



## **PRODUCT HIGHLIGHTS SHEET**

### **BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND (BMSEF)**

**DATE: 9 MARCH 2017**

**MANAGER:  
BIMB INVESTMENT MANAGEMENT BERHAD  
(276246-X)**

**TRUSTEE:  
CIMB ISLAMIC TRUSTEE BERHAD  
(167913-M)**

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

The authorisation of the BIMB-Arabesque Malaysia Shariah-ESG Equity Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB-Arabesque Malaysia Shariah-ESG 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 who is responsible for the BIMB-Arabesque Malaysia Shariah-ESG 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 MALAYSIA SHARIAH-ESG EQUITY FUND**

**BRIEF INFORMATION OF THE PRODUCT**

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

<b>Product Category</b>	Equity	<b>Product Type</b>	Growth
<b>Manager</b>	BIMB Investment Management Berhad	<b>Trustee</b>	CIMB Islamic Trustee Berhad
<b>Inception Date</b>	9 March 2017	<b>Distribution Policy</b>	The distribution of income (if any) is incidental.
<b>Dealing Frequency</b>	Monthly	<b>Financial Year</b>	31 May
<b>Capital Guaranteed</b>	No	<b>Benchmark</b>	70:30 ratio of FBM KLCI Index and MSCI All Countries World Index  Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.  Source: <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a> and <a href="http://www.msci.com/indexes">www.msci.com/indexes</a>

## PRODUCT SUITABILITY

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

<b>Investor's Profile</b>	<p>The Fund is primarily suitable for investors:</p> <ul style="list-style-type: none"> <li>• who are seeking exposure to Shariah compliant Malaysian &amp; global equities.</li> <li>• who are seeking exposure to companies that have been screened for their Environment, Social &amp; Governance (ESG) performance.</li> <li>• who are seeking capital appreciation over medium to long term period.</li> <li>• with moderate to high risk tolerance.</li> </ul>
<b>Investor's Risk Profile</b>	Moderate to high risk

### KEY PRODUCT FEATURES

### 3. What am I investing in?

<b>Shariah Principles Applicable</b>	<p>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.</p> <p>2- BIMB Invest is appointed to undertake the investment activities on behalf of the investor for a fee ("<i>Ujrah</i>").</p> <p>3- A trustee is the independent party to safeguard the assets of the Fund and ensure the Manager acts in accordance with the deed and SC guidelines.</p>
<b>Investment Objective</b>	<p>The Fund seeks to achieve medium to long-term capital appreciation.</p> <p>Note: Medium to long-term in this context refers to 3 years or more.</p> <p><i>Any material changes to the investment objective would require Unit Holders' approval.</i></p>
<b>Investment Policies &amp; Strategies</b>	<p>The Fund will invest in listed equities (up to 98% of the Fund's NAV) of which 70% of the portfolio is allocated to companies in Malaysia and 30% to foreign companies where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commission (IOSCO). The investment composition of Malaysia's companies and foreign companies is not restricted to the ratio 70:30 as the composition may change according to the market condition.</p> <p>The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse market conditions to protect the Unit Holders' interest.</p>
<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>• Up to 98% of the Fund's NAV will be invested in Shariah-ESG compliant Malaysia and foreign equities where the regulatory authorities are the ordinary or associate members of the International Organization of Securities Commission (IOSCO); and</li> <li>• At least 2% of the Fund's NAV in Islamic deposits and Islamic money market instruments.</li> </ul>

<b>Transaction of Unit</b>	<b>Minimum Initial Investment</b>								
	<table border="1"> <thead> <tr> <th>MYR Class</th> <th>USD Class</th> <th>EUR Class</th> <th>SGD Class</th> </tr> </thead> <tbody> <tr> <td>RM500</td> <td>USD500</td> <td>EUR500</td> <td>SGD500</td> </tr> </tbody> </table>	MYR Class	USD Class	EUR Class	SGD Class	RM500	USD500	EUR500	SGD500
	MYR Class	USD Class	EUR Class	SGD Class					
	RM500	USD500	EUR500	SGD500					
	<b>Minimum Additional Investment</b>								
	<table border="1"> <thead> <tr> <th>MYR Class</th> <th>USD Class</th> <th>EUR Class</th> <th>SGD Class</th> </tr> </thead> <tbody> <tr> <td>RM250</td> <td>USD250</td> <td>EUR250</td> <td>SGD250</td> </tr> </tbody> </table>	MYR Class	USD Class	EUR Class	SGD Class	RM250	USD250	EUR250	SGD250
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RM250	USD250	EUR250	SGD250						
<b>Minimum Units Holding</b>									
<table border="1"> <thead> <tr> <th>MYR Class (Units)</th> <th>USD Class (Units)</th> <th>EUR Class (Units)</th> <th>SGD Class (Units)</th> </tr> </thead> <tbody> <tr> <td>500</td> <td>500</td> <td>500</td> <td>500</td> </tr> </tbody> </table>	MYR Class (Units)	USD Class (Units)	EUR Class (Units)	SGD Class (Units)	500	500	500	500	
MYR Class (Units)	USD Class (Units)	EUR Class (Units)	SGD Class (Units)						
500	500	500	500						
<b>Minimum Units Redeemed</b>									
<table border="1"> <thead> <tr> <th>MYR Class (Units)</th> <th>USD Class (Units)</th> <th>EUR Class (Units)</th> <th>SGD Class (Units)</th> </tr> </thead> <tbody> <tr> <td>500</td> <td>500</td> <td>500</td> <td>500</td> </tr> </tbody> </table>	MYR Class (Units)	USD Class (Units)	EUR Class (Units)	SGD Class (Units)	500	500	500	500	
MYR Class (Units)	USD Class (Units)	EUR Class (Units)	SGD Class (Units)						
500	500	500	500						
<b>Minimum Switching Units</b>									
<table border="1"> <thead> <tr> <th>MYR Class (Units)</th> <th>USD Class (Units)</th> <th>EUR Class (Units)</th> <th>SGD Class (Units)</th> </tr> </thead> <tbody> <tr> <td>500 per switch</td> <td>500 per switch</td> <td>500 per switch</td> <td>500 per switch</td> </tr> </tbody> </table>	MYR Class (Units)	USD Class (Units)	EUR Class (Units)	SGD Class (Units)	500 per switch	500 per switch	500 per switch	500 per switch	
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500 per switch	500 per switch	500 per switch	500 per switch						
	<p><i>The Manager may waive or vary the minimum amount stipulated at its sole and absolute discretion.</i></p>								
<b>Purchase of Units</b>	<p>Investors may purchase Units at BIMB Invest’s business office or at any distribution channel. Below are the required documents/forms to be submitted for purchase:-</p> <p><b><u>Corporate Investor</u></b></p> <ol style="list-style-type: none"> <li>i. Investment application form.</li> <li>ii. Suitability assessment form (if applicable)</li> <li>iii. A certified true copy of the business registration certificate, memorandum &amp; articles of association, form 49, form 24, form 44, board resolution approving the investment in the Fund, list of authorised signatories and their specimen signatures. In the case of foreign companies, trusts, cooperatives and foundations, please contact the Manager or the relevant distribution channel for information on additional documents needed (if any).</li> <li>iv. Mode of payments - Cheque/bank draft, direct debit, telegraphic transfer (TT), etc. Payment by cheque/bank draft/direct debit/TT must be made payable to “BIMB Investment Management Berhad-BMSEF”. Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.</li> <li>v. Details of a foreign currency account for investments in currencies other</li> </ol>								

	<p>than MYR.</p> <p>vi. For investment through distribution channels, kindly refer to the respective distribution channel for registration and payment procedures.</p> <p><b><u>Individual Investor</u></b></p> <p>i. Investment application form.</p> <p>ii. Suitability assessment form.</p> <p>iii. Certified true copy of identity card, birth certificate (if joint applicant is a minor) or passport.</p> <p>iv. Mode of payments: Cash, cheque/bank draft, direct debit, telegraphic transfer (TT), etc. Payment by cheque/bank draft/direct debit/TT must be made payable to “BIMB Investment Management Berhad – BMSEF”. Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.</p> <p>v. Details of a foreign currency account for investments in currencies other than MYR.</p> <p>vi. For investment through distribution channels, kindly refer to the respective distribution channel for registration and payment procedures.</p>
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**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT**

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

<b>Manager</b>	BIMB Investment Management Berhad (“BIMB Invest”)
<b>Corporate Profile of the Manager</b>	BIMB Invest is a wholly-owned subsidiary of Bank Islam Malaysia Berhad. BIMB Invest, a licensed Islamic fund management company, was incorporated on 14 September 1993 and commenced its operations on 20 June 1994. BIMB Invest has been in the unit trust industry for 22 years.
<b>Trustee</b>	CIMB Islamic Trustee Berhad
<b>Solicitors</b>	Wei Chien & Partners
<b>Auditors</b>	KPMG Desa Megat & Co.
<b>Tax Adviser</b>	KPMG Tax Services Sdn.Bhd
<b>Shariah Committee</b>	Ustaz Dr. Ahmad Shahbari @ Sobri bin Salamon Ustaz Dr. Yusof bin Ramli Ustazah Dr. Asmak bin Ab. Rahman

**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 risks:**

- a. **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.

- b. 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.
- c. Country Risk** – Investments of the Fund in any countries may be affected by changes in the country's economic, social and political stability, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the net asset value of the Fund or prices of units to fall.
- d. Currency Risk** – As the investments of the Fund may be invested up to 30% in foreign stocks and denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the Fund in the base currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

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

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

- ii. Currency risk at the class level**

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

- e. Political Risk** – Political instability that arises from disruption of economic activity and social unrest may directly or indirectly impact the Fund's investment in a particular country. A change in government or government policies with regards to its capital market regulations may effect a Fund's financial position, possibly causing a Fund to liquidate its position at a less ideal price or below investment cost. Government policies may not have the same approach in perpetuity.
- f. 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.
- g. Tactical Asset Allocation Risk** – The Fund may execute a tactical asset allocation strategy by shifting asset classes in between equity and cash depending on the prevailing market conditions. The Manager's investment decision may adversely affect the Fund's performance given the assessment of the Manager are not in-line with the respective market performance.
- h. Warrant Risk** – The Fund may hold warrants derived from corporate action and the value of warrants is influenced by the current market price of the underlying security, the exercise price of the warrant, the time to expiration of the warrant and the estimate of the future volatility of the underlying securities price over the life of the warrant. Particularly, risk factor related to warrants encompasses value decay over time as the warrant approaches its due date especially in the event that the warrants are held and not exercised.

**Note:** 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).

## FEES & CHARGES

### 7. What are the fees and charges involved?

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

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

<b>Sales Charge</b>	Up to 5.50% of the NAV per unit of the Fund. <i>The sales charge is applicable to all Classes of Units.</i> <b>Note: Investors may negotiate for a lower sales charge at the Manager's discretion.</b>				
<b>Redemption Charge</b>	The Manager will <b>NOT</b> impose any redemption charge on any redemption.				
<b>Transfer Fee</b>	RM10.00 per transfer.				
<b>Switching Fee</b>	A switching fee may be imposed by the Manager as follows:- <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 available within the same currency denomination of the funds managed by the Manager. Cross currency switching is prohibited.</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				

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

Type of Fees	
<b>Management Fee</b>	Up to 1.50% per annum of the NAV of the Fund.  The management fee is calculated on daily basis and payable monthly to the Manager.  <b>Note:</b> <b>The management fee is applicable to all Classes of Units based on the multi-class ratio.</b>
<b>Trustee Fee</b>	The Fund pays an annual trustee fee of up to 0.05% per annum of the NAV of the Fund.  In addition to the annual trustee fee, the Trustee may be reimbursed by the Fund for any expenses properly incurred by it in the performance of its duties.  The trustee fee is calculated on daily basis and payable monthly to the Trustee.  <b>Note:</b> <b>The trustee fee is applicable to all Classes of Units based on the multi-class ratio.</b>



<b>Type of Fees</b>	
<b>Administrative Fees</b>	<p>These would include (but are not limited to) the following:</p> <ol style="list-style-type: none"> <li>i. cost of printing of interim and annual reports for the Fund;</li> <li>ii. commissions or fees paid to brokers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>iii. where the custodian function is delegated by the Trustee, charges or fees paid to foreign sub custodian for taking into custody any foreign assets or investments of the Fund;</li> <li>iv. taxes and other duties charged on the Fund by the government and other authorities;</li> <li>v. costs, fees and expenses properly incurred by the auditor appointed for the Fund;</li> <li>vi. costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund (if any);</li> <li>vii. costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;</li> <li>viii. costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> <li>ix. costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;</li> <li>x. costs, fees and expenses incurred in the preparation and audit of taxation returns and accounts of the Fund;</li> <li>xi. any tax such as goods and services tax and/or other indirect or similar 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</li> <li>xii. other related Fund's administrative expenses as permitted by the Deed.</li> </ol> <p><b>Note:</b>  <b>Any administrative expenses are applicable to all Classes of Units based on the multi-class ratio.</b></p>
<b>Goods and Services Tax</b>	<p>The Royal Malaysian Customs Department has announced the implementation of GST with effect from 1 April 2015 onwards pursuant to the Goods and Services Tax Act 2014. Collective investment schemes are generally exempted from GST. However, some fees, charges and expenses of the Fund are subject to GST which includes:</p> <ol style="list-style-type: none"> <li>i. Sales charge;</li> <li>ii. Management fee;</li> <li>iii. Trustee fee;</li> <li>iv. Switching fee (if any);</li> <li>v. Transfer fee (if any); and</li> <li>vi. Any other expenses of the Fund that may be subject to GST</li> </ol>

***The above fees and charges are exclusive of Goods and Services Tax (GST) or any other similar sales tax or levy which will be payable by the Unit Holders.***

## **VALUATIONS AND EXITING FROM INVESTMENT**

### **8. How often are valuations available?**

Valuation of the Fund is carried out at the end of each Business Day. As forward pricing method is used for this Fund, any request received on or before 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 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 FIMM.

Unit Holders will be able to obtain information pertaining to the Fund from BIMB Invest's website on <http://www.bimbinvestment.com.my>. Unit Holders will be able to obtain information of the Fund's unit pricing from online publication of major newspapers in Malaysia or Unit Holder may log on to <http://www.bimbinvestment.com.my>.

### **9. 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 simply completing the repurchase application form and returning it to the relevant authorised distributors/authorised consultants or direct to BIMB Investment Management Berhad.
- 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.
- If you have made an 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.
- 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?**

**You may contact us at the following address:**

**BIMB Investment Management Berhad**

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

Tel : 03-2161 2524 / 03-2161 2924

Fax : 03-2161 2464

Toll-Free Number : 1800-88-1196

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

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

**Johor Bahru Agency Office**

33 Jalan Indah 15/2,  
Taman Bukit Indah,  
79100 Nusajaya,  
Johor Darul Takzim  
Tel : 07-239 5608  
Fax : 07-239 5609

**Melaka Agency Office (Qashrina Agency)**

SU 1447, Tingkat 1,  
Taman Masjid Tanah Ria Utama,  
78300 Masjid Tanah,  
Melaka  
Tel : 06-3851076  
Fax : 06-3851076

**Nearest Bank Islam Branches****11. 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

**12. 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):**

- a. via phone to : 03-2282 2280
- b. via fax to : 03-2282-3855
- 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

**13. 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:**

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

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

- |    |  |   |
|----|--|---|
| a. | via phone to                           | : 03-2092 3800  |
| b. | via fax to                             | : 03-2093 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, Secretarial & 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>“Bursa Malaysia”</b>	The stock exchange managed and operated by Bursa Malaysia Securities Berhad.
<b>“Business Day(s)”</b>	A day on which the Bursa Malaysia is open for trading.
<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>• MYR Class</li> <li>• USD Class</li> <li>• EUR Class</li> <li>• SGD Class</li> </ul>
<b>“Deed”</b>	The deed dated 18 November 2016 in respect of the Fund and any other supplemental deed that may be entered into between the Manager and the Trustee.
<b>“Fund”</b>	BIMB-Arabesque Malaysia Shariah-ESG Equity Fund.
<b>“Long Term”</b>	Means a period of more than five (5) years.
<b>“NAV”</b>	Net Asset Value.
<b>“SC”</b>	Securities Commission Malaysia.
<b>“Units”</b>	Units of the Fund.
<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.