

PRODUCT HIGHLIGHTS SHEET BIMB ESG SUKUK FUND (BSF)

DATE OF ISSUANCE:

1 AUGUST 2018

MANAGER:

BIMB INVESTMENT MANAGEMENT BERHAD
(276246-X)

TRUSTEE:

SCBMB TRUSTEE BERHAD
(1005793-T)

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

BSF 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 Securities Commission Malaysia has authorised the issuance of BIMB ESG Sukuk Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BIMB ESG Sukuk Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the BIMB ESG Sukuk 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 ESG Sukuk 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 HIGHLIGHT SHEET

BIMB ESG SUKUK FUND (“BSF” or “Fund”)

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

| | | | |
|---------------------------|--|----------------------------|--|
| Product Category | Sukuk | Product Type | Income |
| Manager | BIMB Investment Management Berhad (“BIMB Invest”) (276246-X) | Trustee | SCBMB Trustee Berhad (1005793-T) |
| Inception Date | 1 August 2018 | Distribution Policy | The Manager will declare annual distributions subject to availability of income. |
| Dealing Frequency | Daily | Financial Year | 31 October |
| Capital Guaranteed | No | Benchmark | Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate. |

PRODUCT SUITABILITY

2. Who is this product suitable for?

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|--------------------------------|---|
| Investor’s Profile | This Fund is suitable for investors who: <ul style="list-style-type: none"> i. seek annual fixed income payout; ii. have a medium to long-term investment horizon; iii. have a moderate risk tolerance level; iv. seek exposure to local and global sukuk |
| Investor’s Risk Profile | Moderate |

KEY PRODUCT FEATURES

3. What am I investing in?

| | |
|--------------------------------------|--|
| Shariah Principles Applicable | <ul style="list-style-type: none"> i. Investor appoints the Manager to manage and invest the Fund under the Islamic contract of “<i>Wakalah Bil Istithmar</i>” or Agency for Investment. ii. BIMB Invest is appointed to undertake the investment activities on behalf of the investor for a fee (“<i>Ujrah</i>”). iii. 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. |
|--------------------------------------|--|

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|---|---|
| Investment Objective | <p>The investment objective of the fund is to provide a stable income stream and an opportunity for capital appreciation over the medium to long term horizon by investing in Sukuk both locally and globally.</p> <p>Medium to long term refers to an investment horizon of three (3) years or more.</p> <p><i>Any material changes to the Fund's investment objective would require Unit Holders' approval.</i></p> |
| Investment Policies & Strategies | <p>The Fund will invest between 70% to 98% of the Fund's NAV in Sukuk carrying at least a "A3" or "P1" rating by RAM or a "A-" or "MARC-1" rating by MARC for Ringgit denominated Sukuk or "BBB-" or "A-3" rating by S&P or "Baa3" or "P-3" rating by Moody's or "BBB-" or "F3" by Fitch or equivalent rating by local rating agency(ies) for non-Ringgit denominated Sukuk.</p> <p>The remaining Fund's NAV is maintained in the form of Shariah-compliant liquid assets to meet any redemption payments to Unit Holders. In line with its objective, the investment strategy and policy of the Fund is to invest in a diversified portfolio of approved Shariah-compliant fixed income securities consisting primarily of Sukuk that will provide a steady stream of income.</p> <p>The Fund's investments in foreign markets will be subject to the limit set by BNM and any conditions imposed by the SC from time to time. The Fund will invest into countries where the regulatory authorities are ordinary or associate members of the International Organization of Securities Commissions.</p> <p>The investment strategy has the following principles:</p> <ol style="list-style-type: none"> i. Shariah screening to ensure the Fund invest in Shariah-compliant investment. ii. ESG and UNGC analysis that uses information from sources including but not limited to Arabesque S-Ray™ and issuer information. Arabesque S-Ray™ is Arabesque Asset Management Ltd's proprietary assessment of non-financial risk factors such as ESG issues as well as alignment with the principles of the UNGC. <ol style="list-style-type: none"> a. UNGC: Through Arabesque S-Ray™, companies with poor performance on the UNGC principles regarding human rights, labour rights, environment and anti-corruption are excluded. b. ESG: Through Arabesque S-Ray™, companies with poor performance on ESG topics are excluded. The S-Ray™ methodology identifies and weighs ESG metrics based on their material (positive or negative) impact on financial performance. iii. Economic analysis based on analysis on Malaysia and global economic data, central bank's decisions, yield curve movements and currency. iv. Credit analysis based on analysis on industry; issuer quality including balance sheet, cash flows, profitability, debt repayment ability, financial ratios, management and business; |

| | <p>terms and conditions of issue; rating rationale; profit rate; yield and duration. The credit analysis emphasises on the issuers' ability to repay principal and profit on a timely basis and to mitigate credit risk.</p> <p>v. Portfolio construction involves the Sukuk selection and weighting based on its expected return and risk.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|----------------|-------------|--------------|---------|---------|---------|----------|----------|-------------|--------------|---------|---------|---------|---------|---------|-------|--------|--------|-----------|------------|---------|---------|---------|---------|---------|----------------|----------------|----------------|-----------|-----------|
| Sustainable and Responsible Investment | <p>The Fund's investment policy and strategies adopt UNGC and ESG analysis and employ negative screening for Shariah compliance.</p> <p>The Manager will evaluate the Fund's investment on a quarterly basis to determine whether the Fund's investment is consistent with its investment policy and strategies of UNGC principles and ESG factors. If the Fund's investments become inconsistent with its investment policy and strategies of UNGC principles and ESG factors, the Manager shall dispose the investments if the value of the investment held exceeds or is equal to the original investment cost (which may include transaction cost).</p> <p>On the other hand, the Fund is allowed to hold the investment if the value of the investment is below the original investment cost. It is also permissible for the Fund to retain the profit received during the holding period until such time the market value of the investment held is equal to the original investment costs.</p> <p>If the Fund's investment becomes inconsistent with Shariah compliance, then the Manager shall act in accordance with the Shariah investment process as set out in Section 5.2 of the Fund's prospectus.</p> <p>The UNGC and ESG analysis and negative screening for Shariah compliance are not inconsistent with any other sustainability considerations.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Asset Allocation | <p>i. between 70% to 98% of the Fund's NAV in Sukuk; and</p> <p>ii. at least 2% of the Fund's NAV in Shariah-compliant deposits.</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. During the temporary defensive position, the Fund's investments in Sukuk may be lower than 70% depending on the Manager's assessment of the Sukuk market outlook.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transaction of Unit | <p>Minimum Initial Investment</p> <table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> <th>Class C</th> <th>Class D</th> <th>Class E</th> </tr> </thead> <tbody> <tr> <td>RM1,000</td> <td>USD1,000</td> <td>SGD1,000</td> <td>RM1,000,000</td> <td>USD1,000,000</td> </tr> </tbody> </table> <p>Minimum Additional Investment</p> <table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> <th>Class C</th> <th>Class D</th> <th>Class E</th> </tr> </thead> <tbody> <tr> <td>RM500</td> <td>USD500</td> <td>SGD500</td> <td>RM500,000</td> <td>USD500,000</td> </tr> </tbody> </table> <p>Minimum Holdings of Units</p> <table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> <th>Class C</th> <th>Class D</th> <th>Class E</th> </tr> </thead> <tbody> <tr> <td>Not Applicable</td> <td>Not Applicable</td> <td>Not Applicable</td> <td>4,000,000</td> <td>4,000,000</td> </tr> </tbody> </table> <p><i>The Manager may waive or vary the minimum amount stipulated at its sole and absolute discretion.</i></p> | Class A | Class B | Class C | Class D | Class E | RM1,000 | USD1,000 | SGD1,000 | RM1,000,000 | USD1,000,000 | Class A | Class B | Class C | Class D | Class E | RM500 | USD500 | SGD500 | RM500,000 | USD500,000 | Class A | Class B | Class C | Class D | Class E | Not Applicable | Not Applicable | Not Applicable | 4,000,000 | 4,000,000 |
| Class A | Class B | Class C | Class D | Class E | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RM1,000 | USD1,000 | SGD1,000 | RM1,000,000 | USD1,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Class A | Class B | Class C | Class D | Class E | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RM500 | USD500 | SGD500 | RM500,000 | USD500,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Class A | Class B | Class C | Class D | Class E | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Not Applicable | Not Applicable | Not Applicable | 4,000,000 | 4,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Purchase of Units

Purchase of Units can be made at BIMB Invest's business office or at any distribution channel.

Below are the required documents/forms to be submitted for purchase of Units of any Class:

Corporate Investor

- i. Investment application form.
- ii. Suitability assessment form (if applicable)
- iii. A certified true copy of the business registration certificate, memorandum & 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).
- 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-BSF". Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.
- v. Details of a foreign currency account for investments in currencies other than MYR.
- vi. For investment through distribution channels, kindly refer to the respective distribution channel for registration and payment procedures.
- vii. FATCA and CRS form.

Individual Investor

- i. Investment application form.
- ii. Suitability assessment form.
- iii. Certified true copy of identity card, birth certificate (if joint applicant is a minor) or passport.
- 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 – BSF". Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.
- v. Details of a foreign currency account for investments in currencies other than MYR.
- vi. FATCA and CRS form.
- vii. For investment through distribution channels, kindly refer to the respective distribution channel for registration and payment procedures.

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.

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?

| | |
|---|--|
| Manager | BIMB Investment Management Berhad (“BIMB Invest”) |
| Corporate Profile of the Manager | 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. |
| Trustee | SCBMB Trustee Berhad (1005793-T) |
| Solicitors | Wei Chien & Partners |
| Auditors | KPMG Desa Megat PLT |
| Tax Adviser | KPMG Tax Services Sdn.Bhd |
| Shariah Committee | <ul style="list-style-type: none"> i. Ustaz Dr. Ahmad Shahbari @ Sobri bin Salamon ii. Ustaz Dr. Yusof bin Ramli iii. Ustazah Dr. Asmak binti 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:

- i. **Credit and default risk** – Credit risk relates to the creditworthiness of the issuers of the Sukuk and their ability to make timely payment of profit and/or principal. Any adverse situation faced by the issuer may impact the value, credit rating downgrade and liquidity of the Sukuk. Default risk relates to the risk that an issuer either defaults on payment or failing to make payments in a timely manner which will in turn adversely affect the value of the Sukuk. This could adversely affect the value of the Fund. This risk however can be mitigated by careful selection of Sukuk by conducting proper credit analysis.
- ii. **Rate of Return** – Rate of return risk refers to the impact of the rate of return changes on the valuation of Sukuk. When rate of return rises, Sukuk prices generally decline and this may lower the market value of the Fund’s investment in Sukuk. The reverse may apply when rate of return falls. In order to mitigate rate of return risk, the Manager will need to manage the Sukuk portfolio taking into account the profit rate and time to maturity of the Sukuk.
- iii. **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.

- iv. **Currency risk** – As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
- v. **Country Risk** – Investments of the Fund in any countries may be affected by changes in the country’s economic, social and political stability, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of Units to fall.
- vi. **Political Risk** – Political instability that arises from disruption of economic activity and social unrest may directly or indirectly impact the Fund’s investment in a particular country. A change in government or government policies with regards to its capital market regulations may affect a Fund’s financial position, possibly causing a Fund to liquidate its position at a less ideal price or below investment cost. Government policies may not have the same approach in perpetuity.
- vii. **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.
- viii. **Hedging Risk** – The Manager will use Islamic derivatives to hedge the Fund’s portfolio from certain anticipated losses such as those resulting from unfavourable exchange rate. However, every hedge comes with a cost. Once hedged, the Fund cannot take full advantage of favourable exchange rate. If the exposure which the Fund is hedging against results in a gain, the act of hedging would have typically reduced the potential of favourable exchange rate. On the other hand, if the exposure which the Fund is hedging against results in a loss, the act of hedging would have reduced the loss, if successfully hedged.

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.

| Name of Class | Class A | Class B | Class C | Class D | Class E |
|---------------------|--|--|--|---------|---------|
| Sales Charge | Up to 2.00% of the NAV per Unit of the Fund. | Up to 2.00% of the NAV per Unit of the Fund. | Up to 2.00% of the NAV per Unit of the Fund. | Nil. | Nil. |

| | | | | | |
|------------------------------------|--|----------------------------|-----|------------------------------------|------------------------|
| Redemption Charge | The Manager will NOT impose any redemption charge on any redemption. | | | | |
| Transfer Fee | RM10.00 per transfer. | | | | |
| Switching Fee | <p>A switching fee may be imposed by the Manager as follows:</p> <table border="1"> <tr> <td>1st Time</td> <td>Nil</td> </tr> <tr> <td>2nd Time onwards</td> <td>MYR 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> | 1st Time | Nil | 2nd Time onwards | MYR 25 per transaction |
| 1st Time | Nil | | | | |
| 2nd Time onwards | MYR 25 per transaction | | | | |

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

| Type of Fees | Details |
|------------------------------|--|
| Annual Management Fee | <p>Up to 1.20% per annum of the NAV of the Fund. The management fee is calculated on daily basis and payable monthly to the Manager.</p> <p>Note: <i>The management fee is applicable to all Classes of Units based on the multi-class ratio.</i></p> |
| Annual Trustee Fee | <p>The Fund pays an annual trustee fee of up to 0.04% per annum subject to a minimum fee of RM18,000 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. The trustee fee is calculated on daily basis and payable monthly to the Trustee.</p> <p>Note: <i>The trustee fee is applicable to all Classes of Units based on the multi-class ratio.</i></p> |
| Custodian Fee | The trustee fee includes the local custodian fee but excludes the foreign sub-custodian fee (if any). |
| Administrative Fees | <p>These would include (but are not limited to) the following:</p> <ol style="list-style-type: none"> i. cost of printing of interim and annual reports for the Fund; ii. commissions or fees paid to dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; 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; iv. taxes and other duties charged on the Fund by the government and other authorities; v. costs, fees and expenses properly incurred by the auditor appointed for the Fund; 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); 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; |

| Type of Fees | Details |
|-------------------------------|---|
| | <ul style="list-style-type: none"> 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; ix. costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any Asset of the Fund; x. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; xi. any tax such as GST 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 xii. other related Fund's administrative expenses as permitted by the Deed. <p>Note: Any administrative expenses are applicable to all Classes of Units based on the multi-class ratio.</p> |
| Goods and Services Tax | <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> <ul style="list-style-type: none"> i. Sales charge; ii. Management fee; iii. Trustee fee; iv. Switching fee (if any); v. Transfer fee (if any); and vi. Any other expenses of the Fund that may be subject to GST. |
| Other Fee | 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 (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 <https://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 <https://www.bimbinvestment.com.my>.

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

- i. You can exit from the Fund by redeeming your investments in the Fund at any point of time by simply completing the redemption application form and returning it to the relevant authorised distributors/authorised consultants or direct to BIMB Investment Management Berhad.
- ii. The cut off time for a redemption transaction is 4.00 p.m. on a Business Day. Any redemption application received after the cut off time will be considered as received on the next Business Day. Such redemption requests are deemed received and shall be irrevocable if all documents and forms received by the Manager are duly and correctly completed.
- iii. If you have made an initial investment and later decide that this investment does not meet your investment needs, you may withdraw your investment within six (6) Business Days from the date your investment application is accepted by the Manager.
- iv. You will be refunded for every unit held based on the NAV per Unit on the day the Units were purchased and sales charge (if any) within 10 days from the receipt of the cooling-off application.

CONTACT INFORMATION

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

You may contact us at the following address:

- i. **BIMB Investment Management Berhad**
Level 19, Menara Bank Islam,
No. 22, Jalan Perak,
50450, Kuala Lumpur.
Tel : 03-2161 2524 / 03-2161 2924
Fax : 03-2161 2464
Email : marketing.bimbinvest@bankislam.com.my
Web : <https://www.bimbinvestment.com.my>
Toll-Free : 1800-88-1196
- ii. **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
- iii. **Melaka Agency Office (Qashrina Agency)**
SU 1447, Tingkat 1,
Taman Masjid Tanah Ria Utama,
78300 Masjid Tanah,
Melaka
Tel : 06-3851076
Fax : 06-3851076

- iv. **Kelantan Agency Office**
PT 433 & 434
Jalan Padang Garong,
15000 Kota Bharu,
Kelantan
Tel : 017-9301302
- v. **Selangor Agency Office (Fareed Agency)**
No 19-1 Medan Bukit Indah 4,
Taman Bukit Indah,
68000 Ampang,
Selangor
Tel : 03-42957388
- vi. **Kuantan Agency Office**
No 205 Tingkat 2,
Bangunan Mahkota Square,
Jalan Mahkota,
25000 Kuantan,
Pahang
Tel : 019-9762067
- vii. **Nearest Bank Islam Branches**
- viii. **For internal dispute resolution, you may contact,
Feedback Channel & Distribution Department**
18th Floor, Menara Bank Islam,
No.22 Jalan Perak,
50450 Kuala Lumpur
Fax : 03-2782 1337
- ix. **If you are dissatisfied with the outcome of the internal dispute resolution
process, please refer your dispute to the Securities Industries Dispute
Resolution Corporation (SIDREC):**

Tel : 03-2282 2280
Fax : 03-2282-3855
Email : info@sidrec.com.my
Letter : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A,
Menara UOA Bangsar,
No. 5, Jalan Bangsar Utama 1,
59000 Kuala Lumpur
- x. **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:**

Aduan Hotline : 03-6204 8999
Fax : 03-6204 8991
Email : aduan@seccom.com.my
Online form : www.sc.com.my
Letter : Consumer & Investor Office
Securities Commission Malaysia,
No 3 Persiaran Bukit Kiara,
Bukit Kiara,
50490 Kuala Lumpur

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

Tel : 03-2092 3800
Fax : 03-2093 2700
Email : complaints@fimm.com.my
Online form : www.fimm.com.my
Letter : 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

| | |
|-----------------------------|---|
| “Business Day(s)” | A day on which the Bursa Malaysia is open for trading. |
| “Class A” | Class of Units for retail investors which is denominated in RM. |
| “Class B” | Class of Units for retail investors which is denominated in USD. |
| “Class C” | Class of Units for retail investors which is denominated in SGD. |
| “Class D” | Class of Units for institutional investors which is denominated in RM. |
| “Class E” | Class of Units for institutional investors which is denominated in USD. |
| “Class(es) of Units” | <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 in Class A, Class B, Class C, Class D and Class E.</p> |
| “Deed” | The deed dated 20 April 2018 in respect of the Fund and any other supplemental deed that may be entered into between the Manager and the Trustee. |
| “ESG” | Environmental, Social and Governance. |
| “IOSCO” | International Organization of Securities Commissions |
| “Fund” | BIMB ESG Sukuk Fund (BSF) |
| “Long Term” | Means a period of more than five (5) years. |
| “NAV” | Net Asset Value. |
| “SC” | Securities Commission Malaysia. |
| “UNGC” | United Nations Global Compact. |
| “Units” | Units of the Fund. |
| “Unit Holder(s)” | 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. |