



# **PRODUCT HIGHLIGHTS SHEET**

## **BIMB *i* GROWTH**

**DATE: 1 SEPTEMBER 2018**

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

**TRUSTEE:  
MAYBANK TRUSTEES BERHAD  
(5004-P)**

## **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 enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in this the Product Highlights Sheet false or misleading.

## **STATEMENT OF DISCLAIMER**

The Securities Commission Malaysia has authorised the issuance of BIMB *i* Growth and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of BIMB *i* Growth and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends BIMB *i* Growth or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

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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 iGROWTH

#### BRIEF INFORMATION OF THE PRODUCT

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

<b>Product Category</b>	Equity Fund	<b>Product Type</b>	Aggressive Growth
<b>Manager</b>	BIMB Investment Management Berhad	<b>Trustee</b>	Maybank Trustees Berhad
<b>Inception Date</b>	30 June 1994	<b>Distribution Policy</b>	As income distribution is the secondary objective of the Fund, distribution of income (if any) is incidental.
<b>Dealing Frequency</b>	Every Business Day	<b>Financial Year</b>	30 June
<b>Capital Guaranteed</b>	No	<b>Benchmark</b>	FBM Emas Shariah Index.

#### PRODUCT SUITABILITY

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

<b>Investor's Profile</b>	Suitable for investors who: <ul style="list-style-type: none"> <li>• Seek capital appreciation over the medium to long term* period.</li> <li>• Have high risk tolerance.</li> <li>• Have long term investment horizon.</li> </ul> <p><i>*Note: "medium to long term" in this context refers to three (3) years or more.</i></p>
<b>Investor's Risk Profile</b>	High
<b>Investment Horizon</b>	Medium to long term investment horizon

#### 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>To provide a medium and long term return through capital appreciation and income distribution.</p> <p><i>Note:</i></p> <p><i>The capital appreciation is the primary objective while income distribution is the secondary objective of the Fund.</i></p>

<b>Investment Policies &amp; Strategies</b>	To meet the investment objective, the Fund will mainly focus on the equity investment (up to 98% of the Fund's NAV) which will comprise a diversified portfolio of blue chip, high growth and companies that pay dividends that are listed on Bursa Malaysia.								
<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>• Equity : 70% - 98%;</li> <li>• Sukuk &amp; deposits: 2% - 30%.</li> </ul> <p>The Manager may, in response to adverse market, economic, political and any other conditions, adopt a temporary defensive strategy by maintaining higher liquid asset/cash portions. When this happens, the asset allocation of the Fund will be altered accordingly.</p>								
<b>Transaction of Unit</b>	<table border="1" data-bbox="472 495 1388 589"> <thead> <tr> <th data-bbox="472 495 759 555">Minimum Initial Investment*</th> <th data-bbox="759 495 1034 555">Minimum Additional Investment*</th> <th data-bbox="1034 495 1388 555">Minimum Holding Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="472 555 759 589">RM500</td> <td data-bbox="759 555 1034 589">RM100</td> <td data-bbox="1034 555 1388 589">100 Units</td> </tr> </tbody> </table> <p><i>*The Manager has the discretion to accept a lower amount than that disclosed above as the Manager deems fit.</i></p>			Minimum Initial Investment*	Minimum Additional Investment*	Minimum Holding Amount	RM500	RM100	100 Units
Minimum Initial Investment*	Minimum Additional Investment*	Minimum Holding Amount							
RM500	RM100	100 Units							
<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 any Class:-</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 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 (<i>i Growth</i>)". 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>Individual Investor</u></b></p> <ol style="list-style-type: none"> <li>i. Investment application form.</li> <li>ii. Suitability assessment form.</li> <li>iii. Certified true copy of identity card, birth certificate (if joint applicant is a minor) or passport.</li> <li>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 (<i>i Growth</i>)". Please provide proof of payment such as letter of bank/fund transfer or bank-in slip.</li> <li>v. FATCA and CRS form.</li> </ol>								

vi. 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.*

**Note:**

**Investors are advised not to make payment in cash when purchasing Units of the Fund through any individual agent.**

**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 23 years.
<b>Trustee</b>	Maybank Trustees Berhad
<b>Solicitors</b>	Messrs Wei Chien & Partners
<b>Auditors</b>	KPMG Desa Megat PLT
<b>Tax Adviser</b>	Ernst & Young Tax Consultant Sdn. Bhd.
<b>Shariah Committee</b>	Ustaz Dr. Ahmad Shahbari @Sobri Salamon Ustaz Dr. Yusof Ramli Ustazah Dr. Asmak 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.

**FUND PERFORMANCE**

**6. Average total return for the following period ended 30 June 2018:-**

	<b>1-Year</b>	<b>3-Year</b>	<b>5-Year</b>	<b>10-Year</b>
<b>BIMB i Growth</b>	-7.97%	-0.33%	-0.55%	4.30%
<b>Benchmark</b>	-5.69%	-0.32%	-0.33%	4.08%

**7. Annual total return for the last 10 financial years ended 30 June:-**

<b>Year</b>	<b>BIMB i Growth</b>	<b>Benchmark</b>
<b>2018</b>	-7.97%	-5.69%
<b>2017</b>	27.79%	5.94%
<b>2016</b>	-15.81%	-0.87%
<b>2015</b>	-8.67%	-8.80%
<b>2014</b>	7.51%	8.89%
<b>2013</b>	10.78%	11.74%
<b>2011</b>	17.47%	20.01%
<b>2010</b>	11.19%	17.71%
<b>2009</b>	-3.06%	-13.29%

Year	BIMB i Growth	Benchmark
2008	-6.36%	-8.06%
2007	33.49%	42.08%
2006	4.74%	4.62%

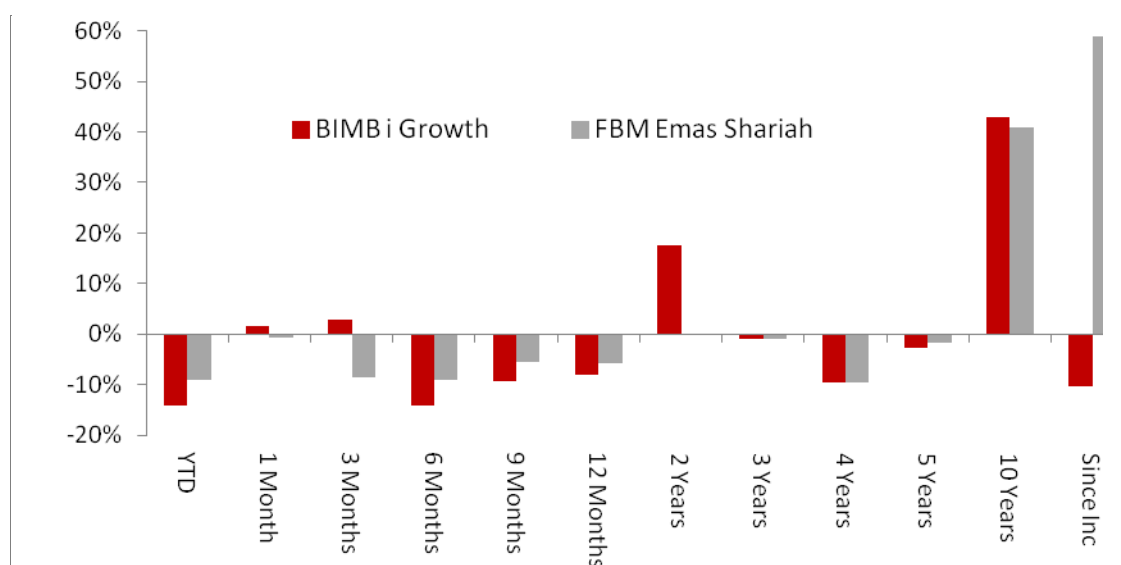
**Notes:**

1. **Total Return** of the Fund has been verified by Novagni Analytics & Advisor Sdn. Bhd. (363145-W)

2. **Average Total return** is derived by this formula:

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

**8. Fund Performance and Benchmark for the following period:-**



\*The benchmark return differs from the previously stated return due to the change of the benchmark calculation. Currently the benchmark return is calculated entirely from the FBM Shariah Index to derive the 2005-2010 returns as compared to the previous calculation that was derived from a combination of FBM Shariah, Kuala Lumpur Shariah Index "KLSI" and Kuala Lumpur Composite Index "KLCI".

**9. Asset allocation**

As at 30 June	2015	2016	2017	2018
Equities	96.9%	93.7%	97.4%	87.71
Sukuk	-	-	-	-
Cash + Money Market	3.1%	6.3%	2.6%	12.29

The Fund's equity exposure decreased from 97.4% in financial year ended 2017 to 87.71% in the financial year ended 2018 to capitalize on investment opportunities in the domestic equity market.

**10. Portfolio Turnover Ratio ("PTR")**

For The Year Ended 30 June	2015	2016	2017	2018
BIMB i Growth (times)	5.29	1.91	0.90	2.84

The Fund's PTR increased from 0.90 times in the financial year ended 2017 to 2.84 times in financial year ended 2018 mainly due to increase in investing activities.

The PTR is calculated as follows:-

$$\text{PTR} = \frac{[\text{Total acquisition of the Fund for the year} + \text{Total disposal of the Fund for the year}] / 2}{\text{Average net asset value of the Fund for the year calculated on a daily basis}}$$

#### 11. Income Distributions

	2015	2016	2017	2018
<b>Gross Distribution per Unit (sen)</b>	Nil	Nil	Nil	Nil
<b>Net Distribution per Unit (sen)</b>	Nil	Nil	Nil	Nil

### HISTORICAL FINANCIAL HIGHLIGHTS OF THE FUND

#### 12. Extract of Audited Statement of Profit or Loss and Other Comprehensive Income for the Financial Year Ended 30 June

	2015 RM	2016 RM	2017 RM	2018 RM
<b>Total Investment Income</b>	(3,183,860)	(5,632,885)	8,610,649	(2,434,928)
<b>Total Expenses</b>	735,371	631,508	566,534	683,708
<b>Net Income Before tax</b>	(3,919,231)	(6,264,393)	8,044,115	(3,118,636)
<b>Net Income After tax</b>	(3,919,231)	(6,264,393)	8,044,115	(3,118,636)

#### 13. Extract of Audited Statement of Financial Position as at 30 June

	2015 RM	2016 RM	2017 RM	2018 RM
<b>Total Investment</b>	38,905,898	29,623,634	34,757,477	30,707,133
<b>Total Other Assets</b>	2,162,081	3,147,747	1,037,425	4,379,922
<b>Total Assets</b>	41,067,979	32,771,381	35,794,902	35,087,055
<b>Total Liabilities</b>	914,701	1,154,059	112,140	76,732
<b>Unit Holders Capital/NAV</b>	40,153,278	31,617,322	35,682,762	35,010,323

#### 14. The Management Expense Ratio ("MER") of the Fund for the past three (3) financial years are shown below:-

Fund	2015	2016	2017	2018
<b>BIMB i Growth (%)</b>	1.60	1.76	1.75	1.80

Note: The MER of a Fund is calculated as follows:-

$$\text{MER} = \frac{\text{Fees of the Fund} + \text{expenses of the Fund} \times 100}{\text{Average net asset value of the Fund for the year calculated on a daily basis}}$$

15. Total Annual Expenses Incurred By the Fund for the Financial Year 30 June 2018

Fund	Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
	RM	%*	RM	%*	RM	%*	RM	%*
<b>BIMB i Growth</b>	568,520	1.50	22,741	0.06	92,447	0.24	683,708	1.80

\* The percentage is reflected as a percentage of average NAV calculated on a daily basis.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

THE AUDITED FINANCIAL STATEMENT OF THE FUND IS DISCLOSED IN THE FUND'S ANNUAL REPORT AND THE ANNUAL REPORT IS AVAILABLE AT MANAGER'S WEBSITE  
<https://www.bimbinvestment.com.my>.

KEY RISKS

16. What are the key risks associated with this product?

You are exposed to the following risks:

- a. **Specific Security Risk** – Specific security risk refers to the risk of investing in any particular security. Specific security risk includes but is not limited to legal suits, competitive operating environment, decline in profitability and mismanagement of a specific company issuing a security. Specific security risk could result in a decline in the price of the security and in turn cause a decline in the NAV of the Fund. This risk can be mitigated by security analysis conducted by the Manager.
- b. **Credit/Default Risk** – The risk arises when an issuer is unable to service any periodic obligations, e.g. profit payments and/or pay the principal amount when due. In such cases, investors will suffer significant losses. This risk can be mitigated by investing in Sukuk carrying a minimum credit rating of AA3 by RAM or AA- by MARC or an equivalent credit rating by any other credit rating agencies or a minimum short-term credit rating of P1 by RAM or MARC-1 by MARC or an equivalent credit rating by any other credit rating agency. This risk is also mitigated by credit analysis conducted by the Manager to determine the issuer's ability to service promised payments.
- c. **Profit/Interest Rate Risk** – Generally, changes in the level of general interest rates\* may cause prices of Sukuk to change inversely. This risk can be mitigated by holding Sukuk investment until maturity, thereby locking in its yield. The Manager also manages profit/interest rate risk by considering each Sukuk's sensitivity to profit/interest rate changes as measured by its duration.

\*Note: The term interest rate does not in any way suggest that this Fund will invest in securities or instruments which are Shariah non-compliant. All investments carried out for the Fund are in accordance with principles of the Shariah.

- d. **Reclassification of Shariah Status Risk** – This risk refers to the risk that the currently held Shariah-compliant securities in the portfolio of the Fund may be reclassified to be Shariah non-compliant in the periodic review of the securities by the Shariah Advisory Council (SAC) of the SC. If this occurs, the Manager will act in accordance with the guidance issued by the SAC to ensure that the Fund complies with the Shariah principles. The Manager also has an internal Shariah Committee which meets once in every quarter to provide guidance and advice in ensuring the Fund's investments are conducted in accordance with Shariah rules and principles.



- e. **Counterparty Risk** – Counterparty risk refers to the risks that any financial institution that the Fund may deal with, under certain circumstances, fail to perform their obligations when due. This will result in the Fund to experience significant losses.

## FEES & CHARGES

### 17. 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>	The Manager will impose sales charge of up to 5.00% of NAV per Unit on the sales of units.	
<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>	A switching fee may be imposed by the Manager as follows:-	
	<b>a. 1<sup>st</sup> Time</b>	: Nil
	<b>b. 2<sup>nd</sup> Time onwards</b>	: RM 25 per transaction (switching fee is exempted for investors having a total investment with BIMB Invest of RM100,000 and above).
Switching is available within the same currency denomination of the funds managed by the Manager. Cross currency switching is prohibited.		

***The above 2<sup>nd</sup> switching fee onwards is subject to 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.

Type of Fees	
<b>Management Fee</b>	The Fund pays an annual management fee of <b>1.5%</b> per annum of the NAV to the Manager for managing the Fund.  The management fee is calculated and accrued on a daily basis, payable monthly to the Manager.
<b>Trustee Fee</b>	The Fund pays an annual trustee fee of <b>0.06% per annum</b> of the NAV of the Fund, subject to a <b>minimum fee of RM18,000.00 per annum</b> .  The trustee fee is calculated daily and paid monthly to the Trustee.
<b>Fund's Expenses</b>	The Fund's expenses include: <ul style="list-style-type: none"> <li>• commission paid to brokers;</li> <li>• auditors' fee;</li> <li>• tax adviser's fee;</li> <li>• valuation fees;</li> <li>• other relevant professional fees;</li> <li>• taxes and other duties imposed by the government and/or other authorities;</li> <li>• custodial fees for foreign investments, if any;</li> <li>• cost of printing and distributing annual and interim reports;</li> <li>• cost for modification of the deed other than those for the benefit of the Manager or the Trustee; and</li> <li>• any other notices to Unit Holders as well as expenses that are directly related and necessary for the administration of the Fund as set out in the deed.</li> </ul>

Type of Fees	
<b>Other Fees</b>	<p>In executing transactions, certain charges may be incurred. You shall bear such transaction charges, for instance bank charges, telegraphic charges and courier charges and goods and services tax or any other similar sales tax or levy (where applicable).</p> <p>We reserve the right to vary such conditions from time to time, which shall be communicated to you in writing.</p>

**Note:**

- **The Manager may, for any reason, at any time, waive or reduce the amount of any fees or other charges payable by the Unit Holder in respect of the Fund.**
- **The above fees are subject to 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

### 18. How often are valuations available?

Valuation of the Fund is carried out at the end of each Business Day. 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>.

### 19. 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 application form and returning it to the business office of BIMB Invest and/or at the nearest Bank Islam branches during normal business/banking hours.
- The Manager does not impose any minimum amount for any redemption transaction. However, the minimum amount for any redemption transaction would be subject to the minimum holding requirement.
- You will receive the redemption proceeds within 10 days from the day the Manager received the redemption request before the cut off time.
- The cut off time for a redemption transaction is on or before 4.00 p.m. on any Business Day. The cut-off time will be determined based on the time and stamping date made by our office. Where the redemption request is received after the above mentioned cut-off time, the request will be deemed as having received on the next Business Day.

The following illustrations demonstrate the two (2) computation methods of redemption:

#### **Computation no. 1 – Redemption Request by giving Total Absolute Ringgit instruction**

<b>Redemption Amount Request</b>	= RM10,000
<b>Redemption Charge</b>	= 0%
<b>NAV per Unit</b>	= RM0.5000
<b>Total Units to Redemption</b>	= Redemption Amount divided by NAV per Unit = RM10,000 / RM0.5000 = <b>20,000 Units</b>

**Computation no. 2 – Redemption Request by giving Total Number of Units instruction**

<b>Redemption Units Request</b>	= 10,000 Units
<b>Redemption Charge</b>	= 0%
<b>NAV per Unit</b>	= RM0.5000
<b>Total Redemption Proceeds</b>	= Redemption Units x NAV per Unit = 10,000 Units x RM0.5000 = <b>RM5,000</b>

**CONTACT INFORMATION**

**20. 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 : <https://www.bimbinvestment.com.my>

**Johor Bahru Agency Office**

33 Jalan Indah 15/2,  
Taman Bukit Indah,  
79100 Nusajaya,  
Johor DarulTakzim.

Tel: 07- 239 5608

Fax:07- 239 5609

**Melaka Agency Office (Qashrina Agency)**

SU 1447, Tingkat 1,  
Taman Masjid Tanah RiaUtama, 78300 Masjid Tanah, Melaka

Tel :06-3851076

Fax : 06-3851076

**Kelantan Agency Office**

PT 433 & 434

Jalan Padang Garong,

15000 Kota Bharu,

Kelantan

Tel : 017-9301302

**Selangor Agency Office (Fareed Agency)**

No 19-1 Medan Bukit Indah 4,

Taman Bukit Indah,

68000 Ampang,

Selangor

Tel : 03-42957388

**Kuantan Agency Office**

No 205 Tingkat 2,

Bangunan Mahkota Square,

Jalan Mahkota,

25000 Kuantan,

Pahang

Tel : 019-9762067

**Nearest Bank Islam Branches Or**

**Other IUTA offices as follows:**

**IFAST Capital Sdn Bhd**

Level 28, Menara Standard Chartered  
No.30, Jalan Sultan Ismail,  
50250 Kuala Lumpur.  
Tel: 03-21490500  
Fax : 03-21431218

**Phillip Mutual Berhad**

B-2-7, Block B, Unit 7, Megan Avenue II,  
12, Jalan Yap Kwan Seng  
50450 Kuala Lumpur.  
Tel : 03-2783 0300  
Fax : 03-2166 6417  
Customer Service Hotline No : 03-2783 0200  
Fax : 03-2711 3036  
Email : [phillipmutual@poems.com.my](mailto:phillipmutual@poems.com.my)

**Kenanga Investment Bank Berhad**

Ground Floor, West Wing,  
Bangunan ECM Libra,  
8 Jalan Damansara Endah,  
Damansara Heights,  
50490 Kuala Lumpur  
Tel: 03-20892888  
Fax : 03-20937835

**Amanahraya Investment Management Sdn Bhd**

Level 7 & 8, Wisma Amanahraya,  
2, Jalan Ampang,  
50508 Kuala Lumpur  
Tel: 03-26875200  
Fax : 03-26875300

**21. 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

**22. 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  
No. 5, Jalan BangsarUtama 1  
59000 Kuala Lumpur

**23. 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 e-mail to : 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.

**24. 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 e-mail to : 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, 6<sup>th</sup> Floor, Wisma Tune,  
No.19, Lorong Dungun,  
Damansara Heights,  
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>“CRS”</b>	Common Reporting Standard
<b>“FATCA”</b>	Foreign Account Tax Compliance Act
<b>“Fund”</b>	BIMB <i>i</i> Growth.
<b>“Long Term”</b>	Means a period of more than five (5) years.
<b>“Medium Term”</b>	A period between 3 and 5 years.
<b>“NAV”</b>	Net Asset Value.
<b>“SC”</b>	Securities Commission Malaysia.
<b>“Sukuk”</b>	A document or certificate, documenting the undivided pro-rated ownership of underlying assets. The suk (singular of Sukuk) is freely traded at par, premium or discount.
<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.

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