

PRODUCT HIGHLIGHTS SHEET

BIMB *i* DIVIDEND FUND

DATE: 1 NOVEMBER 2016

**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 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 the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

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

The authorisation of BIMB *i* Dividend Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends BIMB *i* Dividend 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 BIMB *i* Dividend 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.

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BIMB i DIVIDEND FUND

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

Product Category	Equity Fund	Product Type	Income and growth
Manager	BIMB Investment Management Berhad	Trustee	CIMB Islamic Trustee Berhad
Inception Date	18 March 2011	Distribution Policy	The Manager will declare annual distributions (subject to the availability of income).
Dealing Frequency	Every Business Day	Financial Year	31 October
Capital Guaranteed	No	Benchmark	The Fund will be measured against an absolute return benchmark of 6% per annum. This is not a guaranteed return and it is only a measurement of the Fund's performance. The Fund may or may not achieve 6% per annum growth rate in any particular financial year but targets to achieve this growth rate through long term.

PRODUCT SUITABILITY

2. Who is this product suitable for?

Investor's Profile	<p>Suitable for investors who:</p> <ul style="list-style-type: none"> • Seek a diversified domestic Shariah-compliant investment portfolio. • Seek a steady income and capital appreciation. • Have medium to long term* investment horizon. • Have moderate to high risk tolerance. <p><i>*Note: "medium to long term" in this context refers to three (3) years or more.</i></p>
Investor's Risk Profile	Moderate to High
Investment Horizon	Medium to long term investment horizon

KEY PRODUCT FEATURES

3. What am I investing in?

Shariah Principles Applicable	1- Investor appoints the Manager to manage and invest the Fund under the Islamic contract of "Wakalah Bil Istithmar" or Agency for Investment.
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	<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>						
Investment Objective	<p>This Fund aims to primarily provide investors with a combination of steady and recurring income and capital growth in the medium to long term* through investments in Shariah-compliant dividend yielding equities, which historically offered solid performance and is generally less volatile when compared to the broader equity market.</p> <p><i>*Note: “medium to long term” in this context refers to three (3) years or more.</i></p>						
Investment Policies & Strategies	<p>To achieve the Fund’s objective, the Fund will invest in Shariah-compliant portfolio of equities and equity-related securities with consistent track record of dividend distribution and potential capital growth over the medium to long term*.</p> <p>The Fund’s main focus is on income and to a lesser extent, capital growth.</p> <p><i>*Note: “medium to long term” in this context refers to three (3) years or more.</i></p>						
Asset Allocation	<ul style="list-style-type: none"> • Minimum of 70% - 98% of the Fund’s NAV in Shariah-compliant equities listed on Bursa Malaysia; and • Minimum of 2% - 30% of the Fund’s NAV in deposits. <p><u>TEMPORARY DEFENSIVE POSITION</u></p> <p>To help achieve the Fund’s objective, in the event of a volatile market or any adverse condition that could affect the Fund, the Manager may take a temporary defensive position in attempting to respond to those conditions and preserve the long term investment returns of the Fund.</p> <p>This defensive position may take the form of a temporary reduction in the exposure to the investments affected by the adverse conditions and the replacement thereof with investments which the Manager may consider to preserve the value of the Fund although not necessarily meeting entirely the asset allocation of the Fund for a temporary period. Such defensive position may include increasing the exposure in liquid assets/cash and/or cash equivalent assets to more than 30% of the Fund’s NAV.</p>						
Transaction of Unit	<table border="1"> <thead> <tr> <th>Minimum Initial Investment</th> <th>Minimum Additional Investment</th> <th>Minimum Holding Amount</th> </tr> </thead> <tbody> <tr> <td>RM500</td> <td>RM100</td> <td>500 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	500 Units
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RM500	RM100	500 Units					
Purchase of Units	<p>The minimum initial investment for Units of the Fund is Five Hundred Ringgit (RM500) or such amount as the Manager may from time to time decide. The minimum additional investment for Units of the Fund is One Hundred Ringgit (RM100) or such amount as the Manager may from time to time decide.</p>						

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO
A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST**

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 22 years.
Trustee	CIMB Islamic Trustee Berhad
Solicitors	Messrs Wei Chien & Partners
Auditors	KPMG Desa Megat & Co.
Tax Adviser	KPMG Tax Services Sdn.Bhd
Shariah Committee	Ustaz Dr. Ahmad Shahbari @ Sobri bin Salamon Ustaz Dr. Yusof bin Ramli 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.

FUND PERFORMANCE

6. Average total annual return for the following period ended 31 October 2015:-

	1-Year	3-Year	5-Year	5-Year	Since Inception
BIMB i Dividend Fund	-10.15%	-1.02%	N/A	N/A	3.91%
Benchmark	6.00%	6.00%	N/A	N/A	6.00%

7. Annual total return for the last 10 financial years ended 31 October:-

Year	BIMB i Dividend Fund	Benchmark
2011*	-0.76%	3.18%
2012	20.05%	6.00%
2013	3.04%	6.00%
2014	4.70%	6.00%
2015	-10.15%	6.00%

Notes:

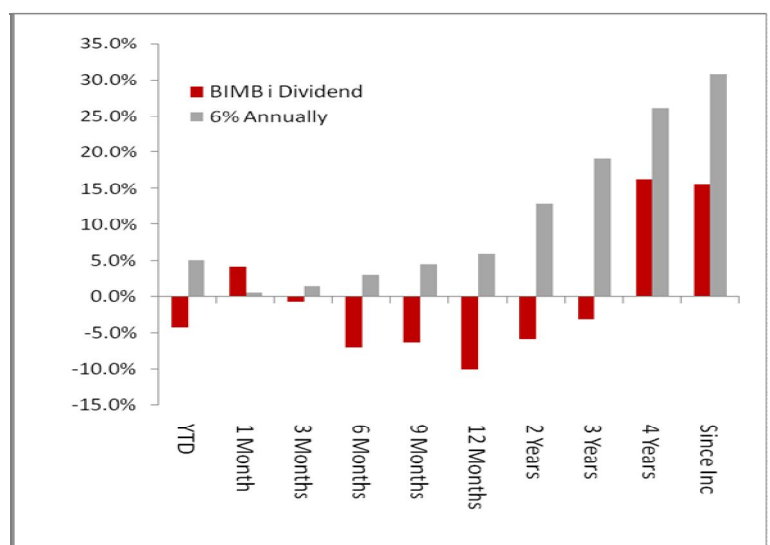
1. Total Return of the Fund has been verified by Novagni Analytics & Advisor Sdn. Bhd. (formerly known as Perkasa Normandy Managers Sdn. Bhd.) (363145-w)

2. Average Total return is derived by this formula:

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

*Since launch from 18 March 2011 to 31 October 2011.

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



9. Asset allocation

As at 31 October	2013	2014	2015
Equities	89.2%	92.9%	90.4%
Sukuk	Nil	Nil	Nil
Deposit + Money Market	10.8%	7.1%	9.6%

The Fund's equity exposure has decreased to 90.4% as at 31 October 2015 from 92.9% as at 31 October 2014 to maintain a prudent investment level in the domestic equity market.

10. Portfolio Turnover Ratio ("PTR")

For The Year Ended 31 October	2013	2014	2015
BIMB / Dividend Fund (times)	1.41	5.58	3.34

The PTR of the Fund for the financial year ended 31 October 2015 has decreased from 5.58 times in 2014 to 3.34 times due to decrease 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

	2013	2014	2015
Gross Distribution per Unit (sen)	2.15	1.88	1.25
Net Distribution per Unit (sen)	2.15	1.87	1.25

Distributions were in the form of cash.

HISTORICAL FINANCIAL HIGHLIGHT OF THE FUND

12. Extract of Audited Statement of Profit or Loss and Other Comprehensive Income for the Financial Year Ended 31 October

	2013 RM	2014 RM	2015 RM
Total Investment Income	5,471,601	10,518,681	(16,900,975)
Total Expenses	1,494,022	2,421,696	(3,316,459)
Net Income Before tax	3,977,579	8,096,985	(20,217,434)
Net Income After tax	3,958,179	7,977,863	(20,219,384)

13. Extract of Audited Statement of Financial Position as at 31 October

	2013 RM	2014 RM	2015 RM
Total Investment	105,690,629	171,335,321	197,567,105
Total Other Assets	22,796,965	65,761,389	26,304,418
Total Assets	128,487,594	237,096,710	223,871,523
Total Liabilities	10,021,755	52,639,742	5,212,633
Unit Holders Capital/NAV	118,465,839	184,456,968	218,658,890

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

Fund	2013	2014	2015
BIMB i Dividend Fund (%)	1.61	1.58	1.65

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 31 October 2015

Fund	Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
	RM	%*	RM	%*	RM	%*	RM	%*
BIMB i Dividend Fund	3,013,332	1.50	120,534	0.06	182,593	0.09	3,316,459	1.65

* 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 UPON REQUEST.

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** – Credit risk relates to the creditworthiness of the issuers of the Sukuk and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the Sukuk. In the case of rated Sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a Sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the debt instruments. This could adversely affect the value of the Fund.
- c. **Dividend Risk** – There may be times when companies are unable to declare any dividends. Therefore, the Fund may have less income for that period.
- d. **Reclassification of Shariah Status Risk** – This risk refers to the risk that the currently held Shariah-compliant securities which are listed on Bursa Malaysia (e.g. ordinary shares, warrants and transferable subscription rights) 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) 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. **Equity-related Securities Risk** – The Fund may invest in warrants 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.

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.

Sales Charge	The Manager will impose sales charge of up to 5.00% of NAV per Unit on the sales of units.			
Redemption Charge	The Manager will NOT impose any redemption fee on any redemption transaction done by the Unit Holders.			
Transfer Fee	Nil.			
Switching Fee	A switching fee may be imposed by the Manager as follows:-			
	<table border="1"> <tr> <td>a. 1st Time</td> <td>: Nil</td> </tr> <tr> <td>b. 2nd Time onwards</td> <td>: RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Invest of RM100,000 and above).</td> </tr> </table>	a. 1st Time	: Nil	b. 2nd Time onwards
a. 1st Time	: Nil			
b. 2nd Time onwards	: RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Invest of RM100,000 and above).			

The above 2nd switching fee onwards is subject to Goods and Services Tax (GST) 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	
Management Fee	The Fund pays an annual management fee of 1.5% 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.
Trustee Fee	The Fund pays an annual trustee fee of 0.06% per annum of the NAV of the Fund per annum. The trustee fee is calculated and accrued on a daily basis, payable monthly to the Trustee.
Fund's Expenses	<p>The Fund's expenses include:</p> <ul style="list-style-type: none"> • commission paid to brokers; • auditors' fee; • tax adviser's fee; • valuation fees; • other relevant professional fees; • taxes and other duties imposed by the government and/or other authorities; • custodial fees for foreign investments, if any; • cost of printing and distributing annual and interim reports; • cost for modification of the deed other than those for the benefit of the Manager or the Trustee; and • 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.
Other Fees	<p>In executing transactions, certain charges may be incurred. You shall bear such transaction charges, for instance bank charges, telegraphic charges, courier charges and GST (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 (GST) 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 <http://www.bimbinvestment.com.my>. The daily NAV per Unit of the Fund is available at the Manager's business office.

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 4.00pm 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.
- A cooling-off period of six (6) Business Days is given to an investor who is investing with BIMB Invest for the first time.
- The investor may submit a cooling-off request to BIMB Invest, at the nearest Bank Islam branches or from our authorized distributors.
- The investor will receive full refund of the initial amount paid on the purchase of Units within ten (10) days of receipt of cooling-off request by the Manager.

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
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 Or

Other IUTA offices as follows:

IFAST Capital Sdn Bhd (782978-H)

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

Bank Simpanan Nasional (BSN) and Nearest BSN Branches

Wealth Management Division, Distribution Department,
10th Floor, Wisma BSN,
117 Jalan Ampang,
50450 Kuala Lumpur.
Tel : 03-2162 3222 Ext. 5740
Fax : 03-2161 0376

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

18th 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 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

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 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.

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
- 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

“Bursa Malaysia”	The stock exchange managed and operated by Bursa Malaysia Securities Berhad.
“Business Day(s)”	A day on which the Bursa Malaysia is open for trading.
“Fund”	BIMB i Dividend Fund.
“Long Term”	Means a period of more than five (5) years.
“Medium Term”	A period between three (3) and five (5) years.
“NAV”	Net Asset Value
“SC”	Securities Commission Malaysia.
“Sukuk”	A document or certificate, documenting undivided ownership or investment in the asset in accordance with Shariah principles and concepts. The sak (singular of Sukuk) is freely traded at par, premium or discount.
“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.

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Purchase of Units	<p>The minimum initial investment for Units of the Fund is Five Hundred Ringgit (RM500) or such amount as the Manager may from time to time decide. The minimum additional investment for Units of the Fund is One Hundred Ringgit (RM100) or such amount as the Manager may from time to time decide.</p>						

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO
A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST**

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 22 years.
Trustee	CIMB Islamic Trustee Berhad
Solicitors	Messrs Wei Chien & Partners
Auditors	KPMG Desa Megat & Co.
Tax Adviser	KPMG Tax Services Sdn.Bhd
Shariah Committee	Ustaz Dr. Ahmad Shahbari @ Sobri bin Salamon Ustaz Dr. Yusof bin Ramli 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.

FUND PERFORMANCE

6. Average total annual return for the following period ended 31 October 2015:-

	1-Year	3-Year	5-Year	5-Year	Since Inception
BIMB i Dividend Fund	-10.15%	-1.02%	N/A	N/A	3.91%
Benchmark	6.00%	6.00%	N/A	N/A	6.00%

7. Annual total return for the last 10 financial years ended 31 October:-

Year	BIMB i Dividend Fund	Benchmark
2011*	-0.76%	3.18%
2012	20.05%	6.00%
2013	3.04%	6.00%
2014	4.70%	6.00%
2015	-10.15%	6.00%

Notes:

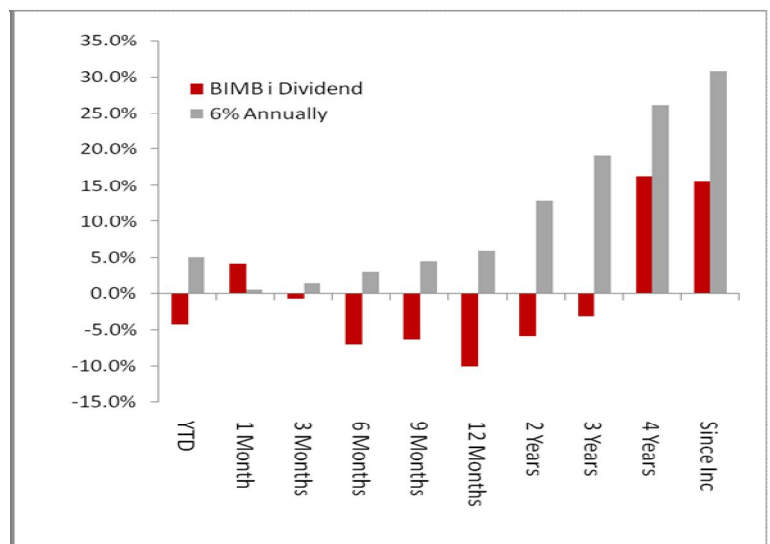
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2. Average Total return is derived by this formula:

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

*Since launch from 18 March 2011 to 31 October 2011.

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



9. Asset allocation

As at 31 October	2013	2014	2015
Equities	89.2%	92.9%	90.4%
Sukuk	Nil	Nil	Nil
Deposit + Money Market	10.8%	7.1%	9.6%

The Fund's equity exposure has decreased to 90.4% as at 31 October 2015 from 92.9% as at 31 October 2014 to maintain a prudent investment level in the domestic equity market.

10. Portfolio Turnover Ratio ("PTR")

For The Year Ended 31 October	2013	2014	2015
BIMB / Dividend Fund (times)	1.41	5.58	3.34

The PTR of the Fund for the financial year ended 31 October 2015 has decreased from 5.58 times in 2014 to 3.34 times due to decrease 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

	2013	2014	2015
Gross Distribution per Unit (sen)	2.15	1.88	1.25
Net Distribution per Unit (sen)	2.15	1.87	1.25

Distributions were in the form of cash.

HISTORICAL FINANCIAL HIGHLIGHT OF THE FUND

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Total Expenses	1,494,022	2,421,696	(3,316,459)
Net Income Before tax	3,977,579	8,096,985	(20,217,434)
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	2013 RM	2014 RM	2015 RM
Total Investment	105,690,629	171,335,321	197,567,105
Total Other Assets	22,796,965	65,761,389	26,304,418
Total Assets	128,487,594	237,096,710	223,871,523
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Unit Holders Capital/NAV	118,465,839	184,456,968	218,658,890

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

Fund	2013	2014	2015
BIMB i Dividend Fund (%)	1.61	1.58	1.65

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 31 October 2015

Fund	Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
	RM	%*	RM	%*	RM	%*	RM	%*
BIMB i Dividend Fund	3,013,332	1.50	120,534	0.06	182,593	0.09	3,316,459	1.65

* 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 UPON REQUEST.

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** – Credit risk relates to the creditworthiness of the issuers of the Sukuk and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the Sukuk. In the case of rated Sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a Sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the debt instruments. This could adversely affect the value of the Fund.
- c. **Dividend Risk** – There may be times when companies are unable to declare any dividends. Therefore, the Fund may have less income for that period.
- d. **Reclassification of Shariah Status Risk** – This risk refers to the risk that the currently held Shariah-compliant securities which are listed on Bursa Malaysia (e.g. ordinary shares, warrants and transferable subscription rights) 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) 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. **Equity-related Securities Risk** – The Fund may invest in warrants 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.

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.

Sales Charge	The Manager will impose sales charge of up to 5.00% of NAV per Unit on the sales of units.			
Redemption Charge	The Manager will NOT impose any redemption fee on any redemption transaction done by the Unit Holders.			
Transfer Fee	Nil.			
Switching Fee	A switching fee may be imposed by the Manager as follows:-			
	<table border="1"> <tr> <td>a. 1st Time</td> <td>: Nil</td> </tr> <tr> <td>b. 2nd Time onwards</td> <td>: RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Invest of RM100,000 and above).</td> </tr> </table>	a. 1st Time	: Nil	b. 2nd Time onwards
a. 1st Time	: Nil			
b. 2nd Time onwards	: RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Invest of RM100,000 and above).			

The above 2nd switching fee onwards is subject to Goods and Services Tax (GST) 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	
Management Fee	The Fund pays an annual management fee of 1.5% 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.
Trustee Fee	The Fund pays an annual trustee fee of 0.06% per annum of the NAV of the Fund per annum. The trustee fee is calculated and accrued on a daily basis, payable monthly to the Trustee.
Fund's Expenses	<p>The Fund's expenses include:</p> <ul style="list-style-type: none"> • commission paid to brokers; • auditors' fee; • tax adviser's fee; • valuation fees; • other relevant professional fees; • taxes and other duties imposed by the government and/or other authorities; • custodial fees for foreign investments, if any; • cost of printing and distributing annual and interim reports; • cost for modification of the deed other than those for the benefit of the Manager or the Trustee; and • 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.
Other Fees	<p>In executing transactions, certain charges may be incurred. You shall bear such transaction charges, for instance bank charges, telegraphic charges, courier charges and GST (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 (GST) 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 <http://www.bimbinvestment.com.my>. The daily NAV per Unit of the Fund is available at the Manager's business office.

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 4.00pm 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.
- A cooling-off period of six (6) Business Days is given to an investor who is investing with BIMB Invest for the first time.
- The investor may submit a cooling-off request to BIMB Invest, at the nearest Bank Islam branches or from our authorized distributors.
- The investor will receive full refund of the initial amount paid on the purchase of Units within ten (10) days of receipt of cooling-off request by the Manager.

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
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 Or**Other IUTA offices as follows:****IFAST Capital Sdn Bhd (782978-H)**

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

Bank Simpanan Nasional (BSN) and Nearest BSN Branches

Wealth Management Division, Distribution Department,
10th Floor, Wisma BSN,
117 Jalan Ampang,
50450 Kuala Lumpur.
Tel : 03-2162 3222 Ext. 5740
Fax : 03-2161 0376

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**

18th 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 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

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 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.

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
- 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

“Bursa Malaysia”	The stock exchange managed and operated by Bursa Malaysia Securities Berhad.
“Business Day(s)”	A day on which the Bursa Malaysia is open for trading.
“Fund”	BIMB / Dividend Fund.
“Long Term”	Means a period of more than five (5) years.
“Medium Term”	A period between three (3) and five (5) years.
“NAV”	Net Asset Value
“SC”	Securities Commission Malaysia.
“Sukuk”	A document or certificate, documenting undivided ownership or investment in the asset in accordance with Shariah principles and concepts. The sak (singular of Sukuk) is freely traded at par, premium or discount.
“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.

PRODUCT HIGHLIGHTS SHEET

BIMB *i* DIVIDEND FUND

DATE: 1 NOVEMBER 2016

**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 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 the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

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

The authorisation of BIMB *i* Dividend Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends BIMB *i* Dividend 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 BIMB *i* Dividend 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 i DIVIDEND FUND

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

Product Category	Equity Fund	Product Type	Income and growth
Manager	BIMB Investment Management Berhad	Trustee	CIMB Islamic Trustee Berhad
Inception Date	18 March 2011	Distribution Policy	The Manager will declare annual distributions (subject to the availability of income).
Dealing Frequency	Every Business Day	Financial Year	31 October
Capital Guaranteed	No	Benchmark	The Fund will be measured against an absolute return benchmark of 6% per annum. This is not a guaranteed return and it is only a measurement of the Fund's performance. The Fund may or may not achieve 6% per annum growth rate in any particular financial year but targets to achieve this growth rate through long term.

PRODUCT SUITABILITY

2. Who is this product suitable for?

Investor's Profile	<p>Suitable for investors who:</p> <ul style="list-style-type: none"> • Seek a diversified domestic Shariah-compliant investment portfolio. • Seek a steady income and capital appreciation. • Have medium to long term* investment horizon. • Have moderate to high risk tolerance. <p><i>*Note: "medium to long term" in this context refers to three (3) years or more.</i></p>
Investor's Risk Profile	Moderate to High
Investment Horizon	Medium to long term investment horizon

KEY PRODUCT FEATURES

3. What am I investing in?

Shariah Principles Applicable	1- Investor appoints the Manager to manage and invest the Fund under the Islamic contract of "Wakalah Bil Istithmar" or Agency for Investment.
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	<p>2- BIMB Invest is appointed to undertake the investment activities on behalf of the investor for a fee (“Ujrah”).</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>						
Investment Objective	<p>This Fund aims to primarily provide investors with a combination of steady and recurring income and capital growth in the medium to long term* through investments in Shariah-compliant dividend yielding equities, which historically offered solid performance and is generally less volatile when compared to the broader equity market.</p> <p><i>*Note: “medium to long term” in this context refers to three (3) years or more.</i></p>						
Investment Policies & Strategies	<p>To achieve the Fund’s objective, the Fund will invest in Shariah-compliant portfolio of equities and equity-related securities with consistent track record of dividend distribution and potential capital growth over the medium to long term*.</p> <p>The Fund’s main focus is on income and to a lesser extent, capital growth.</p> <p><i>*Note: “medium to long term” in this context refers to three (3) years or more.</i></p>						
Asset Allocation	<ul style="list-style-type: none"> • Minimum of 70% - 98% of the Fund’s NAV in Shariah-compliant equities listed on Bursa Malaysia; and • Minimum of 2% - 30% of the Fund’s NAV in deposits. <p><u>TEMPORARY DEFENSIVE POSITION</u></p> <p>To help achieve the Fund’s objective, in the event of a volatile market or any adverse condition that could affect the Fund, the Manager may take a temporary defensive position in attempting to respond to those conditions and preserve the long term investment returns of the Fund.</p> <p>This defensive position may take the form of a temporary reduction in the exposure to the investments affected by the adverse conditions and the replacement thereof with investments which the Manager may consider to preserve the value of the Fund although not necessarily meeting entirely the asset allocation of the Fund for a temporary period. Such defensive position may include increasing the exposure in liquid assets/cash and/or cash equivalent assets to more than 30% of the Fund’s NAV.</p>						
Transaction of Unit	<table border="1"> <thead> <tr> <th>Minimum Initial Investment</th> <th>Minimum Additional Investment</th> <th>Minimum Holding Amount</th> </tr> </thead> <tbody> <tr> <td>RM500</td> <td>RM100</td> <td>500 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	500 Units
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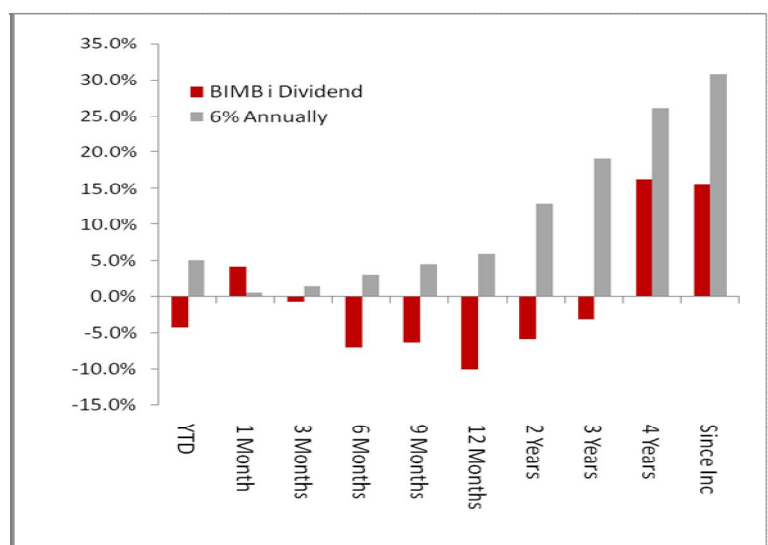
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BIMB i Dividend Fund (%)	1.61	1.58	1.65

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 31 October 2015

Fund	Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
	RM	%*	RM	%*	RM	%*	RM	%*
BIMB i Dividend Fund	3,013,332	1.50	120,534	0.06	182,593	0.09	3,316,459	1.65

* 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 UPON REQUEST.

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** – Credit risk relates to the creditworthiness of the issuers of the Sukuk and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the Sukuk. In the case of rated Sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a Sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the debt instruments. This could adversely affect the value of the Fund.
- c. **Dividend Risk** – There may be times when companies are unable to declare any dividends. Therefore, the Fund may have less income for that period.
- d. **Reclassification of Shariah Status Risk** – This risk refers to the risk that the currently held Shariah-compliant securities which are listed on Bursa Malaysia (e.g. ordinary shares, warrants and transferable subscription rights) 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) 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. **Equity-related Securities Risk** – The Fund may invest in warrants 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.

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.

Sales Charge	The Manager will impose sales charge of up to 5.00% of NAV per Unit on the sales of units.			
Redemption Charge	The Manager will NOT impose any redemption fee on any redemption transaction done by the Unit Holders.			
Transfer Fee	Nil.			
Switching Fee	A switching fee may be imposed by the Manager as follows:-			
	<table border="1"> <tr> <td>a. 1st Time</td> <td>: Nil</td> </tr> <tr> <td>b. 2nd Time onwards</td> <td>: RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Invest of RM100,000 and above).</td> </tr> </table>	a. 1st Time	: Nil	b. 2nd Time onwards
a. 1st Time	: Nil			
b. 2nd Time onwards	: RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Invest of RM100,000 and above).			

The above 2nd switching fee onwards is subject to Goods and Services Tax (GST) 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	
Management Fee	The Fund pays an annual management fee of 1.5% 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.
Trustee Fee	The Fund pays an annual trustee fee of 0.06% per annum of the NAV of the Fund per annum. The trustee fee is calculated and accrued on a daily basis, payable monthly to the Trustee.
Fund's Expenses	<p>The Fund's expenses include:</p> <ul style="list-style-type: none"> • commission paid to brokers; • auditors' fee; • tax adviser's fee; • valuation fees; • other relevant professional fees; • taxes and other duties imposed by the government and/or other authorities; • custodial fees for foreign investments, if any; • cost of printing and distributing annual and interim reports; • cost for modification of the deed other than those for the benefit of the Manager or the Trustee; and • 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.
Other Fees	<p>In executing transactions, certain charges may be incurred. You shall bear such transaction charges, for instance bank charges, telegraphic charges, courier charges and GST (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 (GST) 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 <http://www.bimbinvestment.com.my>. The daily NAV per Unit of the Fund is available at the Manager's business office.

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 4.00pm 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.
- A cooling-off period of six (6) Business Days is given to an investor who is investing with BIMB Invest for the first time.
- The investor may submit a cooling-off request to BIMB Invest, at the nearest Bank Islam branches or from our authorized distributors.
- The investor will receive full refund of the initial amount paid on the purchase of Units within ten (10) days of receipt of cooling-off request by the Manager.

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
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 Or

Other IUTA offices as follows:

IFAST Capital Sdn Bhd (782978-H)

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

Bank Simpanan Nasional (BSN) and Nearest BSN Branches

Wealth Management Division, Distribution Department,
10th Floor, Wisma BSN,
117 Jalan Ampang,
50450 Kuala Lumpur.
Tel : 03-2162 3222 Ext. 5740
Fax : 03-2161 0376

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

18th 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 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

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 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.

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
- 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

“Bursa Malaysia”	The stock exchange managed and operated by Bursa Malaysia Securities Berhad.
“Business Day(s)”	A day on which the Bursa Malaysia is open for trading.
“Fund”	BIMB / Dividend Fund.
“Long Term”	Means a period of more than five (5) years.
“Medium Term”	A period between three (3) and five (5) years.
“NAV”	Net Asset Value
“SC”	Securities Commission Malaysia.
“Sukuk”	A document or certificate, documenting undivided ownership or investment in the asset in accordance with Shariah principles and concepts. The sak (singular of Sukuk) is freely traded at par, premium or discount.
“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.