche Trustees Malaysia Berhad 200701005591 (763590-H)
Target Fund Manager	Arabesque (Deutschland) GmbH

Solicitor	Merssrs Wei Chien & Partners
Auditor	PricewaterhouseCoopers PLT (LLP0014401-LCA & AF 1146)
Tax Adviser	KPMG Tax Services Sdn. Bhd.
Shariah Advisers	<ul style="list-style-type: none"> • Dr. Shamsiah binti Mohamad • Assoc. Prof. Dr. Yasmin Hanani binti Mohd Safian • Ir. Dr. Hj. Muhamad Fuad bin Abdullah

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

- **Financing Risk**

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

Other financing risk factors to consider include:

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

- **Manager 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 guidelines due to factors such as human error, fraud or weaknesses in operational process and systems, may adversely affect the performance of the Fund.

- **Risk of Non-Compliance**

This is a risk where the Fund may be mismanaged due to the Manager's non-compliance with the provisions set out in the Deed or this Prospectus or the laws/guidelines governing the Fund or the Manager's own internal procedures or where the employee of the Manager acts fraudulently or dishonestly in managing the Fund. This may also occur when the Manager does not adhere to the investment mandate of the Fund. To mitigate this risk, the Manager will manage the Fund with strict adherence to the Fund's investment objective, policies and strategies as stated in this Prospectus and the Deed. The compliance team of the Manager oversees the entire compliance matters, including monitoring of adherence to any non-compliance with regulations, guidelines and internal controls.

- **Shariah Non-Compliance Risk**

This is a risk that the Fund may hold investments which are not Shariah-compliant by error or the administration and operation of the Fund are not in line with Shariah rules and principles. If this occurs, there is a possibility that the Unit price of the Fund may be adversely affected due to rectification required.

Specific Risks Associated with Investing in the Fund

- **Concentration Risk**

This Fund is a feeder fund which invests in a Target Fund. Any adverse effect on the Target Fund will inevitably affect the Fund. The Fund's performance is also dependent on the performance of the Target Fund. This risk may be mitigated as the Manager is able to substitute the Target Fund with another ESG fund that has similar objective with the Fund and the said ESG fund must meet the requirements of the Guidelines on Sustainable and Responsible Investment Funds. However, a replacement of the Target Fund would require Unit Holders' approval.

- **Liquidity Risk**

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

- **Country Risk**

Investments of the Fund (i.e. the Target Fund, which is domiciled in Luxembourg) may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of Luxembourg. These factors may have a negative impact on the Fund and consequently adversely affect the Fund's NAV.

- **Currency Risk**

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

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

- **Target Fund Manager Risk**

As a feeder fund, the Fund invests in the Target Fund which is managed by the Target Fund Manager. The Target Fund Manager has absolute discretion over the Target Fund's investment technique and knowledge, operational controls and management. In the event of any mismanagement of the Target Fund or the Management Company of the Target Fund, the NAV of the Fund, which invests substantially all of its assets into the Target Fund, would be affected adversely. In the event if such a situation arises, the Manager reserves the right to substitute the Target Fund with another ESG fund that has similar objective with the Fund and the said ESG fund must meet the requirements of the Guidelines on Sustainable and Responsible Investment Funds. However, a replacement of the Target Fund would require Unit Holders' approval. To mitigate this risk, the Manager will review and monitor the Target Fund to comply with the Guidelines and Guidelines on Sustainable and Responsible Investment Funds.

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

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

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. You are advised to read the Fund's Prospectus 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, 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).

TARGET FUND DETAILS

7. Target Fund Details

7.1 About the Target Fund

Name of the Target Fund	Arabesque Q3.17 SICAV – Global ESG Momentum Equity
Base Currency	USD
Type of Class	Institutional
Inception Date of the Target Fund	1 January 2020
Name of Regulator	Commission de Surveillance du Secteur Financier (“CSSF”)
Jurisdiction	Grand Duchy of Luxembourg
Target Fund Manager	Arabesque (Deutschland) GmbH
Management Company of the Target Fund	FundPartner Solutions (Europe) S.A.
Depositary	Pictet & Cie (Europe) S.A.

7.2 Target Fund Structure

The Target Fund is an open-ended sub-fund of Arabesque Q3.17 SICAV. The Target Fund is constituted under the laws in the Grand Duchy of Luxembourg. The legislation governing the establishment of the Target Fund is the Luxembourg Law of 17 December 2010 on Undertakings for Collective Investment in Transferable Securities (the “Law of 17 December 2010”).

7.3 Investment Objective

The objective of the investment policy of the Target Fund is medium- to- long-term capital appreciation through investments into a sustainable Shariah-compliant equity universe (Arabesque Investment Universe) and cash instruments. Asset allocation and stock selection are determined by a quantitative approach.

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 repurchase Units.

Sales Charge	Up to 5.50% of the NAV per Unit The sales charge is applicable to all Classes of Units. The Manager may at its discretion charge a lower sale charge based on the size of investment and/or other criterion as may be determined from time to time.	
Redemption Charge	The Manager will NOT impose any redemption charge on any redemption	
Transfer Fee	Nil.	
Switching Fee	A switching fee may be imposed by the Manager as follows:-	
	a. 1st Time	: Nil
	b. 2ndTime onwards	: RM 25 per transaction

	The switching fee is applicable within the same type of asset class and same currency within funds managed by the Manager. Cross currency switching is not allowed.
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This table describes the fees that you may **indirectly** incur when you invest in the Fund.

Annual Management Fee	<p>The annual management fee is up to 1.80% per annum of the NAV of the Fund. The management fee is calculated and accrued on a daily basis, payable monthly to the Manager.</p> <p><i>Please note that management fee will only be charged once at the Fund level. The fund management fee charged by the Target Fund will be paid out of the annual management fee charged by the Manager at the Fund level. There is no double charging of management fee.</i></p> <p>Note: <i>The amount of management fee is applicable to all Classes of Units based on the multi-class ratio.</i></p>
Annual Trustee Fee	<p>The trustee fee is up to 0.035% per annum of the NAV of the Fund per annum subject to a minimum fee of RM15,000 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.</p> <p>The trustee fee is calculated daily and payable monthly.</p> <p>Note: <i>The amount of trustee fee is applicable to all Classes of Units based on the multi-class ratio.</i></p>
Administrative Fees	<p>These include (but are not limited to) the following:</p> <ol style="list-style-type: none"> a. cost of printing of interim and annual reports for the Fund; b. commissions or fees paid to brokers or dealers in effecting dealings in the Assets of the Fund, shown on the contract notes or confirmation notes; c. where the custodian function is delegated by the Trustee, charges and fees paid to foreign sub-custodians taking into custody any foreign assets of the Fund; d. taxes and other duties charged on the Fund by the government and other authorities; e. costs, fees and expenses properly incurred by the auditor appointed for the Fund; f. costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund (if any); g. 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; h. 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; i. costs, commissions, fees and expenses of the sale, purchase and any other dealing of any asset of the Fund; j. costs, fees and expenses incurred in the preparation of tax returns of the Fund; and

	<p>k. any tax and/or other indirect tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and</p> <p>l. other related Fund's administrative expenses as permitted by the Deed.</p> <p><i>Note: Any administrative expenses are applicable to all Classes of Units based on the multi-class ratio.</i></p>
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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 Prospectus for further explanation and illustration of the Fund's fees, charges and expenses.

WARNING! YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF 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 4.00p.m. 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 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. Alternatively you may contact our customer service via toll free number 1-800-88-1196 or email to marketing.bimbinvest@bankislam.com.my for any assistance.

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 application form and returning it to the relevant authorised distributors/authorised consultants or direct to BIMB Investment Management Berhad.
- Minimum units that can be redeemed are 100 Units (for all Classes). The cut off time for a repurchase transaction is 4.00 p.m. on a Business Day. Any repurchase application received after the cut off time will be considered as received on the next Business Day. Such repurchase 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 10 days (for RM Class Unit Holders) and 14 days (for Unit Holders of a Class other than RM Class) from the day the redemption request is received by us and provided that all documentations are completed and verifiable.

FUND PERFORMANCES

Total return and average total return for the financial year ended 31 March 2022

RM Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year	1.08%	1.08%	10.85%	10.85%
Since Inception	0.76%	0.70%	10.58%	9.76%

RM Hedged Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year	(0.12%)	(0.12%)	10.85%	10.85%
Since Inception	(0.44%)	(0.41%)	10.58%	9.76%

USD Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year	(0.32%)	(0.32%)	9.12%	9.12%
Since Inception	(0.64%)	(0.59%)	8.71%	8.04%

AUD Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year	1.12%	1.12%	10.88%	10.88%
Since Inception	0.80%	0.74%	10.82%	9.99%

SGD Class				
Period	Fund Total Return	Average Total Return	Benchmark Total Return	Average Total Return
1-Year	0.32%	0.32%	9.97%	9.97%
Since Inception	0.00%	0.00%	9.26%	8.55%

Total return for previous financial years

RM Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2022	0.76%	10.58%

RM Hedged Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2022	(0.44%)	10.58%

USD Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2022	(0.64%)	8.71%

AUD Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2022	0.80%	10.82%

SGD Class		
Financial Year Ended	Fund Return	Benchmark Return
31 March 2022	0.00%	9.26%

Notes:

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

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

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

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

Portfolio Turnover Ratio (PTR)

Financial Year Ended	31 March 2022
PTR (times)	0.82

PTR is derived from the following calculation:

$$\frac{(\text{Total acquisition for the financial year} + \text{total disposal for the financial year}) \div 2}{\text{Average NAV of the Fund for the financial year calculated on a daily basis}}$$

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 : marketing.bimbinvest@bankislam.com.my
- d. via online complaint form available at : www.bimbinvestment.com.my
- e. via letter to : **BIMB Investment Management Berhad**
Level 19, Menara Bank Islam
No. 22, Jalan Perak
50450 Kuala Lumpur

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

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

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

Securities Industry Dispute Resolution Center (SIDREC):

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

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

SC's Consumer & Investor Office:

- a. via phone to the Aduan Hotline at : 03-6204 8999
- b. via fax to : 03-6204 8991
- c. via email to : aduan@seccom.com.my
- d. via online complaint form available at : www.sc.com.my
- e. via letter to : **Consumer & Investor Office**
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur.

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

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|---|---|--|
| a. via phone to | : | 03-2092 3800 |
| b. via fax to | : | 03-2093 2700 |
| c. via email to | : | complaints@fimm.com.my |
| d. via online complaint form available at | : | www.fimm.com.my |
| e. via letter to | : | Legal, Secretariat & Regulatory Affairs
Federation of Investment managers Malaysia
19-06-1, 6 th Floor, Wisma Tune
No 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur |

APPENDIX : GLOSSARY

“AUD”	Australia Dollar, the official currency of Australia
“AUD Class”	A class of Units of the Fund which is denominated in AUD
“Business Day(s)”	A day on which 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.
“Base Currency”	Means the currency in which the Fund is denominated i.e. USD
“Class(es) of Units”	Any class of Units representing similar interests in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund and “Class” means any one class of Unit(s). Classes that will be offered for subscription by the Fund are as follows: <ul style="list-style-type: none"> • USD Class • RM Class • RM Hedged Class • SGD Class • AUD Class
“Deed”	The Deed in respect of the Fund and other supplemental deed that may be entered into between the Manager and the Trustee.
“Fund” or “BGSEF”	BIMB-ARABESQUE Global Shariah Sustainable Equity Fund
“Hedged Class”	Means a particular that aims to reduce the effect of exchange rate fluctuations between the hedge currency and currency in which Unit Holders are exposed to having invested in that class, also known as NAV hedging method. NAV hedging is undertaken regardless of whether the Base currency is expected to increase or decline in value relative to the hedged currency.
“Medium to Long Term”	A period of 3 to 5 years or more.
“NAV”	Net Asset Value.
“Prospectus”	Means the prospectus of the Fund and includes any supplementary or replacement prospectus, as the case may be.
“RM”	Ringgit Malaysia, the lawful currency of Malaysia
“RM Class”	A class of Units of the Fund which is denominated in RM
“SC”	Securities Commission Malaysia.
“SGD”	Singapore Dollar, the official currency of Singapore
“SGD Class”	A class of Units of the Fund which is denominated in SGD
“Target Fund”	Arabesque Q3.17 SICAV – Global ESG Momentum Equity
“Trustee”	Refers to Deutsche Trustees Malaysia Berhad
“USD”	United States Dollar, the official currency of the United States of America
“USD Class”	A class of Units of the Fund which is denominated in USD

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