

# PRODUCT HIGHLIGHTS SHEET BIMB-ARABESQUE VALUECAP MALAYSIA SHARIAH-ESG EQUITY FUND ('BVMSEF')

**DATE OF ISSUANCE:**

5 JULY 2018

**MANAGER:**

BIMB INVESTMENT MANAGEMENT BERHAD  
(276246-X)

**TRUSTEE:**

DEUTSCHE TRUSTEES MALAYSIA BERHAD  
(763590-H)

BVMSEF is a qualified Sustainable and Responsible Investment (SRI) fund under the Guidelines on Sustainable and Responsible Investment Funds.

BVMSEF integrates Environmental, Social and Governance (ESG) considerations in its capital allocation process and employs negative screening for Shariah-compliance and alignment with UNGC principles, in its universe construction process.

## 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 relevant information and document in relation to the BIMB-Arabesque Valuecap Malaysia Shariah-ESG Equity Fund ('BVMSEF'), including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the BIMB-Arabesque Valuecap Malaysia Shariah-ESG Equity Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB-Arabesque Valuecap 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 Valuecap 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 VALUECAP MALAYSIA SHARIAH-ESG EQUITY FUND (‘BVMSEF’ or ‘Fund’)

#### BRIEF INFORMATION OF THE PRODUCT

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

<b>Product Category</b>	Wholesale Equity	<b>Product Type</b>	Growth
<b>Manager</b>	BIMB Investment Management Berhad (“BIMB Invest”) (276246-X)	<b>Trustee</b>	Deutsche Trustees Malaysia Berhad (763590-H)
<b>Launch Date</b>	5 July 2018		
<b>Initial Offer Price</b>	RM1.00	<b>Distribution Policy</b>	The Manager will declare annual distributions subject to availability of income.
<b>Dealing Frequency</b>	Daily	<b>Financial Year</b>	31 October
<b>Capital Guaranteed</b>	No	<b>Benchmark</b>	FTSE Bursa Malaysia EMAS Index

#### PRODUCT SUITABILITY

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

<b>Investor’s Profile</b>	<p>The Fund is primarily suitable for sophisticated investors:</p> <ul style="list-style-type: none"> <li>• seeking exposure to ESG and Shariah-compliant Malaysia listed equities.</li> <li>• seeking capital appreciation over medium to long term period.</li> <li>• with moderate to high risk tolerance.</li> <li>• with medium to long term investment horizon.</li> </ul>
<b>Investor’s Risk Profile</b>	Moderate to high risk

## KEY PRODUCT FEATURES

### 3. What am I investing in?

<p><b>Shariah Principles Applicable</b></p>	<p>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>BIMB Invest is appointed to undertake the investment activities on behalf of the investor for a fee (“<i>Ujrah</i>”).</p> <p>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>
<p><b>Investment Objective</b></p>	<p>The Fund seeks to achieve medium to long-term capital appreciation.</p> <p><i>Any material changes to the Fund’s investment objective would require Unit Holders’ approval.</i></p>
<p><b>Investment Policies &amp; Strategies</b></p>	<p>The Fund will invest up to 98% of the Fund’s NAV in Shariah-compliant equities listed in Malaysia. The strategy follows a bottom-up approach and makes use of Arabesque’s sustainability and fundamental technologies.</p> <p><b>ESG Screening Methodology</b></p> <p>Integration of non-financial information (i.e. Environmental, Social and Governance or ESG) is at the core of the Fund’s investment process.</p> <p>The investment strategy uses Arabesque’s proprietary Arabesque S-Ray™ approach:</p> <ol style="list-style-type: none"> <li>i. United Nations Global Compact (‘UNGC’) screen to exclude companies performing poorly on any of the 10 principles of UNGC on Human Rights, Labour Rights, Environment and Anti-Corruption.</li> <li>ii. ESG Performance where a proprietary ESG score is calculated based on a company’s performance on material topics, accounting for specific sector and country idiosyncrasies: <ul style="list-style-type: none"> <li>• Materiality: identification of ESG metrics with a material (positive or negative) impact on financial performance. The materiality analysis is performed on an industry level basis.</li> </ul> </li> <li>iii. Business Involvement: assessment of the sources generating revenue for each company and ensure alignment with investors’ preferences.</li> </ol>

### **Investment Process**

The Fund follows a rules-based, bottom up approach which i) identifies a Shariah compliant investment universe and ii) applies a portfolio construction methodology based on fundamental and sustainability analysis.

#### **i. Investment Universe Construction**

Arabesque screening methodology will be used to review Malaysia's listed companies, and following the application of various filters, it constructs an eligible investment universe. This process is performed on a monthly basis:

- **Suitability:** Minimum liquidity requirement of a 6-month average daily trading volume of at least RM400,000.
- **United Nations Global Compact:** The process excludes companies presenting severe violations of any of the UNGC's principles on Human Rights, Labour Rights, Environment and Anti-corruption, and the worst performers according to the Arabesque S-Ray™ GC Score.
- **Shariah compliance:** The process excludes companies that are not Shariah-compliant according to the Shariah screening methodology issued and adopted by the SAC of the SC Malaysia.

#### **ii. Factor Calculation**

The below metrics are calculated for each stock in the eligible Investment Universe:

- **Fundamental Factors**
  - **F-Score:** identify strong value stocks using nine accounting signals.
  - **G-Score:** identify strong growth stocks using eight accounting signals.
  - **Earnings Pressure Score:** a proprietary score to identify stocks more likely to report positive earnings surprises.
- **Sustainability Factors**
  - **Forensic Accounting:** The process measures companies' accounting reporting quality to identify companies more likely to apply aggressive accounting techniques.
  - **S-Ray™ ESG Score:** The process calculates the ESG score of each company based on material sustainability parameters. Scores are based on Arabesque's ESG weighting matrix accounting for materiality and industry idiosyncrasies. An ESG topic is considered material if it is found to have a positive or negative impact to financial performance. The process uses the Arabesque S-Ray™ ESG score.

	<p>iii. Portfolio Construction</p> <p>The portfolio construction methodology is applied to stocks from the eligible Investment Universe on a monthly basis and consists of two steps:</p> <ul style="list-style-type: none"> <li>Factor Calibration: The magnitude by which each of the aforementioned factors affects the company's original weight is "self-adjusted" with the objective to maximize the portfolio's risk adjusted return.</li> <li>Portfolio Weights: The portfolio is rebalanced on a monthly basis. Each constituent's weight is tilted based on its sustainability performance, financial strength and earnings pressure. In general, the higher a company's F-/G-/Earnings Pressure/ Forensic Accounting / ESG score, the larger its weight in the portfolio.</li> </ul> <p>The Fund caps the maximum weight a company can achieve to 8% at each rebalancing.</p>										
<p><b>Sustainable and Responsible Investment</b></p>	<p>If the Fund's investments become inconsistent with the investment policy and strategies of UNGC principles and ESG factors, the Manager shall dispose the investment(s) immediately, in case of violation of any of the UNGC principles, or at the next rebalancing (i.e. monthly) in case of poor UNGC/ESG performance.</p> <p>The UNGC principles and ESG factors is not inconsistent with any other sustainability considerations.</p> <p>The Fund adopts various SRI strategies currently in practice globally as follows:</p> <table border="1" data-bbox="539 1196 1220 1856"> <thead> <tr> <th>Strategy</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Negative screening</td> <td>Exclusion of companies undertaking certain business activities or practices from a portfolio based on specific environmental, social or governance criteria including Shariah screening methodology.</td> </tr> <tr> <td>Positive screening</td> <td>Prioritizing investment in companies or projects that demonstrate positive environmental, social or governance performance relative to industry peers.</td> </tr> <tr> <td>Norm-based screening</td> <td>Screening against minimum standards of business practice based on UNGC.</td> </tr> <tr> <td>ESG integration</td> <td>Systematic assessment of quantitative and qualitative data on environmental, social and governance factors in investment analysis.</td> </tr> </tbody> </table>	Strategy	Description	Negative screening	Exclusion of companies undertaking certain business activities or practices from a portfolio based on specific environmental, social or governance criteria including Shariah screening methodology.	Positive screening	Prioritizing investment in companies or projects that demonstrate positive environmental, social or governance performance relative to industry peers.	Norm-based screening	Screening against minimum standards of business practice based on UNGC.	ESG integration	Systematic assessment of quantitative and qualitative data on environmental, social and governance factors in investment analysis.
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ESG integration	Systematic assessment of quantitative and qualitative data on environmental, social and governance factors in investment analysis.										

<b>Asset Allocation</b>	<p>a) Up to 98% of the Fund's NAV will be invested in Shariah-compliant equities listed in Malaysia; and</p> <p>b) At least 2% of the Fund's NAV in Shariah-compliant liquid assets.</p> <p>The Manager may in response to adverse market conditions adopt a temporary defensive strategy by maintaining higher liquid asset or cash portions to protect the Unit Holder's interest.</p>
<b>Transaction of Unit</b>	<p><b>Minimum Initial Investment: RM100,000</b></p> <p>or such amount as the Manager may from time to time decide.</p> <p><b>Minimum Additional Investment: RM50,000</b></p> <p>or such amount as the Manager may from time to time decide.</p>
<b>Purchase of Units</b>	<p>Purchase of Units can be made at BIMB Invest's business office or at any distribution channel.</p> <p>Below are the required documents/forms to be submitted for purchase of Units of the Fund: -</p> <p><b><u>Sophisticated Investor - Corporate</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 or constitution, form 49 or notice under section 58 of the Companies Act 2016, form 24 or return of the allotment under section 78 of the Companies Act 2016, form 44 or notice under section 46 of the Companies Act 2016, 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-BVMSEF". Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.</li> <li>v. For investment through distribution channels, kindly refer to the respective distribution channel for registration and payment procedures.</li> <li>vi. FATCA and CRS form.</li> </ol>

	<p><b><u>Sophisticated Investor - Individual</u></b></p> <ol style="list-style-type: none"> <li>i. Investment application form.</li> <li>ii. FIMM pre-investment form.</li> <li>iii. Suitability assessment form.</li> <li>iv. Certified true copy of identity card, birth certificate (if joint applicant is a minor) or passport.</li> <li>v. 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 – BVMSEF”. Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.</li> <li>vi. FATCA and CRS form.</li> <li>vii. For investment through distribution channels, kindly refer to the respective distribution channel for registration and payment procedures.</li> </ol> <p><i>The Unit Holder is required to fill in any additional forms from time to time, as may be imposed by the Manager or related authority.</i></p> <p><b>Note:</b>  <b>Investors are advised not to make payment in cash when purchasing Units of the Fund through any individual agent.</b></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 more than 23 years.
<b>Investment Adviser</b>	Arabesque Asset Management Ltd
<b>Trustee</b>	Deutsche Trustees Malaysia Berhad (763590-H)
<b>Solicitors</b>	Wei Chien & Partners
<b>Auditors</b>	KPMG Desa Megat PLT
<b>Tax Adviser</b>	KPMG Tax Services Sdn.Bhd
<b>Shariah Committee</b>	<ol style="list-style-type: none"> <li>i. Ustaz Dr. Ahmad Shahbari @ Sobri bin Salamon</li> <li>ii. Ustaz Dr. Yusof bin Ramli</li> <li>iii. Ustazah Dr. Asmak binti Ab. Rahman</li> </ol>

## 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?

a) The Fund is exposed to the following general risks:

- i. **Market Risk** – Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.
- ii. **Loan Financing Risk** – This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed/financed money includes the inability for investors to service the loan repayments/financing payments. In the event Units are used as collateral, an investor may be required to top-up the collateral if the prices 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 loan/financing.
- iii. **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.
- iv. **Shariah Non-Compliance Risk** – This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the SAC Shariah screening methodology adopted by the Shariah Committee. If this occurs, the Manager will take the necessary steps to dispose such equities. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities.
- v. **Operational risk** – This risk refers to the possibility of monetary loss or inconvenience due to the breakdown of the Manager's internal control and policies. Possibly due to human error, system failure or fraud among Manager's employees. The Manager will regularly review its internal policies, systems capabilities and maintain strict segregation of duties in mitigating these risks.

b) In addition, there are also specific risks associated with the Fund that need to be considered.

- i. **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.
- ii. **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.

- iii. **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.
- iv. **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.
- v. **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.
- vi. **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).*

*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 Information Memorandum 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. their bankers, lawyers, stockbrokers for a better understanding of the risks.*

## 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 charges that you may **directly** incur when you purchase or repurchase Units.

<b>Sales Charge</b>	Nil				
<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"> <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>The switching fee is applicable within the same type of asset class and same currency within funds managed by BIMB Investment Management Berhad.</p>	<b>a. 1<sup>st</sup> Time</b>	: Nil	<b>b. 2<sup>nd</sup> Time onwards</b>	: RM 25 per transaction
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<b>b. 2<sup>nd</sup> Time onwards</b>	: RM 25 per transaction				

**\*Note: The above fees and charges are exclusive of goods and services tax or any other similar sales tax or levy which will be payable by the Unit Holders.**

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

<b>Type of Fees</b>	<b>Details</b>
<b>Annual Management Fee</b>	Up to 0.75% per annum of the NAV of the Fund.
<b>Annual Trustee Fee</b>	The Fund pays an annual trustee fee of up to 0.06% per annum subject to a minimum fee of RM15,000 per annum.
<b>Administrative Fees</b>	<p>These would include (but are not limited to) the following:</p> <ul 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> </ul>

Type of Fees	Details
	<ul style="list-style-type: none"> <li data-bbox="544 230 1394 315">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 data-bbox="544 349 1394 434">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 data-bbox="544 468 1394 528">ix. costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any Asset of the Fund;</li> <li data-bbox="544 591 1394 651">x. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</li> <li data-bbox="544 685 1394 801">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 data-bbox="544 835 1394 893">xii. other related Fund's administrative expenses as permitted by the Deed.</li> </ul>
<b>Other Fee</b>	Unit Holder will bear any applicable bank charges incurred as a result of purchasing or redeeming of Units.

***The above fees and charges are exclusive of goods and services tax 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.

For any request received after 4.00p.m. (Malaysia time) on any Business Day, the request will be processed based on the NAV per Unit at the end of the next business day which will be computed on T+1.

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 redemption/repurchase application form and returning it to the relevant authorised distributors/authorised consultants or direct to BIMB Investment Management Berhad.
- If the Manager receives a valid withdrawal request before 4.00 p.m., the Manager will process the redemption request based on the NAV per Unit for that Business Day, which will be known at the end of the Business Day. If BIMB Invest receives the redemption request at or after 4.00 p.m., BIMB Invest will process the redemption request based on the NAV per unit of the next Business Days.

## 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 Industry Dispute Resolution Center (SIDREC):**

- a. via phone to : 03-2282 2280
- b. via fax to : 03-2282-3855
- c. via email to : [info@sidrec.com.my](mailto: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,  
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 : 03-6204 8999
- b. via fax to : 03-6204 8991
- c. via email to : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
- d. via online complaint form available at : [www.sc.com.my](http://www.sc.com.my)
- e. via letter to : Consumer & Investor Office  
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 : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
- d. via online complaint form available at : [www.fimm.com.my](http://www.fimm.com.my)
- e. via letter to : Legal, Secretarial & Regulatory Affairs  
Federation of Investment Managers  
Malaysia 19-06-1, 6th Floor, Wisma Tune  
No. 19, Lorong Dungun  
Damansara Heights  
50490 Kuala Lumpur.

## APPENDIX: GLOSSARY

<b>“Business Day(s)”</b>	A day on which the Bursa Malaysia is open for trading.
<b>“Deed”</b>	The deed dated 4 April 2018 in respect of the Fund and any other supplemental deed that may be entered into between the Manager and the Trustee.
<b>“ESG”</b>	Environmental, Social and Governance.
<b>“IOSCO”</b>	International Organization of Securities Commissions.
<b>“Fund”</b>	BIMB-Arabesque Valuecap Malaysia Shariah-ESG Equity Fund (BVMSEF).
<b>“Long Term”</b>	Means a period of more than five (5) years.
<b>“NAV”</b>	Net Asset Value.
<b>“SAC”</b>	Shariah Advisory Council.
<b>“SC”</b>	Securities Commission Malaysia.
<b>“SRI”</b>	Sustainable and Responsible Investment.
<b>“UNGC”</b>	United Nations Global Compact.
<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.