

PROSPECTUS

BIMB ESG SUKUK FUND ('BSF')

Sustainable Annual Income with ESG Sukuk



MANAGER : BIMB INVESTMENT MANAGEMENT BERHAD (276246-X)
TRUSTEE : SCBMB TRUSTEE BERHAD (1005793-T)

This Prospectus is dated 1 August 2018

Fund constituted on 20 April 2018

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.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER. FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 22.

RESPONSIBILITY STATEMENTS

This Prospectus has been reviewed and approved by the directors of BIMB Investment Management Berhad and they 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 Prospectus false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the Fund and a copy of this Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of this Prospectus, should not be taken to indicate that Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of BIMB Investment Management Berhad who is responsible for the said Fund and takes no responsibility for the contents in this Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

The Fund is not offered to investors who are exposed to Foreign Account Tax Compliance Act (FATCA) or a United States persons or United States tax resident.

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in the Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Prospectus or the conduct of any other person in relation to the Fund.

BIMB ESG Sukuk Fund ('BSF') has been certified as Shariah-compliant by the Shariah Committee appointed for the Fund.

This Prospectus does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation.

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1. GLOSSARY

The following words or abbreviations shall have the following meanings in this Prospectus unless otherwise stated:

“the Act”	Capital Markets and Services Act 2007 as originally enacted and amended or modified from time to time.
“Arabesque”	Arabesque Asset Management Ltd.
“Assets of the Fund”	The Fund’s holdings, which may include Islamic fixed deposits, Islamic money market instruments and other permitted instruments.
“Base Currency”	The base currency of the Fund, i.e. RM.
“BIMB Invest” or “the Manager”	BIMB Investment Management Berhad (276246-X).
“BSF” or “Fund”	BIMB ESG Sukuk Fund.
“BNM”	Bank Negara Malaysia.
“BPAM”	Bond Pricing Agency Malaysia.
“Business Day”	A day on which commercial banks are open for business in Malaysia other than Saturday, Sunday or public holidays.
“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 of Units that will be offered for subscription are as follows:</p> <ul style="list-style-type: none">a) Class Ab) Class Bc) Class Cd) Class De) Class E

“CRS”	Common Reporting Standard.
“Cooling – off Period”	<p>Refers to a period where you are entitled to exercise your Cooling – off Right.</p> <p>This period is six (6) Business Days from the date the purchase request is received by the Manager.</p>
“Cooling – off Right”	<p>Refers to your right to apply for and receive a refund for every Unit that you paid for, provided that this is exercised within the Cooling – off Period and you are investing in any funds managed by the Manager for the first time. This right is not applicable to you if you are:</p> <ul style="list-style-type: none"> a) A staff of the Manager; b) A corporation or institutional investor; or c) A Person registered with a body approved by the SC to deal in unit trusts. <p>You will be refunded within 10 days from our receipt of the cooling – off request.</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.
“Eligible Market”	A market which is regulated by a regulatory authority, operates regularly, is open to the public and has adequate liquidity for the purposes of the Fund.
“ESG”	Environmental, Social and Governance.
“FATCA”	Foreign Account Tax Compliance Act.
“FIMM”	Federation of Investment Managers Malaysia.
“Financial Institutions”	<p>means,</p> <ul style="list-style-type: none"> (a) if the institution is in Malaysia- <ul style="list-style-type: none"> (i) licensed bank; (ii) licensed investment bank; or (iii) licensed Islamic bank; <p>and</p> <ul style="list-style-type: none"> (b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
“Fitch”	Fitch Ratings.
“Forward Pricing”	The price of a Unit that is the NAV per Unit calculated at the next valuation point after an instruction or request is received by the Manager.
“Guidelines”	The Guidelines on Unit Trust Funds issued by the SC as amended, modified or varied by any notes, circular and guidelines issued from time to time by the SC.

“GST”	Refers to the tax levied on goods and services pursuant to the Goods and Services Tax Act 2014 (as may be amended, varied, modified, updated and/or superseded from time to time) issued by the Malaysia government or any related authority.
“Initial Offer Period”	In respect of a Class of Units, means the period described as such for that Class of Units in this Prospectus or supplemental or replacement prospectus (as the case may be); during this period, Units are created, cancelled, sold and redeemed at the Initial Offer Price.
“Initial Offer Price”	The price of a Unit offered to investors during the Initial Offer Period.
“Islamic deposits”	Has the same meaning as given under the Islamic Financial Services Act 2013.
“IUTA”	An institutional unit trust adviser registered with the FIMM.
“Latest Practicable Date” or “LPD”	2 April 2018.
“MARC”	Malaysian Rating Corporation Berhad.
“Moody’s”	Moody's Investors Service.
“Net Asset Value” or “NAV”	The NAV of the Fund is the value of all the Fund's assets minus its liabilities, at the valuation point. Where the Fund has more than one class of Units, there shall be a NAV of the Fund attributable to each Class of Units.
“Net Asset Value (NAV) per Unit”	The NAV attributable to a Class of Units of the Fund divided by the total number of Units in circulation for that Class, at the valuation point.
“OTC”	Over-the-counter.
“Prospectus”	This offer document in respect of the Fund.
“RAM”	Rating Agency Malaysia.
“RM” or “Ringgit Malaysia” or “MYR”	The lawful currency of Malaysia.
“S&P”	Standard & Poor's.
“SAC”	The Shariah Advisory Council of the SC.
“SC” or “Securities Commission”	Securities Commission Malaysia.

“SGD”	The official currency of Singapore.
“Shariah Committee”	The Shariah committee appointed by the Manager to advise on all aspects of the Fund in accordance with Shariah principles.
“Shariah”	Islamic law, originating from the <i>Qur’an</i> (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (<i>pbuh</i>) and <i>ijtihad</i> of <i>ulamak</i> (personal effort by qualified Shariah scholars to determine the true rulling of the divine law on matters whose revelations are not explicit).
“Sukuk”	Refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC or the relevant Shariah supervisory board and/or the Shariah Committee of the Fund.
“Special Resolution”	A resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed and carried by a majority of not less than three-fourths of the Unit Holders present and voting at the meeting in person or by proxy; for the avoidance of doubt, “three-fourths of the Unit Holders present and voting at the meeting in person or by proxy” means three-fourths of the votes cast by the Unit Holders present and voting; for the purposes of terminating the Fund or a Class, “Special Resolution” means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority in number holding not less than three-fourths of the value of the votes cast by the Unit Holders present and voting at the meeting in person or by proxy.
“SRI”	Sustainable and Responsible Investment.
“Trustee”	SCBMB Trustee Berhad (1005793-T).
“UNGC”	United Nations Global Compact.
“Unit” or “Units”	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund.
“Unit Holder(s)”	The person(s) registered as holder(s) of a unit or units of the Fund including person(s) jointly registered and whose name appears in the register of Unit Holders.
“USD”	The official currency of the United States of America.

“US (United States) Person”	<p>U.S. (United States) Person(s) means:</p> <ul style="list-style-type: none"> a) a United States citizen or resident; b) a United States partnership; c) a United States corporation; d) any estate or trust other than a foreign estate or foreign trust (see internal revenue code section 7701(a)(31) for a definition of a foreign estate and a foreign trust); e) any definition as may be prescribed under the Foreign Account Tax Compliance Act (FATCA), as may be amended from time to time.
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CORPORATE DIRECTORY

MANAGER

BIMB Investment Management Berhad

Registered office

Level 32, Menara Bank Islam,
No. 22, Jalan Perak,
50450 Kuala Lumpur.

Business office

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
Website : www.bimbinvest.com.my
Email: marketing.bimbinvest@bankislam.com.my

SHARIAH COMMITTEE

Ustaz Dr. Ahmad Shahbari @ Sobri bin Salamon
(Chairman)

Ustaz Dr. Yusof bin Ramli
(Committee Member)

Ustazah Dr. Asmak binti Ab. Rahman
(Committee Member)

TRUSTEE

SCBMB Trustee Berhad

Registered Office

Level 16, Menara Standard Chartered,
30 Jalan Sultan Ismail,
50250 Kuala Lumpur.
Tel : 03-2781 7429/03- 2171 5141
Fax : 03-2711 6060

Business Office

Level 13A, Menara Standard Chartered,
30 Jalan Sultan Ismail,
50250 Kuala Lumpur.
Tel : 03-2781 7429/03- 2171 5141
Fax : 03-2711 6060
Email : my.trustee@sc.com

3. DETAILED INFORMATION OF THE FUND

3.1 FUND'S PROFILE

Name of Fund	BIMB ESG Sukuk Fund (BSF)				
Base Currency	RM				
Category of Fund	Sukuk				
Initial Offer Period	<p>A period of not more than 21 calendar days from the date of launch of the Fund.</p> <p>The Initial Offer Period may be shortened by the Manager in the event the Manager determines that it is in the best interest of the Unit Holders to do so.</p>				
Type of Fund	Income				
Investor's Risk Profile	Moderate				
Financial Year End	31 October				
Initial Offer Price	Class A	Class B	Class C	Class D	Class E
	RM 0.25	USD 0.25	SGD 0.25	RM 0.25	USD 0.25

3.2 INVESTOR'S PROFILE

This Fund is suitable for investors who:

- a) are seeking fixed income payout;
- b) are seeking exposure to local and global Sukuk;
- c) have a medium to long-term investment horizon; and
- d) have a moderate risk tolerance level.

3.3 INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Medium to long term refers to an investment horizon of three (3) years or more.

Any material changes to the Fund's investment objective would require Unit Holders' approval.

3.4 INVESTMENT POLICY AND STRATEGY

The Fund will invest between 70% to 98% of the Fund's NAV in Sukuk carrying at least a:

- (i) "A3" or "P1" rating by RAM or a "A-" or "MARC-1" rating by MARC for Ringgit denominated Sukuk or
- (ii) "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.

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.

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.

The investment strategy has the following principles:-

- Shariah screening to ensure the Fund invest in Shariah-compliant investment. The Shariah screening methodology is explained in Section 5.2: Shariah Investment Process.
- 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.
 - UNGC: Through Arabesque S-Ray™, companies with poor performance on the UNGC principles regarding human rights, labour rights, environment and anti-corruption are excluded.
 - 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.
- Economic analysis based on analysis on Malaysia and global economic data, central bank's decisions, yield curve movements and currency.
- Credit analysis based on analysis on industry; issuer quality including balance sheet, cash flows, profitability, debt repayment ability, financial ratios, management and business; terms and conditions of issue; rating rationale; profit rate; yield and duration. The credit analysis emphasise on the issuers' ability to repay principal and profit on a timely basis and to mitigate credit risk.
- Portfolio construction involves the Sukuk selection and weighting based on its expected return and risk.

3.5 SUSTAINABLE AND RESPONSIBLE INVESTMENT

The Fund's investment policy and strategies adopt UNGC and ESG analysis and employ negative screening for Shariah compliance as stated in Section 3.4.

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).

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.

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.

The UNGC and ESG analysis and negative screening for Shariah compliance are not inconsistent with any other sustainability considerations.

3.6 POLICY ON ACTIVE AND FREQUENCY OF TRADING OF SECURITIES

The Fund is actively managed and can be traded on a daily basis by the Manager.

3.7 ASSET ALLOCATION

- a) between 70% to 98% of the Fund's NAV in Sukuk; and
- b) at least 2% of the Fund's NAV in Islamic deposits.

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.

3.8 RISK MANAGEMENT

The Manager has in place proper risk management structures including:

- a) strict adherence to the Fund's investment objective, policies and strategies as stated in the Prospectus and Deed. The Trustee will provide oversight function to the Manager in relation to the Fund's investment objective, policies and strategies as stated in the Prospectus and Deed;
- b) reviewing the Fund's investment and reporting compliance matters to the investment committee and to the management. The Manager's compliance unit will review the Fund's investment and report compliance matters to the investment committee members and escalate to the management and Shariah Committee, where applicable, including notifying the board of directors;
- c) practicing prudent liquidity management in a timely and cost effective manner;
- d) reduce/mitigate the risk associated with the Fund by imposing internal controls, compliance monitoring, and by virtue of its experience, skills and diligence; and
- e) The Fund may employ currency hedging strategies to fully or partially hedge the foreign currency exposure to manage the currency risk.

3.9 BENCHMARK

Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate.

3.10 PERMITTED INVESTMENTS

The Fund is permitted to invest in the following:

- (a) Sukuk;
- (b) Shariah-compliant money market instruments;
- (c) Shariah-compliant deposits;
- (d) Shariah-compliant hedging instruments including but not limited to currency swaps and forwards (for hedging purposes only); and
- (e) other Shariah-compliant investments traded in or under the rules of an Eligible Market as permitted by the SC from time to time.

3.11 INVESTMENT RESTRICTIONS AND LIMITS

The Fund will be managed in accordance with Shariah requirements as well as the following list of investment restrictions and limits, unless otherwise revised by the SC.

Spread of Investments on Single Issuer

- a. The value of the Fund's investments in Sukuk issued by any single issuer must not exceed 20% of the Fund's NAV. This single issuer limit may be increased to 30% if the Sukuk are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of profit and principal.
- b. The limits and restrictions on the investments of the Fund do not apply to Sukuk or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia.
- c. The Fund's exposure to Islamic derivatives* shall not exceed the Fund's NAV at all times.
- d. The value of the Fund's OTC Islamic derivative* transaction with any single counter party shall not exceed 10% of the Fund's NAV.
- e. The aggregate value of the Fund's investments in Shariah-compliant transferable securities, Islamic money market instruments, Islamic current deposits and/or Islamic fixed deposits and OTC derivatives* issued by or placed with (as the case may be) any single issuer/institution must not exceed 25% of the Fund's NAV. Where the single issuer limit is increased to 30% pursuant to item a, the aggregate value of the Fund's investment must not exceed 30%.

** The Fund's investments in Islamic derivatives are for hedging purposes only.*

Spread of Investments on Group of Companies

The value of the Fund's investments in Sukuk issued by any one group of companies must not exceed 30% of the Fund's NAV.

Concentration of Investments

- a. The Fund's investments in Sukuk must not exceed 20% of the Sukuk issued by any single issuer.
- b. The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limitation will not apply to Islamic money market instruments that do not have a pre-determined issue size.

Placement of Islamic Deposits

The value of the Fund's placement in Islamic deposits with any single Financial Institution must not exceed 20% of the Fund's NAV.

A 5% allowance in excess of any limit or restriction imposed is permitted where the limit or restriction is breached through an appreciation or depreciation of the Fund's NAV (whether as a result of an appreciation or depreciation in value of the Fund's assets or as a result of repurchase of Units or payment made out of the Fund). The Manager shall not make any further acquisition to which the relevant limit is breached, and the Manager shall, within reasonable period of not more than three (3) months from the date of the breach, take all necessary steps and actions to rectify the breach.

3.12 VALUATION OF ASSETS

The valuation bases for the permitted investments of the Fund are as follows:

- i. Listed Sukuk, which are quoted on an exchange, shall be valued daily by reference to the last done market price quoted by the exchange.
- ii. Unlisted RM-denominated Sukuk shall be valued based on prices provided by BPAM which is registered with the SC or where prices are not available from BPAM, based on the average indicative yield quoted by three (3) independent and reputable institutions.
- iii. Unlisted foreign currency denominated Sukuk shall be valued based on fair value by reference to the average indicative yield/prices quoted by three (3) independent and reputable institutions.

However, if:

- a. a valuation based on the above i, ii and iii does not represent the fair value of the Sukuk, for example during abnormal market conditions; or
- b. no market price is available, including in the event of a suspension in the quotation of the Sukuk for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee, then the Sukuk shall be valued at fair value, as determined in good faith by the Manager, based on the methods or bases approved by the Trustee after appropriate technical consultation.

- iv. The value of any Shariah-compliant liquid assets and Islamic deposits placed with Financial Institutions shall be determined each day by reference to the nominal value of the Islamic deposit and the accrued income thereon for the relevant period.
- v. For Islamic money market instruments, valuation shall be done on daily basis by reference to the principal value of such investments and the accrued income for the relevant period.
- vi. For Shariah-compliant hedging instruments, valuation is based on marked to market prices as provided by the counterparty that issues the instruments. The Manager shall ensure that the marked to market prices are fair values as determined in good faith by the Manager. In the absence of the marked to market prices, the Manager will use other methods or bases of valuation, which will have to be verified by the auditor of the Fund and approved by the Trustee.

3.13 VALUATION POINT FOR THE FUND

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.

For any request received after the cut-off time i.e. 4.00 p.m. (Malaysia time) on any Business Day, the request will be processed based on the NAV per Unit at the end of the next business day which will be computed on T+2.

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.

3.14 DISTRIBUTION POLICY AND MODE OF DISTRIBUTION

Subject to availability of income, the Fund will distribute income on an annual basis.

Unit Holders should note that distribution payments, if any, will be paid out in currencies in which the Classes are denominated.

Unit Holders may elect the mode of distribution in cash payment or additional Units by way of reinvestment by ticking the appropriate column in the application from.

If no option is made on the mode of distribution in the application form by the Unit Holders, the income distribution will be automatically reinvested into additional Units in the Fund. Any bank charges incurred will be borne by the Unit Holders.

Unit prices and distributions payable, if any, may go down as well as up

3.15 POLICY ON GEARING AND MINIMUM LIQUID ASSETS REQUIREMENTS

The Fund is not permitted to obtain cash financing or borrow other assets (including those within the meaning of the Securities Borrowing and Lending Guidelines) in connection with its activities. However, the Fund may obtain cash financing for the purpose of meeting redemption requests for Units and for short term bridging requirement are subject to the following:-

- i. The Fund's cash financing is only on a temporary basis and that financings are not persistent;
- ii. The financing period shall not exceed one (1) month;
- iii. The aggregate financings of the Fund shall not exceed 10% of the Fund's NAV at the time the financing is incurred; and
- iv. The Fund obtains financing from Financial Institutions.

3.16 CLASSES OF THE FUND

The Fund is established with a multi-class structure wherein the Deed allows for the establishment of more than one (1) Class with similar interests in the Assets of the Fund. Investors should note that the Manager shall have the sole and absolute right to issue other classes of Units with different and/or similar features including but not limited to currency denomination, fees, charges and transactions details without the need to obtain the Unit Holders' approval to launch any other classes of Units provided that the issuance of other classes of Units shall not in the opinion of the Manager prejudice the rights of the Unit Holder of the current available classes of Units. Unit Holders will be notified on the issuance of any new classes of Units through letters and a supplemental prospectus and/or via our website at <http://www.bimbinvestment.com.my>.

Unit Holders of each Class have the same rights and obligations. Each Class may be different in terms of currency denomination and hence, will have its respective NAV per Unit, denominated in its respective currency taking into account the aforementioned features. Although the Fund has multiple Classes, Unit Holders should note that the Assets of the Fund are pooled for investment purpose.

4. RISK FACTORS

4.1 GENERAL RISKS OF INVESTING IN THE FUND

This section provides information on the general types of risks the Fund may be subjected to.

The Fund is exposed to the following general risks:

- i. **Market Risk** – Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.
- ii. **Financing Risk** – This risk occurs when investors take a financing from a financial institution to invest. The inherent risk includes the inability for investors to service the scheduled payments. In the event Units are used as collateral, an investor may be required to top-up the collateral if the prices of Units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower value towards settling the financing.
- iii. **Manager's Risk** – This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- iv. **Shariah Non-Compliance Risk**–This risk refers to the risk that the Fund not conforming to Shariah guidelines. The Shariah Committee would be responsible for ensuring that the Fund is managed and administered in accordance with Shariah guidelines. An investment of the Fund may be reclassified from Shariah compliant to Shariah non-compliant, any losses due to rectification of non-compliance (i.e. disposal of the Shariah non-compliant investment) will be borne by the Fund while any gain received arising from disposal of the Shariah non-compliance investment shall be channeled to charity as advised by the Shariah Committee.

- v. **Operational risk** – This risk refers to the possibility of monetary loss or inconvenience due to the breakdown of the Manager's internal control and policies. Possibly due to human error, system failure or fraud among Manager's employees. The Manager will regularly review its internal policies, systems capabilities and maintain strict segregation of duties in mitigating these risks.

4.2 SPECIFIC RISKS ASSOCIATED WITH INVESTING IN THE FUND

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

- 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.

(a) Currency risk at the Fund's portfolio level

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

(b) Currency risk at the Class level

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

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 the Fund's financial position, possibly causing the 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.

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not always possible to protect investments against all risks. The various asset classes generally exhibit different levels of risk. The investment of the Fund carries risks and investors are recommended to read the whole Prospectus to assess the risks of the Fund.

Investors are reminded that the above list of risks may not be exhaustive and if necessary, they should consult their adviser(s), e.g. their bankers, lawyers, stockbrokers for a better understanding of the risks.

5. INTRODUCTION TO SHARIAH-COMPLIANT FUND

5.1 How Does the Shariah-Compliant Fund Work?

By investing in the Fund, the investors appoint the Manager to undertake the investment activities on their behalf under the Shariah contract of “*Wakalah Bil Istithmar*” or “Agency for Investment”. The Manager is appointed to undertake the investment activities on behalf of the investor for a fee (“*Ujrah*”).

The Manager is responsible for the management and operations of the Fund, distribution of income and computation of unit prices. The Trustee is appointed to act as custodian for all assets of the Fund and to ensure that the Manager adheres strictly to the provisions of the Deed. In other words, the Trustee acts as an independent party to safeguard the interest of investors. The Shariah Committee advises and ensures that the Manager invests the assets of the Fund in Shariah-compliant investments.

The Fund will be strictly monitored by the Shariah Committee whose members are registered Shariah advisers with the SC. The Shariah Committee's role is to provide advice and guidance to the Manager to ensure that all activities of the Fund comply with Shariah principles. The Shariah Committee acts independently from the manager and some of its roles are as follows:-

- i. To advise on all aspects of Islamic fund management business in accordance with Shariah principles;
- ii. To provide Shariah expertise and guidance on all matters, particularly in documentation, structuring and investment instruments and ensure compliance with relevant SC regulations and/or standards, including resolutions issued by the SAC;
- iii. To review compliance report of the manager or an investment transaction report to ensure that investment activities are Shariah compliant; and
- iv. To provide a written opinion and/or periodic report to confirm and certify whether the Islamic fund management business has been managed and/or administered in accordance with Shariah principles.

5.2 Shariah Investment Process

At all times, the Fund shall invest in instruments that are allowed under Shariah principles and shall not invest in instruments that are prohibited under Shariah principles based on the Shariah Committee's established parameters.

5.2.1 Sukuk and Islamic money market instruments

The Fund will only invest in Sukuk which is approved by the SC and/or other Shariah boards and/or standards acceptable to the Shariah Committee. The review of the Fund's investments in Islamic money market instruments will be based on those instruments that are issued by Financial Institutions which are acceptable to the Shariah Committee.

5.2.2 Cleansing/ Purification Process For the Fund

In the unlikely event the Manager mistakenly invests in any Shariah non-compliant investments, the Manager will dispose the Shariah non-compliant investments within a month of becoming aware of the breach. Any gain on the disposal will be channelled to Baitulmal or any other charitable bodies as advised by the Shariah Committee. Any losses on the disposal will be borne by the Manager.

5.2.3 Zakat for the Fund

The Fund does not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Fund. Thus, investors are advised to pay zakat on their own.

6. FEES, CHARGES AND EXPENSES

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

6.1 CHARGES DIRECTLY INCURRED

This table describes the 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><tr><td>a. 1st Time</td><td>: Nil</td></tr><tr><td>b. 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>					a. 1 st Time	: Nil	b. 2 nd Time onwards	: MYR 25 per transaction
a. 1 st Time	: Nil								
b. 2 nd Time onwards	: MYR 25 per transaction								

***Note: The above fees and charges are subject to any applicable taxes (including but not limited to GST at the standard rate which accordance with the Goods and Services Tax Act 2014) and/or duties as may be imposed by the government or other authorities from time to time.**

6.2 POLICY ON ROUNDING ADJUSTMENT

The NAV per Unit of the Fund is rounded to four (4) decimal places. When you invest in the Fund, the investment amount payable by you will be rounded to two (2) decimal places. Units in your account will be rounded to two (2) decimal places. Your redemption value will also be rounded to two (2) decimal places.

6.3 FEES INDIRECTLY INCURRED

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.</p> <p>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. For illustration, please refer to a table disclosed in section 7.1.1.</i></p>
Annual Trustee Fee	<p>The Fund pays an annual trustee fee of up to 0.04% p.a. 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.</p> <p>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. For illustration, please refer to a table disclosed in section 7.1.1.</i></p>

Type of Fees	Details
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> <ul style="list-style-type: none"> a) cost of printing of interim and annual reports for the Fund; b) commissions or fees paid to dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; c) 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; d) taxes and other duties charged on the Fund by the government and other authorities; e) costs, fees and expenses properly incurred by the auditor appointed for the Fund; f) 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); g) 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; h) 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; i) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any Asset of the Fund;

Type of Fees	Details
	<p>j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</p> <p>k) 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</p> <p>l) other related Fund's administrative expenses as permitted by the Deed.</p> <p>Note: <i>Any administrative expenses are applicable to all Classes of Units based on the multi-class ratio. For illustration, please refer to a table disclosed in section 7.1.1.</i></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> <p>a) Sales charge; b) Management fee; c) Trustee fee; d) Switching fee (if any); e) Transfer fee (if any); and f) Any other expenses of the Fund that may be subject to GST.</p>
Other Fee	<p>Unit Holder will bear any applicable bank charges incurred as a result of purchasing or redeeming of Units.</p>

6.4 POLICY ON REBATES AND SOFT COMMISSION

The Manager will not retain any form of rebate or soft commission from, or otherwise share in any commission with, any dealer in consideration for directing dealings in the investments of the Fund unless the soft commission received is retained in the form of goods and services such as financial wire services and bond quotations system incidental to investment management of the Fund and beneficial to the Unit Holders and in the form of research and advisory services that assist in the decision making process relating to the Fund's investments. All dealings with dealers are executed on terms which are the most favourable for the Fund.

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

The fees and charges are subject to any applicable taxes (including but not limited to GST at the standard rate which accordance with the Goods and Services Tax Act 2014) and/or duties as may be imposed by the government or other authorities from time to time.

7. TRANSACTION INFORMATION

7.1 DETERMINATION OF PRICES

7.1.1 Computation of NAV and NAV per Unit

In this section of the Prospectus, investors will be introduced to certain terms used by the Manager in order to explain how the Fund arrives at its NAV and consequently, NAV per Unit for each Class of the Fund.

Investors should note that the NAV of the Fund is the value of all the Fund's assets minus its liabilities, at the valuation point.

The NAV per Unit of a Class of Units is the NAV of the Fund attributable to a Class divided by the number of Units in Circulation for that particular Class, at the same valuation point.

Please see section 3.12 of this Prospectus for an explanation of the valuation point for the Fund.

The income and expenses of the Fund will be proportioned into the Classes according to the multi class ratio.

Multi class ratio or "MCR" is apportioned based on the size of the Class relative to the Fund. This means the MCR is calculated by taking the value of a Class before income and expenses for a particular day and dividing it with the total value of the Fund before income and expenses for that day. This apportionment is expressed as a ratio and calculated as a percentage.

Example:

$\frac{\text{Value of the Class before income \& expenses}}{\text{Total value of the Fund before income \& expenses}} \times 100$

Class A	Class B	Class C	Class D	Class E
RM1,500 x 100 RM7,662,300 = 0.02%	RM6,150 x 100 RM7,662,300 = 0.08%	RM4,650 x 100 RM7,662,300 = 0.06%	RM1,500,000 x 100 RM7,662,300 = 19.58%	RM6,150,000 x 100 RM7,662,300 = 80.26%

For illustration purposes, following are examples of the computation of NAV and NAV per unit for a particular day:-

	Fund (RM)	Class A RM Class (RM)	Class B USD Class (RM)	Class C SGD Class (RM)	Class D RM Class (RM)	Class E USD Class (RM)
Initial Offer Price		RM0.25	USD0.25	SGD0.25	RM0.25	USD0.25
Initial Investment		RM1,000	USD1,000	SGD1,000	RM1,000,000	USD1,000,000
Assumption of exchange rate			4.10	3.10		4.10
Opening NAV	5,108,200.00	1,000.00	4,100.00	3,100.00	1,000,000.00	4,100,000.00
Add: Creation	2,554,100.00	500.00	2,050.00	1,550.00	500,000.00	2,050,000.00
	7,662,300.00	1,500.00	6,150.00	4,650.00	1,500,000.00	6,150,000.00
Opening UIC (Units)		4,000.00	4,000.00	4,000.00	4,000,000.00	4,000,000.00
Multi-class ratio	100.00%	0.02%	0.08%	0.06%	19.58%	80.26%
Add: Income	5,000.00	1.00	4.00	3.00	979.00	4,013.00
Less: Fund expenses	(300.00)	(0.06)	(0.24)	(0.18)	(58.74)	(240.78)
NAV of the Fund (before deduction of management fee, trustee fee and GST)	7,667,000.00	1,500.94	6,153.76	4,652.82	1,500,920.26	6,153,772.22
Less:						
Management fee (1.20%)	(252.07)	(0.05)	(0.20)	(0.15)	(49.36)	(202.31)
Trustee fee (0.04%)	(8.40)	(0.00)	(0.01)	0.00	(1.65)	(6.74)
GST on management fee (6%)	(15.12)	(0.00)	(0.01)	(0.01)	(2.96)	(12.14)
GST on trustee fee (6%)	(0.50)	(0.00)	(0.00)	(0.00)	(0.10)	(0.40)
NAV of the Fund	7,666,723.91	1,500.89	6,153.54	4,652.66	1,500,866.19	6,153,550.63
Closing UIC (Units)		6,000.00	6,000.00	6,000.00	6,000,000.00	6,000,000.00
NAV per unit * (in RM)		0.2501	1.0256	0.7754	0.2501	1.0256
NAV per unit * (in respective classes currency)			0.2501	0.2501		0.2501

7.1.2 Pricing of Units and Mode of Transaction Payments

The purchase and redemption transactions will be executed on a Forward Pricing basis which is based on NAV per Unit offered by each Class of Units. Under the Forward Pricing basis:

- i. the sale of Units by the Manager to an investor will be executed based on the NAV per Unit at the end of the Business Day; and
- ii. the redemption of Units by the Manager from an investor will be executed based on the NAV per Unit at the end of the Business Day.

A transaction of Units of the Fund by an investor is considered as carried out on a particular Business Day only if the payment together with completed application form and relevant supporting documents are received by the Manager before 4.00 p.m. (or such other time as the Manager may deem fit in its discretion) on that same Business Day. In the event the same is only received by Manager after 4.00 p.m. (or such other time as the Manager may deem fit in its discretion), the transaction is considered as carried out on the next Business Day. Any payment made on a non-Business Day shall be treated as payment made in the following Business Day.

Units sold during Initial Offer Period will be based on Initial Offer Price. After the Initial Offer Period ends, all applications will be based on NAV per Unit offered by the respective Class of Units.

1) Purchase of Units

Units are offered in MYR, USD and SGD. Payment for purchase of Units can be made via:

- a. Cheque issuance – Cheque is to be issued to “BIMB Investment Management Berhad – BSF” – The cheque must be accompanied with a complete application form and any other related forms required by the Manager.

Purchase of Units will only be processed upon cheque clearance and complete documentation received by the Manager.

- b. Bank Draft – made payable to “BIMB Investment Management Berhad – BSF”.

Bank Draft issued to be attached together with a complete application form and any other related forms required by the Manager.

- c. Online money transfer and telegraphic transfer to our accounts maintained with Bank Islam Malaysia Berhad.
- d. Regular investment via banks through direct debit facilities. (Terms and conditions apply).

Investors are required to fill up and complete the necessary application form and other related documents required by the Manager. A bank validated fund transfer form must be presented to the Manager as evidence of payment.

All certified document required must be at least certified by authorised unit trust consultant, authorised IUTAs and/or BIMB Invest marketing staff.

Below are the required documents/forms to be submitted for purchase:-

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.

INVESTORS MUST NOT MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS.

PURCHASE OF UNITS WILL BE PROCESSED UPON CLEARANCE OF AMOUNT INVESTED AND COMPLETE DOCUMENTATION RECEIVED BY THE MANAGER.

THE MANAGER MAY AT ITS ABSOLUTE DISCRETION DEFER ANY APPLICATION IF SUCH APPLICATION IS INCOMPLETE.

Below is the illustration for Units allotted to the Unit Holders for a purchase of Units (after GST):

		Retail Investor A	Retail Investor B	Retail Investor C	Corporate Investor D	Corporate Investor E
		Class A	Class B	Class C	Class D	Class E
Amount Invested	=	RM1,000	USD1,000	SGD1,000	RM1,000,000	USD1,000,000
NAV per Unit	=	RM0.2500	USD0.2500	SGD0.2500	RM0.2500	USD0.2500
Sales Charge rate	=	2.0%	2.0%	2.0%	0%	0%
GST rate	=	6% from sales charge	6% from sales charge	6% from sales charge	Nil	Nil
Investment Amount	=	<u>RM1,000</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]	<u>USD1,000</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]	<u>SGD1,000</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]	<u>RM1,000,000</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]	<u>USD1,000,000</u> [(1.0000 + sales charge rate) + (GST rate from sales charge rate)]
Net Investment (after deduct sales charge + GST)	=	<u>RM1,000</u> [(1.0000 + 2.0%) + (6% X 2.0%)] <u>RM1,000.00</u> 1.0212 = RM979.24	<u>USD1,000</u> [(1.0000 + 2.0%) + (6% X 2.0%)] <u>USD1,000.00</u> 1.0212 = USD979.24	<u>SGD1,000</u> [(1.0000 + 2.0%) + (6% X 2.0%)] <u>SGD1,000.00</u> 1.0212 = SGD979.24	<u>RM1,000,000</u> [(1.0000 + 0%) + (6% X 0%)] <u>RM1,000,000</u> 1.0000 =RM1,000,000	<u>USD1,000,000</u> [(1.0000 + 0%) + (6% X 0%)] <u>USD1,000,000</u> 1.0000 =USD1,000,000
Sales Charge amount	=	RM19.58	USD19.58	SGD19.58	Nil	Nil
GST amount	=	RM1.18	USD1.18	SGD1.18	Nil	Nil

Units allotted to Investor	=	RM979.24/ NAV per Unit	USD979.24/ NAV per Unit	SGD979.24/ NAV per Unit	RM1,000,000/ NAV per Unit	USD1,000,000/ NAV per Unit
		RM979.24/ RM0.2500 = 3,916.96 Units	USD979.24/ USD0.2500 = 3,916.96 Units	SGD979.24/ SGD0.2500 = 3,916.96 Units	RM1,000,000/ RM0.2500 = 4,000,000 Units	USD1,000,000/ USD0.2500 = 4,000,000 Units

2) Redemption of Units

Unit Holders may redeem their investments in the Fund at any point in time by completing the redemption form and sending it to the relevant authorised distributors/authorised consultants or direct to BIMB Investment Management Berhad. There is no limit on the frequency of redemption.

Redemption amount will be paid in the original currency during the initial investment received from the Unit Holder.

Cut-off time

If the Manager receives a valid withdrawal request before 4.00 p.m., the Manager will process the redemption request based on the NAV per unit for that Business Day. If BIMB Invest receives the redemption request at or after 4.00 p.m., BIMB Invest will process the redemption request based on the NAV per Unit computed on the next Business Day.

Payment Mode

Redemption amount will be paid via bank transfer to the Unit Holder's nominated bank account.

Unit Holder may give the Manager instructions in writing to transfer the redemption amount to the nominated bank account held in the Unit Holder's name or the first named Unit Holder (for joint account). Under normal circumstances, a bank transfer will take less than two (2) days to reach the nominated bank account. The Manager will not be responsible for any delay in the bank transfer.

For outside Malaysia, the payment will be paid ONLY via telegraphic/bank transfer to the Unit Holder's foreign current/savings account.

No redemptions will be paid in cash under any circumstances.

Note: Any bank charges incurred for the redemption payment shall be borne by the Unit Holder. The charges will be deducted/debited from the redemption amount.

Other information

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

Computation no.1 =Redemption request by giving absolute value instruction:

		Class A	Class B	Class C	Class D	Class E
Redemption amount request	=	RM1,000	USD1,000	SGD1,000	RM1,000,000	USD1,000,000
Redemption charge	=	Nil	Nil	Nil	Nil	Nil
NAV per Unit	=	RM0.2500	USD0.2500	SGD0.2500	RM0.2500	USD0.2500
Total redemption of Units by Unit Holder	=	4,000 Units	4,000 Units	4,000 Units	4,000,000 Units	4,000,000 Units

Computation no.2 =Redemption request by giving total number of Units instruction:

		Class A	Class B	Class C	Class D	Class E
Redemption Units request	=	4,000 Units	4,000 Units	4,000 Units	4,000,000 Units	4,000,000 Units
Redemption charge	=	Nil	Nil	Nil	Nil	Nil
NAV per Unit	=	RM0.2500	USD0.2500	SGD0.2500	RM0.2500	USD0.2500
Total redemption amount payable to Unit Holder	=	Units redeemed X NAV per Unit	Units redeemed X NAV per Unit	Units redeemed X NAV per Unit	Units redeemed X NAV per Unit	Units redeemed X NAV per Unit
	=	4,000 Units X RM0.2500	4,000 Units X USD0.2500	4,000 Units X SGD0.2500	4,000,000 Units X RM0.2500	4,000,000 Units X USD0.2500
	=	RM1,000	USD1,000	SGD1,000	RM1,000,000	USD1,000,000

3) Switching of Units

Switching is allowed from the Fund to other funds managed by the Manager, provided that the currency denomination is the same. The switching is based on the NAV per Unit or value of the investments in the Fund, at the point of exercising the switch.

Cross currency switching is prohibited. Unit Holder may redeem from the current Class of Units and purchase Units in another Class of Units.

The Manager may, at its absolute discretion, reject switching into or out of the Class, either generally or specifically if the switching is deemed by the Manager to be not in the best interest of the Unit Holders of the Fund or Class, the affected Manager's funds, or the operations of the Manager.

There is no restriction on the frequency of switching but a retail Unit Holder may request a switching of Units subject to the following requirements:

1. To meet minimum number of Units holdings for switching from any Class to any other funds managed by BIMB Investment Management Bhd.
2. Switching within the same currency.

Switching will be made at the prevailing NAV per Unit of the Fund and the intended fund to be switched into, on a Business Day when the switching request is received or deemed to have received by the Manager.

If a Unit Holder of the Fund wishes to switch into another fund (e.g. from a fund with lower sales charge to a fund with higher sales charge), the Unit Holder shall pay the difference of the sales charge between the two (2) funds.

On the other hand, no difference of sales charge will be imposed or refunded to the Unit Holder, should the switching from a fund with higher sales charge to a fund with lower/ equal sales charges.

The Manager may, at its absolute discretion, reserve the right to reject Unit Holder's request for switching of Units if the switching requests:

1. May disrupt to the efficiency of the portfolio management; or
2. If deemed by the Manager to be contrary to the best interest of the Fund or the existing Unit Holders of a particular Class.

4) Transfer facility

Transfer of Units is allowed within the same Class of Units for retail investors. Units can be transferred fully or partially.

The transfer is based on the NAV of the transferor's investment at the point of exercising the transfer to the transferee.

Transfer of Units for Class of Units other than Ringgit Malaysia can only be performed subject to the availability of Foreign Currency Account ("FCA") of the transferee.

There is no minimum amount of Units required to apply for a transfer except that the transferee and the transferor meets the minimum holdings of Units to remain as a Unit Holder of a Class.

The transfer must be made in terms of Units and not in value.

The Manager may, at its absolute discretion, may allow/reject Unit Holder's request for transfer of Units subject to such terms and conditions as may be stipulated by the Manager from time to time.

5) Cooling-off transactions

If you have made an investment and later decide that this investment does not meet your investment needs, you may withdraw your investment within six (6) Business Days from the date your investment application is accepted by the Manager.

You will be refunded for every Unit held based on the NAV per Unit on the day the Units were purchased and sales charge (if any) within 10 days from the receipt of the cooling-off application.

You should be aware that the cooling-off right is only available on your first investment with us. Your subsequent investment will not enjoy this right.

The cooling-off right is given to an individual investor who is investing in any unit trust fund managed by us for the first time and it is not applicable to you if you are a staff of the Manager and its related company(ies), a corporate/institutional investor or a person/institution registered with a body approved by SC to deal in unit trusts.

7.1.3 Incorrect Pricing

If there is an error in the pricing of the NAV per Unit of the Fund, the Manager will take immediate remedial action to correct the error. Rectification shall, where necessary, extend to the reimbursements of money as follows if the error is at or above the significant threshold of 0.5% of the NAV per Unit attributable to a Class of Units:

- i. if there is an over valuation and/or pricing in relation to the purchase and creation of Units, the Fund shall reimburse the Unit Holder;
- ii. if there is an over valuation and/or pricing in relation to the redemption of Units, the Manager shall reimburse the Fund;
- iii. if there is an under valuation and/or pricing in relation to the purchase and creation of Units, the Manager shall reimburse the Fund; and
- iv. if there is an under valuation and/or pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder. The Manager retains the discretion whether or not to reimburse if the error is below 0.5% of the NAV per Unit attributable to a Class of Units or where the total impact on an individual account is less than RM10.00 or an equivalent denomination in the currency that a particular Class of Units is denominated, if applicable. This is because the reprocessing cost may be greater than the amount of the adjustment.

7.2 TRANSACTION DETAILS

Unit Holders who are intending to invest in a Class other than RM Class are required to have a foreign currency account with any Financial Institutions as all transactions relating to the particular foreign currency will ONLY be made via telegraphic transfers.

7.2.1 Minimum Initial Investment

Class A	Class B	Class C	Class D	Class E
RM1,000	USD1,000	SGD1,000	RM1,000,000	USD1,000,000

Or such amount as the Manager may from time to time decide.

7.2.2 Minimum Additional Investment

Class A	Class B	Class C	Class D	Class E
RM500	USD500	SGD500	RM500,000	USD500,000

Or such amount as the Manager may from time to time decide.

7.2.3 Minimum Units Held

Class A (Units)	Class B (Units)	Class C (Units)	Class D (Units)	Class E (Units)
Not applicable	Not applicable	Not applicable	4,000,000	4,000,000

Note:

The Manager may waive or vary the minimum amount stipulated at its sole and absolute discretion.

7.3 PROCEDURES AND PROCESSES

7.3.1 Where to Purchase and Redeem

You may make an application to purchase or request to redeem to the Manager on any business day from Mondays to Fridays between 9.00 a.m. to 5.00 p.m. at any of the location set out in the Directory of Sales Offices listed under Section 17. You may call our help desk at Toll Free Number at 1-800-88-1196 at any time during our office hours from Mondays to Fridays between 9.00 a.m. to 5.00 p.m. for assistance. Alternatively, you may email your enquiries to marketing.bimbinvest@bankislam.com.my or visit our website at www.bimbinvestment.com.my

Application form, switching form, redemption form and a copy of this Prospectus are also available from our office address listed in Section 17, authorised unit trust consultants, authorised IUTAs offices or from our website: www.bimbinvestment.com.my.

Please refer to Section 7.1.2 for further details of purchase, redemption or switching of Units.

7.3.2 Payment of Redemption upon Receipt of Redemption Application

Within 10 days after the redemption application is received and processed by the Manager.

Note: The Manager in consultation with the Trustee reserves the right to defer any redemption requests if such request would adversely affect the interest of existing Unit Holders.

7.4 DISTRIBUTION CHANNEL

Units can be purchased and redeemed during normal business hours at the business office of BIMB Invest, at the nearest Bank Islam branches or any of our authorized IUTAs and/or unit trust consultants. Please refer to Section 17: “**Directory of Sales Offices**”.

7.5 UNCLAIMED MONIES POLICY

Redemption proceeds payable to Unit Holders who have requested for full or partial redemption of their investments in the Fund that remain unclaimed after twelve (12) months as prescribed by the Unclaimed Moneys Act, 1965 (as may be amended from time to time), shall be lodged with the Registrar of Unclaimed Moneys in accordance with the provisions of the Unclaimed Moneys Act, 1965.

Note: Investors must not make payment in cash to any individual agent when purchasing Units.

8. CLIENT COMMUNICATION

i. Avenue for Advice Available to Prospective Investors

BIMB Invest strives to provide investors with information services to assist investors to make well-informed investment decisions and keep abreast with the developments of the Fund. BIMB Invest's customer service executives are available to investors' enquiries at its toll-free number 1-800-88-1196 during normal office hours Monday to Friday from 9.00 a.m. to 5.00 p.m.. Enquiries can also be made at the nearest Bank Islam branches or from our authorised IUTAs/unit trust consultants.

ii. Newspapers and Website

Units are valued at the end of each Business Day. Unit Holders will be able to obtain information of the Fund's unit pricing from online publication of major newspapers in Malaysia or Unit Holder may log on to <http://www.bimbinvestment.com.my>.

The Fund's daily Unit price is usually published in the local online dailies on the T+2 (morning).

The Manager has taken necessary steps to ensure accuracy of pricing information that was sent to the respective newspapers. Should there be any dispute in the pricing information that published in newspapers/online publications and the Manager's price, the Manager's price shall prevail. However, the Manager shall not be liable for any errors or omission in the pricing information published in the newspaper/online publications.

iii. Statement of Investment and Fund's Financial Reports

The Manager will issue a statement to Unit Holders confirming the current Unit holdings and transactions relating to their Units in the Fund on a half yearly basis.

Statements to Confirm and Record Transaction	Computer-generated statements will be issued to provide Unit Holders with a record of each and every transaction made in their accounts to provide an updated record of his/her investment account with BIMB Invest.
Interim and Annual Statement of Investment	In addition, Unit Holders will also receive interim and annual statements of the Fund's investments, sent together with the Fund's financial reports, which will provide Unit Holders with the latest updates of their investment accounts.
Interim and Annual Reports	<p>The investment strategies, performances, portfolio holdings and unaudited/audited financial statements of the Fund are detailed in the interim and annual reports which will be uploaded to Manager's website at www.bimbinvestment.com.my within 2 months after the end of the Fund's financial period. A copy of the interim/annual report and investment statement/dividend warrant (if any) will be sent or mailed to Unit Holders. An audited financial statement will be included in the annual report.</p> <p>The Trustee report will be incorporated in the interim and annual reports stating its opinion on the conduct of the Manager, in particular whether the Manager had managed the Fund in accordance with the Deed, the Guidelines, securities laws and other relevant laws.</p>

The Fund's annual report is available upon request.

9. THE MANAGEMENT COMPANY

9.1 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.

9.2 ORGANISATIONAL STRUCTURE OF THE MANAGER

The main roles and responsibilities of the Manager are managing the investment portfolio of the Fund, arranging sales and redemption of Units, keeping proper records of the Fund and Unit Holders, issuing reports on the Fund's performance to Unit Holders, arranging distribution of income and/or Units to Unit Holders and marketing the Units of the Fund to investors.

The overall responsibility for the operation of BIMB Invest is vested with the chief executive officer who is accountable to the board of directors. While the board of directors primarily decides on policy matters, the investment committee assumes responsibility for assuming and monitoring the Fund's investment strategies. In ensuring the decisions of the board of directors and investment committee adhere strictly to the requirements of Shariah, all investment and activities of the Fund will be supervised by the Shariah Committee. The board of directors meets at least six (6) times a year to provide advice on matters relating to the Manager's operation and Fund's policies. Meanwhile, the investment committee also meets at least six (6) times a year to discuss, review, and advise on the investment strategies and asset allocation of the Fund.

The Shariah Committee will meet once every quarter to discuss Shariah-related matters. The Shariah Committee will also monitor and advise on operational matters, investments transactions as well as the administrative matters of the Manager to ensure that all are in line with the Shariah principles.

9.3 BOARD OF DIRECTORS

Name	Position
NIK MOHD HASYUDEEN BIN YUSOFF	Non-Executive Independent Director
DATO' GHAZALI BIN AWANG	Non-Executive Independent Director
DATUK NORIPAH BINTI KAMSO	Non-Executive Independent Director
DR. MOHD HATTA BIN DAGAP	Non-Executive Independent Director
MALKIAT SINGH @ MALKIT SINGH MAAN A/L DELBARA SINGH	Non-Executive Non Independent Director
MUJIBBURAHMAN ABDUL RASHID	Non-Executive Non Independent Director
NAJMUDDIN BIN MOHD LUTFI	Chief Executive Officer

Note: None of the directors of BIMB Invest:

- (a) holds office as director of more than one management company at any one time; and
- (b) hold office as a member of an investment committee of a fund operated by another management company.

9.4 INVESTMENT COMMITTEE

Name	Position
KHAIRUL MUZAMEL PERERA BIN ABDULLAH	Non Independent Member
DATUK NORIPAH BINTI KAMSO	Independent Member
MOHD RADZUAN AHMAD TAJUDDIN	Independent Member

The roles and primary functions of the investment committee are as follows:

- i. to approve the formulation of portfolio strategy;
- ii. to discuss, review and approve the investment strategy for the ensuing period;
- iii. to approve funding of investment activities for the ensuing period;
- iv. to review performance and portfolio composition and to make necessary recommendation there from;
- v. to review and assess the previous recommendation strategy;
- vi. to recommend to the board of directors on the payment of distribution to the Unit Holders and to report to the board of directors on the performance of the Fund and to take instructions thereon.

The investment committee members meet at least six (6) times a year or as and when required by the Manager.

Note: None of the investment committee members of BIMB Invest hold office as:

- (a) a member of an investment committee of a fund managed and administered by another management company;
- (b) a director of another management company;
- (c) a Shariah adviser for the same fund;
- (d) a member of the panel of advisers for the same fund; or
- (e) an officer of the fund manager for the fund.

9.5 SHARIAH COMMITTEE

The process of product development and compliance is strictly overseen by the Shariah Committee, which is made up of three Muslim scholars registered as Shariah adviser with the SC. The Shariah Committee has been established to provide advice and guidance to ensure that the Fund's activities comply with rules and principles of Shariah. All the three (3) members in the Shariah Committee are responsible for the Shariah matters for the Fund.

The Shariah Committee operates independently from the investment committee and meets once every quarter with the Manager to address advisory matters pertaining to the Fund. The Shariah Committee also reviews the investment transaction of the Fund on a monthly basis to ensure compliance with Shariah principles or any other relevant principle at all times. Its role is to provide its expertise and guidance as well as:

- i. To advise on all aspects of Islamic fund management business in accordance with Shariah principles;
- ii. To provide Shariah expertise and guidance on all matters, particularly on documentation, structuring and investment instruments, and ensure compliance with relevant SC regulations and/or standards, including resolutions issued by the SAC, Shariah principles or any other relevant principle at all times;
- iii. To review compliance report of the Manager or an investment transaction report to ensure that investment activities are Shariah compliant; and
- iv. To provide a written opinion and/or periodic report to confirm and certify whether the Islamic fund management business has been managed and/or administered in accordance with Shariah principles.

Name	:	USTAZ DR. AHMAD SHAHBARI @ SOBRI BIN SALAMON
Position	:	Chairman
Experience	:	He was the Executive Director of Pusrawi Corporation Sdn Bhd until 2015. He has served as a lecturer in the Shariah Department, Faculty of Islamic Studies, Universiti Kebangsaan Malaysia and the Department of Law, International Islamic University of Malaysia. He has been in the BIMB Invest's Shariah Committee since 20 June 1994.
Qualifications	:	BA Shariah, Al-Azhar University and PhD. Modern Middle Eastern History, New York University.

Name	:	USTAZ DR. YUSOF BIN RAMLI
Position	:	Committee Member
Experience	:	He was a religious teacher and later a Religious Administration Officer with Jabatan Agama Islam Selangor (JAIS) prior to joining Universiti Teknologi Mara, as a lecturer, a post which he has held since July 1982. He has written numerous papers in the areas of Faraidh and Mudharabah and a registered Shariah adviser with the SC.
Qualifications	:	PhD. from University of Malaya

Name	:	USTAZAH DR. ASMAK BINTI AB. RAHMAN
Position	:	Committee Member
Experience	:	Presently a lecturer in the Department of Shariah and Economics, Academy of Islamic Studies, University of Malaya. She has written and presented numerous papers in the area of Islamic Studies, specifically Takaful. She is a registered Shariah adviser with the SC.
Qualifications	:	PhD. from University of Malaya

Note: The Shariah Committee members are independent from the management company and not hold office as a member of the investment committee of the same fund or any other fund managed or administered by the same management company.

9.6 INVESTMENT TEAM

The investment team meets twice a month to discuss investment related matters.

Name	:	BADROL AHMAD FATHAN
Position	:	Head of Investment
Experience	:	He joined BIMB Investment Management as Manager in March 2015 and is responsible for management of equity funds. He has experience in investment banking and fund management. He had previously worked for iVCAP Management Sdn Bhd, Hadrons Capital Sdn Bhd, CMS Trust Management Bhd and Maybank Investment Bank Berhad. He is the designated fund manager for BIMB i Growth, BIMB Dana Al-Falah and BIMB-Arabesque Asia Pacific Shariah-ESG Equity fund.
Qualifications	:	Masters of Professional Accounting, Griffith University, Brisbane, Australia and Bachelor of Science in Business Administration, American University. He has Capital Markets Services Representative's License.

Name	:	THONG YONG LING, STANLEY
Position	:	Manager
Experience	:	He joined BIMB Invest as a Fund Manager in 2012. He has more than 13 years of working experience in equity research and investment. He was previously attached with UOB-OSK Asset Management Berhad and Hong Leong Assurance Berhad. As a fund manager at UOB-OSK Asset Management, he was in charge of managing various unit trust and investment link insurance funds for clients. He is the designated fund manager for BIMB Dana Al-Munsif, BIMB i Dividend Fund, BIMB i Flexi Fund and BIMB-Arabesque Malaysia Shariah-ESG Equity Fund.
Qualifications	:	Masters of Commerce, Macquarie University, Australia, Bachelor of Business Administration, National Cheng Chi University, Taiwan and Capital Markets Services Representative's License.

Name	:	AHMAD RIZAL UJANG
Position	:	Manager
Experience	:	He joined BIMB Invest in January 2017 and previously worked in BIMB Invest from 2011 to 2014. He has more than 13 years of working experience in money market and fixed income investment. He was previously attached to iVCAP Management Sdn Bhd, MNRB Holdings Berhad and Syarikat Takaful Malaysia Berhad. He is the designated fund manager for BIMB Dana Al-Fakhim and BSF.
Qualifications	:	Master of Finance, Curtin University of Technology, Australia and Capital Markets Services Representative's License.

9.7 MATERIAL LITIGATION AND ARBITRATION

The Manager is not engaged in any material litigation and arbitration as plaintiff or defendant, and the Manager is not aware of any proceedings, pending or threatened or of any other facts likely to give rise to any proceedings which might materially and adversely affect its financial position or business.

Further information on the Manager, investment committee, Shariah Committee and key management is available on the Manager's website: www.bimbinvestment.com.my

10. THE TRUSTEE – SCBMB TRUSTEE BERHAD

10.1 PROFILE OF SCBMB TRUSTEE BERHAD

Corporate Information

SCBMB Trustee Berhad (“STB”), a company incorporated in Malaysia under the Companies Act 1965 on 13 June 2012 and registered as a trust company under the Trust Companies Act 1949. Its business address is at Level 13A, Menara Standard Chartered, 30 Jalan Sultan Ismail, 50250 Kuala Lumpur.

STB’s trustee services are supported by Standard Chartered Bank Malaysia Berhad (“SCBMB”), a subsidiary of Standard Chartered PLC, financially and for other various functions including but not limited to compliance, legal, operational risks and internal audit.

Board of Directors

The following are the Board of Directors of the Trustee:

Prasad A/L S Vijasundram (Chief Executive Officer)

Arulnathan A/L M Michael Dass

Mabel Lau Kit Cheng

Experience in Trustee Business

STB has been registered and approved by the SC on 18 February 2013 to act as trustee for unit trust schemes approved or authorized under the Capital Markets and Services Act 2007. STB has suitably qualified and experienced staff in the administration of unit trust funds who have sound knowledge of all relevant laws. STB is the appointed trustee for ten (10) wholesale funds, ten (10) unit trust funds and appointed custodian for eight (8) private mandate funds.

Roles, Duties and Responsibilities of the Trustee

The Trustee’s main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interest of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the provisions of the Deed, the laws and all relevant guidelines.

The Trustee also assume an oversight function on the management company by ensuring that the management company performs its duties and obligations in accordance with the provisions of the Deed, the laws and all relevant guidelines.

Trustee's Responsibility Statement

The Trustee has given its willingness to assume the position as trustee of the Fund and all the obligations in accordance with the Deed, all relevant laws and all relevant guidelines.

Trustee's Obligation

The Trustee's obligation in respect of monies paid by an investor for the application of Units arises when the monies are received in the relevant account of the Trustee for the Fund and the Trustee's obligation is discharged once it has paid the redemption amount to the Manager.

Trustee's Disclosure of Material Litigation and Arbitration

As at LPD, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business and/or financial position of the Trustee or any of its delegates.

Trustee's Delegate

The Trustee has appointed Standard Chartered Bank (Malaysia) Berhad (SCBMB) as custodian of the quoted and unquoted assets of the Fund. The custodian provides custody services to domestic, foreign, retail and institutional investors. The assets are registered in the name of the Trustee to the order of the Fund and held through the custodian's wholly owned subsidiary and nominee company Cartaban Nominees (Tempatan) Sdn Bhd.

SCBMB was incorporated on 29 February 1984 in Malaysia under the Companies Act 1965 as a public limited company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a license on 1 July 1994 under the Banking and Financial Institutions Act, 1989 (now known as the Financial Services Act 2013). SCBMB has been providing custody services for more than twenty (20) years and has been providing sub-custody services to local investors in Malaysia since 1995.

The roles and duties of SCBMB as the trustee's delegate inter alia are as follows:

1. to act as custodian for the local and selected cross-border investment of the fund(s) and to hold in safekeeping the assets of the fund(s).
2. to provide corporate action information or entitlements arising from the underlying assets and to provide regular reporting on the activities of the invested portfolios.
3. to maintain proper records on the assets held to reflect the ownership of the assets belong to the respective client.
4. to collect and receive for the account of the clients all payments and distribution in respect of the assets held.

The custodian acts only in accordance with instructions from the Trustee.

11. SALIENT TERMS OF DEED

11.1 UNIT HOLDER'S RIGHTS

- i. Unit Holder shall have the right to receive distributions of income (if any), participate in any increase in the value of the Units and such other rights and privileges as provided in the Deed.
- ii. No Unit Holder shall be entitled to require the transfer to him of any of the Assets of the Fund or been entitled to interfere with or question the exercise by the Trustee, or the Manager on his behalf of the rights of the Trustee as the registered owner of such assets.
- iii. Unit Holder shall have the right to call for Unit Holder's meeting and to vote for the removal of the Trustee or the Manager through a Special Resolution.
- iv. Unit Holder shall have the right to receive annual and interim reports.

11.2 UNIT HOLDER'S LIABILITIES

No Unit Holder is liable for any amount in excess of the purchase price paid for the Units as determined pursuant to the Deed at the time the Units were purchased. A Unit Holder shall not be under any obligation to indemnify the Manager and/or the Trustee in the event that the liabilities incurred by the Manager and/or the Trustee in the name of or on behalf of the Fund pursuant to and/or in the performance of the provisions of the Deed exceed the value of the Assets of the Fund, and any right of indemnity of the Manager and/or the Trustee shall be limited to recourse to the Fund.

11.3 MAXIMUM FEES AND CHARGES PERMITTED BY THE DEED

The maximum rate of direct fees and charges permitted by the Deed are as follows:

Charges	% of the NAV per Unit
Sales charge	6.00%
Redemption charge	Nil

The maximum rate of indirect fees and charges permitted by the Deed are as follows:

Charges	% of the NAV per Unit
Annual Management fee	2.00% p.a. of the NAV of the Fund
Annual trustee fee	0.20% subject to a minimum fee of RM18,000 per annum (excluding foreign custodian fees and charges)

11.4 PROCEDURES TO INCREASE THE DIRECT AND INDIRECT FEES AND CHARGES DISCLOSED IN THE PROSPECTUS

Sales Charge

The Manager may not charge a sales charge at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- (b) a supplemental prospectus or replacement prospectus stating the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Redemption Charge

The Manager may not charge a redemption charge at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- (b) a supplemental prospectus or replacement prospectus stating the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Annual Management Fee

The Manager may not charge an annual management fee at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective, such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplemental prospectus or replacement prospectus stating the higher rate is registered, lodged and issued thereafter; and
- (d) such time as may be prescribed by any relevant law has elapsed since the date of the supplemental prospectus or replacement prospectus.

Annual Trustee Fee

The Trustee may not charge an annual Trustee fee at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective, such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplemental prospectus or replacement prospectus stating the higher rate is issued thereafter; and
- (d) such time as may be prescribed by any relevant law has elapsed since the date of the supplemental prospectus or replacement prospectus.

11.5 PROCEDURES TO INCREASE THE MAXIMUM RATE OF THE DIRECT AND INDIRECT FEES AND CHARGES IN THE DEED

The maximum sales charge, redemption charge, annual management fee or annual trustee fee set out in the Deed may not be increased unless a Unit Holders meeting has been held in accordance with the Deed. A supplemental deed proposing a modification to the Deed to increase such fees and charges is required to be submitted for registration with the SC accompanied by a resolution of not less than two-thirds (2/3) of all Unit Holders at the Unit Holders meeting sanctioning the proposed modification to the Deed.

11.6 PERMITTED EXPENSES PAYABLE BY THE FUND

Only the expenses (or part thereof) which is directly related and necessary in operating and administering the Fund may be charged to the Fund. These would include (but are not limited) to the following:

- (a) commissions or fees paid to dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;
- (b) taxes and other duties charged on the Fund by the government and/or other authorities;
- (c) costs, fees and expenses properly incurred by the auditor;
- (d) costs, fees and expenses incurred for the valuation of any Shariah-compliant investment of the Fund by independent valuers for the benefit of the Fund;
- (e) costs, fees and expenses incurred for any modification of the Deed save the where such modification is for the benefit of the Manager and/or the Trustee;
- (f) costs, fees and expenses incurred for any meeting of Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- (g) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any Asset of the Fund;
- (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed Shariah-compliant investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any Asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the independent members of the investment committee of the Fund, unless the Manager decides otherwise;

- (n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- (o) costs and expenses incurred in relation to the distribution of income (if any);
- (p) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets or investments of the Fund;
- (q) fees, charges, costs and expenses relating to the preparation, printing, posting, lodgment of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post and/or lodge in relation to the Fund by virtue of any relevant law; and
- (r) 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 under sub-paragraphs (a) to (q) above.

11.7 REMOVAL, REPLACEMENT AND RETIREMENT OF THE MANAGER AND TRUSTEE

Removal or Replacement of the Manager

The Trustee shall take all reasonable steps to remove the Manager, if the Manager:-

- (a) has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to the Manager of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a Special Resolution; or
- (b) is in breach of any of its obligations or duties under the Deed or the relevant laws; or
- (c) has ceased to be eligible to be a management company under the relevant laws; or
- (d) has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose; or
- (e) has had a receiver appointed; or
- (f) has ceased to carry on business.

Retirement of the Manager

The Manager shall have the power to retire in favour of some other corporation by giving to the Trustee three (3) months (or such other period as the Manager and the Trustee may agree upon) notice in writing of its desire so to do, provided such retirement is in accordance with the provisions of the Deed.

Removal or Replacement of the Trustee

The Trustee may be removed and such corporation may be appointed as trustee of the Fund by Special Resolution of the Unit Holders at a duly convened meeting.

The Manager shall take all reasonable steps to replace the Trustee as soon as practicable after becoming aware that:

- (a) the Trustee has ceased to exist; or
- (b) the Trustee has not been validly appointed; or
- (c) the Trustee was not eligible to be appointed or to act as Trustee under any relevant law; or
- (d) the Trustee has failed or refused to act as Trustee in accordance with the provisions or covenants of the Deed or any relevant law; or
- (e) a receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under that appointment; or
- (f) a petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared insolvent); or
- (g) the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any relevant law.

Retirement of the Trustee

The Trustee may retire upon giving three (3) months (or such other period as the Manager and the Trustee may agree upon) notice in writing to the Manager of its desire so to do, provided such retirement is in accordance with the provisions of the Deed.

11.8 TERMINATION OF THE FUND

The Fund may be terminated or wound up upon the occurrence of any of the following events:

- i. a Special Resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund, following occurrence of events stipulated under Section 301(1) of the Act and the court has confirmed the Special Resolution, as required under Section 301(2) of the Act; and
- ii. a Special Resolution is passed at a Unit Holders' meeting to terminate or wind up the Fund.

11.9 TERMINATION OF A CLASS OF UNITS

The Manager may only terminate a particular Class of Units if the termination of that Class of Units does not prejudice the interests of Unit Holders of any other Class of Units. For the avoidance of doubt, the termination of a Class of Units shall not affect the continuity of any other Class of Units of the Fund.

If at a meeting of Unit Holders to terminate a Class of Units, a Special Resolution to terminate a particular Class Units is passed by the Unit Holders:

- i. the Trustee and the Manager shall notify the relevant authorities in writing of the passing of the Special Resolution;
- ii. the Trustee or the Manager shall as soon as practicable inform all Unit Holders of the Fund of the termination of that Class of Units; and
- iii. the Trustee or the Manager shall publish a notice on the termination of that Class of Units in at least one national Bahasa Malaysia newspaper and one national English newspaper, if those Units are available in Malaysia.

The Trustee shall then arrange for a final review and audit of the final accounts of the Fund attributable to that Class of Units by the auditor of the Fund. Upon the completion of the termination of that Class of Units, the Trustee and the Manager shall notify the relevant authorities of the completion of the termination of that Class of Units.

11.10 MEETING OF UNIT HOLDERS

Quorum required for a Unit Holders' Meeting

The quorum required for a meeting of Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy, provided that if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy; if the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation at the time of the meeting.

Meeting convened by the Unit Holders

The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) requiring the retirement or removal of the Trustee;
- (c) considering the most recent financial statements of the Fund;
- (d) giving to the Trustee such directions as the meeting thinks proper; or
- (e) considering any matter in relation to the Deed.

Provided always that the Manager shall not be obliged to summon such a meeting unless a direction has been received from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or all the Unit Holders of a particular Class of Units.

Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or of a particular Class of Units, as the case may be, summon a meeting of Unit Holders of the Fund or of that Class of Units by:

- (a) sending by post at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the relevant Unit Holders;

- (b) publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and
- (c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

Meeting convened by the Manager

The Manager may summon a meeting of Unit Holders for any purpose whatsoever by:

- (a) giving at least fourteen (14) days written notice of the meeting to Unit Holders; and
- (b) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

Meeting convened by the Trustee

Where:

- (a) the Manager is in liquidation,
- (b) in the opinion of the Trustee, the Manager has ceased to carry on business, or
- (c) in the opinion of the Trustee, the Manager has, to the prejudice of Unit Holders, failed to comply with the Deed or contravened any of the provisions of the Act,

the Trustee shall summon a Unit Holders' meeting by:

- (a) sending by post at least twenty-one (21) days before the date of the proposed meeting a notice of the proposed meeting to each of the Unit Holders at the Unit Holder's last known address or, in the case of jointholders, to the jointholder whose name stands first in the records of the Manager at the jointholder's last known address; and
- (b) publishing at least twenty-one (21) days before the date of the proposed meeting an advertisement giving notice of the meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities.

The Trustee may also summon a Unit Holders' meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) giving instructions to the Trustee or the Manager if the Trustee considers that the investment management policies of the Manager are not in the interests of Unit Holders;
- (c) securing the agreement of the Unit Holders to release the Trustee from any liability;
- (d) deciding on the next course of action after the Trustee has suspended the sale and redemption of Units; and
- (e) deciding on the reasonableness of the annual management fee charged to the Fund.

Prospective Unit Holders should read and understand the contents of the Prospectus and, if necessary, should consult their adviser(s).

12. APPROVALS AND CONDITIONS

The SC has authorised the Fund. There are no other authorisations or approvals required, sought, or pending from any relevant authorities in respect of the Fund.

13. CONFLICT OF INTEREST/RELATED PARTY TRANSACTIONS

Save as disclosed below, as at the LPD, there are no existing or potential related-party transactions involving the Fund, the Manager, the Trustee, promoters, vendors and/or persons connected to them.

Name of Party	Name of Related Party and Nature of Relationship	Existing / Potential Related Party Transaction
The Manager	Bank Islam Malaysia Berhad ("Bank Islam"). Bank Islam owns 100% of the Manager.	Distributor: Bank Islam is one of the Manager's authorised distributors.
The Fund	Bank Islam Malaysia Berhad ("Bank Islam"). Bank Islam owns 100% of the Manager.	Distributor: Bank Islam is one of the Manager's authorised distributors.

It is BIMB Invest's policy that all transactions with any related parties are entered into in the normal course of business and have been established on terms and conditions that are not materially different from that obtainable in transactions with unrelated parties and that dealing with the related parties are transacted at arm's length basis.

BIMB Invest has in place policies and procedures to regulate its employees' securities dealings. Periodic declaration of securities trading to the compliance officer of the Manager is required of all employees to ensure that there is no potential conflict of interest between the employees' securities trading and the execution of the employees' duties to the Manager and the customers of the Manager.

As at the LPD, none of BIMB Invest's directors or substantial shareholders has any direct or indirect interest in other corporations carrying on a similar business as BIMB Invest. Any transaction conducted by the board member or any other representative must be done in the best interest of the Unit Holders. In the event that any of the directors or investment committee members are directly or indirectly involved in such transactions, he should abstain from being involved with any decision making process of the said transaction.

As the Trustee for the Fund, there may be related party transaction involving or in connection with the Fund in the following events:

- i. Where the Fund invests in instruments offered by the related party of the Trustee (e.g. placement of monies);
- ii. Where the Fund is being distributed by the related party of the Trustee as IUTA;
- iii. Where the assets of the Fund are being custodies by the related party of the Trustee both as sub-custodian and/or global custodian of the Fund (Trustee's delegate); and
- iv. Where the Fund obtains financing as permitted under the Guidelines, from the related party of the Trustee.

The Trustee has in place policies and procedures to deal with conflict of interest, if any. The Trustee will not make improper use of its position as the owner of the Fund's assets to gain, directly or indirectly, any advantage or cause detriment to the interests of Unit Holders. Any related party transaction is to be made on terms which are best available to the Fund and which are not less favorable to the Fund than an arms-length transaction between independent parties.

Subject to any local regulations, the Trustee and/or its related group of companies may deal with each other, the Fund or any Unit Holder or enter into any contract or transaction with each other, the Fund or any Unit Holder or retain for its own benefit any profits or benefits derived from any such contract or transaction or act in the same or similar capacity in relation to any other scheme.

None of the Manager's advisers has any existing or potential interest or conflict of interest in an advisory capacity in the Fund or the Manager.

14. TAX ADVISER'S LETTER

Taxation adviser's letter in respect of the taxation of the
unit trust and the unit holders
(Prepared for inclusion in this prospectus)

Private and Confidential

BIMB Investment Management Berhad

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

Our ref TLK/YYW/QWC/Perm
Contact Ext. 7217 / 7486

30 March 2018

Dear Sirs

Re: Taxation of the Fund and Unit Holders

This letter has been prepared for inclusion in this First Prospectus of BIMB ESG Sukuk Fund ("the Fund") in connection with the offer of units in the Fund.

Taxation of the Fund

The Fund is a unit trust for Malaysian tax purposes. The taxation of the Fund is therefore governed principally by Sections 61 and 63B of the Income Tax Act, 1967 ("the Act").

Subject to certain exemptions, the income of the Fund in respect of investment income derived from or accruing in Malaysia is liable to income tax at the rate of 24% effective Year of Assessment ("YA") 2016.

Gains from the realisation of investments by the Fund will not be subject to income tax.

Under Section 2(7) of the Act, any reference to interest in the Act shall apply, *mutatis mutandis*, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah.

Interest income or profits earned by the Fund from the following are exempt from tax:-

- any savings certificates issued by the Government; or
- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia; or
- a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013^{N1}; or
- any development financial institution regulated under the Development Financial Institutions Act 2002^{N1}; or
- sukuk originating from Malaysia, other than convertible loan stocks, issued in any currency other than Ringgit and approved or authorized by, or lodged with, the Securities Commission, or approved by the Labuan Financial Services Authority^{N2}; or
- a Sukuk Wakala, other than a convertible loan stock, issued in any currency by Wakala Global Sukuk Berhad; or
- a Sukuk Wakala issued in accordance with the principle of Wakala Bil Istithmar with the nominal value of up to one billion and five hundred million United States Dollars, other than a convertible loan stock, issued by the Malaysia Sovereign Sukuk Berhad (with effect from YA 2015); or
- a Sukuk Wakala issued in accordance with the principle of Wakala with the nominal value up to one billion and five hundred million United States Dollars, other than a convertible loan stock, issued by the Malaysia Sukuk Global Berhad (formerly known as 1Malaysia Sukuk Global Berhad) (with effect from YA 2016).

The Fund may receive dividends, interest and other income from investments outside Malaysia. Income derived from sources outside Malaysia and received in Malaysia by a resident unit trust is exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

Any income received by the Fund from a Sukuk Issue which has been issued by the Malaysia Global Sukuk Inc will be exempt from tax.

Any income received by the Fund from a Sukuk Ijarah, other than convertible loan stock, issued in any currency by 1Malaysia Sukuk Global Berhad will be exempt from tax.

Discounts earned by the Fund from the following are also exempt from tax:-

- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

Tax deductions in respect of the Fund's expenses such as manager's remuneration, expenses on maintenance of a register of unit holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage ("permitted expenses") are allowed based on a prescribed formula subject to a minimum of 10% and a maximum of 25% of the total permitted expenses.

Single tier Malaysian dividends received by the Fund is exempt from tax and expenses in relation to such dividend income are disregarded.

Real Property Gains Tax ("RPGT")

Gains on disposal of investments by the Fund will not be subject to income tax in Malaysia. However, such gains may be subject to RPGT in Malaysia, if the gains are derived from sale of Malaysian real properties and shares in Malaysian real property companies. Such gains would be subject to RPGT at the applicable rate depending on the holding period of the chargeable assets.

Goods and Services Tax ("GST")

GST has been implemented with effect from 1 April 2015 to replace the Sales Tax and Service Tax. The prevailing GST rate is 6%.

The issue, holding or redemption of any unit under a trust fund is regarded as an exempt supply. The investment activities of the Fund such as buying and selling of securities are exempt supplies and thus not subject to GST. Thus, if the Fund is just making such exempt supplies, it is not required to be registered for GST.

However, certain expenses incurred by the Fund such as fund manager's fees, trustee fees and professional fees will be subject to GST at a standard rate if the service providers are registered persons. If the Fund is only making exempt supplies, any input tax incurred by the Fund for the aforementioned expenses are not claimable.

Taxation of Unit Holders

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Fund, to the extent that this is distributed to them. The income distribution from the Fund may carry with it applicable tax credits proportionate to each unit holder's share of the total taxable income in respect of the tax paid by the Fund. Unit holders will be entitled to utilise the tax credit as a set off against the tax payable by them. Any excess over their tax liability will be refunded to the unit holders. No other withholding tax will be imposed on the income distribution of the Fund.

Corporate unit holders, resident or non resident in Malaysia, would be taxed at the corporate tax rate of 24% (effective from YA 2016) on distributions of income from the Fund to the extent of an amount equivalent to their share of the total taxable income of the Fund. Corporate unit holders in Malaysia with paid-up capital in the form of ordinary shares of RM2.5 million and below will be subject to a tax rate of 18% (effective from YA 2017) on chargeable income of up to RM500,000. For chargeable income in excess of RM500,000, the tax rate of 24% is still applicable. However, the said tax rate of 19% on chargeable income of up to RM500,000 would not apply if more than 50% of the paid up capital in respect of ordinary shares of that corporate unit holder is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa, or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

Pursuant to Income Tax (Exemption) (No. 2) Order 2017 [P.U.(A) 117], a tax exemption equivalent to a reduction in the prevailing corporate tax rate from 1% to 4% will be effectively given for YA 2017 and YA 2018 based on percentage increase in the chargeable business income for the relevant YA as compared to the immediately preceding YA, subject to meeting the stipulated conditions.

Individuals and other non-corporate unit holders who are resident in Malaysia will be subject to income tax at scale rates. The scale tax rates range from 0% to 28% with effect from YA 2016.

Individuals and other non-corporate unit holders who are not resident in Malaysia, for tax purposes, will be subject to Malaysian income tax at the rate of 28% with effect from YA 2016. Non resident unit holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdictions.

The distribution of single-tier Malaysian dividends and tax exempt income by the Fund will not be subject to tax in the hands of the unit holders in Malaysia. Distribution of foreign income will also be exempt in the hands of the unit holders.

Units split by the Fund will be exempt from tax in Malaysia in the hands of the unit holders.

Any gains realised by the unit holders (other than financial institutions, insurance companies and those dealing in securities) from the transfers or redemptions of the unit are generally treated as capital gains which are not subject to income tax in Malaysia. However, certain unit holders may be subject to income tax in Malaysia on such gains, due to specific circumstances of the unit holders.

The following gains or income received by the unit holders are not subject to GST:-

- the distribution of income from the Fund to the unit holders which may comprise of dividends, interest income and gains from realisation of investments;
- distribution of foreign income from the Fund;
- unit split by the Fund and reinvestment of distribution; and
- gain made from selling or redemption of units.

Any fee based charges in relation to buying of the units and transferring of units should generally be subject to GST if the supplier is GST registered.

The tax position is based on our understanding and interpretation of the Malaysian tax legislations and proposals as they stand at present. All prospective investors should not treat the contents of this letter as advice relating to taxation matters and are advised to consult their own professional advisers concerning their respective investments

Yours faithfully

Tai Lai Kok

Executive Director

KPMG Tax Services Sdn Bhd

15. ADDITIONAL INFORMATION

Other Information	
Deed(s) that govern the Fund	The deed in respect of the Fund is dated 20 April 2018.

16. DOCUMENTS AVAILABLE FOR INSPECTION

Unit Holders may inspect without charge, at the registered office of the Manager, the following documents or copies thereof, where applicable:

- a. The Deed and supplement deed(s) of the Fund;
- b. The Prospectus and supplementary or replacement prospectus, if any;
- c. The latest annual and interim reports of the Fund;
- d. Each material contract disclosed in the Prospectus and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contract;
- e. Where applicable, the audited financial statements of the Manager and the Fund for the current financial year and for the last three financial years or if less than three (3) years, from the date of incorporation or commencement;
- f. All reports, letters or other documents, valuations and statements by any expert, referred to in the Prospectus;
- g. Writ and relevant cause papers for all current material litigation and arbitration disclosed in the Prospectus; and
- h. All consents given by experts disclosed in the Prospectus.

17. DIRECTORY OF SALES OFFICES

AGENCY OFFICE

Please refer to BIMB Invest's website at www.bimbinvestment.com.my for the list of licensed consultants.

<u>JOHOR BAHRU AGENCY OFFICE</u> 33 Jalan Indah 15/2 Taman Bukit Indah 79100 Nusajaya Johor Darul Takzim. Tel : 07-239 5608 Fax: 07-239 5609	<u>MELAKA AGENCY OFFICE</u> <u>(QASHRINA AGENCY)</u> SU 1447, Tingkat 1, Taman Masjid Tanah Ria Utama, 78300 Masjid Tanah, Melaka Tel: 06-3851076 Fax:06-3851076
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BRANCHES OF BANK ISLAM MALAYSIA BERHAD

WILAYAH PERSEKUTUAN, KUALA LUMPUR

<u>CAWANGAN MENARA BANK ISLAM</u> GROUND FLOOR, MENARA BANK ISLAM, NO.22, JALAN PERAK, 50450 KUALA LUMPUR. TEL : 03-2161 0073 / 76 / 03-2166 0797 FAKS : 03-2166 0798	<u>CAWANGAN KL SENTRAL</u> GROUND FLOOR, UNIT NO. CS/3B/G, BLOK 3B, PLAZA SENTRAL 50474 KUALA LUMPUR TEL : 03-2274 9878 / 9899 / 9901 / 6430 FAKS : 03-22749902 / 03-22744324
<u>CAWANGAN JLN TUN RAZAK</u> TINGKAT BAWAH, BANGUNAN IBU PEJABAT TABUNG HAJI, JALAN TUN RAZAK, PETI SURAT 11590, 50750 KUALA LUMPUR. TEL : 03-21611333 / 340 / 341 FAKS : 03-2161 1360 / 2164 8450	<u>CAWANGAN MEDAN MARA</u> TINGKAT BAWAH, NO. 21, BLOK PODIUM, MEDAN MARA, JALAN RAJA LAUT, PETI SURAT 11698, 50350 KUALA LUMPUR. TEL : 03-26919079 / 82 / 86 / 88 FAKS : 03-26921890

<p><u>CAWANGAN SELAYANG</u> TINGKAT BAWAH, LOT 150A, 152A & 154A, BANGUNAN PERSATUAN NELAYAN KEBANGSAAN (NEKMAT), JALAN 2/3A, PUSAT BANDAR UTARA, KM12, OFF JALAN IPOH, 68100 BATU CAVES, KUALA LUMPUR. TEL : 03-61352655 / 2934 / 35 FAKS : 03-61379199</p>	<p><u>CAWANGAN TAMAN MELAWATI</u> NO. 254 & 255, JLN BANDAR 12, TAMAN MELAWATI, 53100, KUALA LUMPUR. TEL : 03-41077800 / 6842 / 6852 FAKS : 03-41077181</p>
<p><u>CAWANGAN BANDAR WAWASAN</u> NO.4 & 6, WISMA RKT, JLN RAJA ABDULLAH, 50300 KUALA LUMPUR. TEL : 03-26948175 / 8192 / 8244 FAKS : 03-26948291</p>	<p><u>CAWANGAN UIA, GOMBAK</u> LOT NO. AHC1-5 & AHC2-4, AZMAN HASHIM COMPLEX, INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA, 53100 GOMBAK, KUALA LUMPUR. TEL : 03-6185 3150 / 3262 / 3282 FAKS : 03-61853402</p>
<p><u>CAWANGAN PUTRAJAYA</u> ANJUNG PERDANA, BLOK E16, PARCEL E, PRECINCT 1, 62000 PUTRAJAYA, W.PERSEKUTUAN. TEL : 03-88893192 / 193 / 194 FAKS : 03-88893189</p>	<p><u>CAWANGAN UNIVERSITI MALAYA</u> TINGKAT BAWAH, BANGUNAN PEPERIKSAAN UNIVERSITI MALAYA, JLN PANTAI BARU, 50603 KUALA LUMPUR. TEL : 03-7960 8934 / 7429 / 6235 FAKS : 03-79604320</p>
<p><u>CAWANGAN MENARA TELEKOM</u> LG1, MENARA TELEKOM, JALAN PANTAI BARU, 50672 KUALA LUMPUR. TEL : 03-22402020 / 0296 FAKS : 03-2240239</p>	<p><u>CAWANGAN TAMAN TUN DR ISMAIL</u> TINGKAT BAWAH, NO.5 & 7, JALAN WAN KADIR 2, 60000 KUALA LUMPUR. TEL : 03-7726 5744 / 7728 7894 / 5270 FAKS : 03-77224539</p>
<p><u>CAWANGAN WANGSA MAJU</u> 15G & 17G, JLN WANGSA DELIMA 12, BLOK C, D'WANGSA LINK, 53300, KUALA LUMPUR. TEL : 03-41427733 / 7886 / 8204 FAKS : 03-41428209 *NEW BRANCH : 2/NOV/2009</p>	<p><u>CAWANGAN BKT. DAMANSARA</u> RETAIL2, 2nd FLOOR & 3rd FLOOR MENARA I&P 1, NO.46 JLN DUNGUN, BKT. DAMANSARA, 50490, KUALA LUMPUR. TEL : 03-20921064 / 1066 / 1067 FAKS : 03-20921072</p>

<p><u>CAWANGAN SERI PETALING</u> NO.1, JALAN RADIN BAGUS, BDR BARU SERI PETALING, 57100, KUALA LUMPUR. TEL : 03-9056 2939 / 43 / 69 FAKS : 03-9056 2982</p>	<p><u>CAWANGAN SEMARAK (RENAMING)</u> LOT NO G2 & G3 MENARA 23B, JALAN TUN RAZAK, 50400, KUALA LUMPUR. TEL : 03-2681 0042/0049/0057 FAKS : 03-2681 0076</p>
<p><u>CAWANGAN BDR TASIK PERMAISURI</u> NO.53 & 55, JLN DANAU LUMAYAN, PUSAT PERNIAGAAN DANAU LUMAYAN, BDR TASIK PERMAISURI CHERAS 56000 KUALA LUMPUR TEL : 03-9171 4818 / 5078 / 7245 FAKS : 03-9171 7289</p>	<p><u>CAWANGAN KL SENTRAL 2</u> UNIT 3 & 4 of DEPARTURE HALL KL CITY AIR TERMINAL (KLCAT), 50474 KL SENTRAL STATION, KUALA LUMPUR TEL : 03-22733 151 / 152 /153 FAKS : 03-22733 154</p>
<p><u>CAWANGAN BDR SRI DAMANSARA</u> LOT G-10, MENARA AMANAH IKHTIAR, JALAN CEMPAKA SD 12/1A BANDAR SRI DAMANSARA PJU 9, 52200 KUALA LUMPUR. TEL : 03-6273 5001/5002/5003 FAKS : 03-6273 5004</p>	<p><u>CAWANGAN JALAN CHAN SOW LIN</u> LOT A & B, BANGUNAN IBU PEJABAT KORPORAT UTUSAN MELAYU (MALAYSIA) BERHAD (UMMB), 44, JALAN UTUSAN OFF JALAN CHAN SOW LIN, 55200 KUALA LUMPUR. TEL : 03-9223 5001/5002/5003 FAKS : 03-9223 5004</p>
<p><u>CAWANGAN IFIC PUTRAJAYA</u> KOMPLEKS ISLAM PUTRAJAYA BLOCK B, ARAS 1, JALAN TUNKU ABD RAHMAN, PRECINT 3 PUSAT PENTADBIRAN KERAJAAN PERSEKUTUAN, 62100 PUTRAJAYA, W.PERSEKUTUAN. TEL : 03-88613698 / 88612824 FAKS : 03-88612673</p>	

SELANGOR DARUL EHSAN

<u>CAWANGAN KLANG</u> LOT 336, KOMPLEKS MAJLIS AGAMA ISLAM SELANGOR, SEKSYEN 23. JALAN KAPAR, 41400 KLANG, SELANGOR DARUL EHSAN. TEL : 03-33421911 / 12 / 13 FAKS : 03-33421914	<u>CAWANGAN BANDAR BARU BANGI</u> NO. 2 & 4, JALAN 6C/ 7, 43650, BANDAR BARU BANGI, SELANGOR DARUL EHSAN. TEL : 03-89258490 / 91 / 92 FAKS : 03-89256168
<u>CAWANGAN SHAH ALAM</u> TINGKAT BAWAH, WISMA PKPS, SEKSYEN 14, PERSIARAN PERBANDARAN, 40675, SHAH ALAM, SELANGOR. TEL : 03-55101481 / 1492 / 4509 FAKS : 03-55101497	<u>CAWANGAN SEKSYEN 14, P.J</u> TINGKAT BAWAH & SATU, NO. 2 & 4, JALAN 14/22, SEKSYEN 14, 46100 PETALING JAYA, SELANGOR DARUL EHSAN TEL : 03-79573131 / 3834 FAKS : 03-79574141
<u>CAWANGAN SUBANG JAYA</u> TINGKAT BAWAH, NO. 56A, JLN USJ 10/1F, PUSAT PERNIAGAAN USJ 10, 47610, UEP SUBANG JAYA, SELANGOR DARUL EHSAN. TEL : 03-80232072 / 2087 / 2125 FAKS : 03-80232140	<u>CAWANGAN BANTING</u> NO. 2 & 6, JLN CEMERLANG 2, BANTING BUSINESS CENTRE, 42700, BANTING, SELANGOR DARUL EHSAN. TEL : 03-3187 3772 / 3181 4772 / 3181 3776 FAKS : 03-31873776
<u>CAWANGAN SUNGAI BESAR</u> NO. 1 & 3, JLN SBBC 1, SG. BESAR BUSINESS CENTRE, 45300, SG. BESAR, SELANGOR DARUL EHSAN. TEL : 03-3224 2886 / 3478 / 2434 / 2876 FAKS : 03-32243479	<u>CAWANGAN TANJUNG KARANG</u> TINGKAT BAWAH, LOT 342, BANGUNAN TABUNG HAJI, 45500 TANJUNG KARANG, SELANGOR DARUL EHSAN. TEL : 03-3269 1090 / 0090 FAKS : 03-32691091
<u>CAWANGAN KAJANG</u> NO. 20 & 21, JALAN JELOH 3, 43000, KAJANG, SELANGOR TEL : 03-87360798 / 1773 / 2185 FAKS : 03-87362362	<u>CAWANGAN AMPANG</u> NO. 1 & 3, JLN PANDAN PRIMA 2, DATARAN PRIMA AMPANG, 68000, AMPANG, SELANGOR DARUL EHSAN. TEL : 03-92004389 / 4392 / 4497 FAKS : 03-92004507

<u>CAWANGAN KELANA JAYA</u> A-G-01, JLN SS 6/5A, DATARAN GLOMAC, PUSAT BDR KELANA JAYA, 47301, PETALING JAYA, SELANGOR DARUL EHSAN. TEL : 03-7806 2955 / 2946 / 7803 8190 FAKS : 03-78061214	<u>CAWANGAN KOTA DAMANSARA</u> NO. 32-1, JLN PJU 5/5,DATARAN SUNWAY, 47810, KOTA DAMANSARA, SELANGOR DARUL EHSAN TEL : 03-61418447 / 56 / 65 FAKS : 03-61418474
<u>CAWANGAN PUTRA HEIGHTS – USJ</u> NO. 42A, JLN PUTRA MAHKOTA 7/7A, PUTRA POINT BUSINESS CENTRE, 47650, PUTRA HEIGHTS, SUBANG JAYA, SELANGOR DARUL EHSAN TEL : 03-51920981 / 1516 / 1532 FAKS : 03-51921534	<u>CAWANGAN SAUJANA UTAMA</u> NO. 1G, 2G & 36G, SU MALL, 47000, BDR SAUJANA UTAMA, SELANGOR DARUL EHSAN TEL : 03-60382877 / 3275 / 3308 FAKS : 03-60383384
<u>CAWANGAN SEMENYIH</u> NO. 2, JALAN TPS ¼, TAMAN PELANGI SEMENYIH, 43500 SEMENYIH, SELANGOR DARUL EHSAN TEL : 03-87234624 / 29 / 30 FAKS : 03-87234631	<u>CAWANGAN RAWANG</u> NO. 01, JALAN BANDAR RAWANG 12, BANDAR BARU RAWANG, 48000, RAWANG, SELANGOR DARUL EHSAN TEL : 03-6091 7652/ 57/ 61 FAKS : 03-6091 7682
<u>CAWANGAN PETALING JAYA NEW TOWN</u> NO. 1, JALAN 52/16, 46200, PETALING JAYA, SELANGOR DARUL EHSAN TEL : 03-7960 4812 / 13 / 14 FAKS : 03-7960 4815	<u>CAWANGAN SEKSYEN 18, SHAH ALAM</u> NO. 18 & 20, JALAN PINANG G 18/G, SECTION 18, 40200, SHAH ALAM, SELANGOR DARUL EHSAN TEL : 03-5541 0250 / 0255 FAKS : 03-5541 0259
<u>CAWANGAN SRI GOMBAK</u> NO. 120 & 121, GROUND FLOOR, JALAN PRIMA SG 5, PRIMA SRI GOMBAK, 68100, BATU CAVES, SELANGOR DARUL EHSAN TEL : 03-6185 9655 / 9667 / 9672 FAKS : 03-6185 9675	<u>CAWANGAN BANDAR BOTANIC</u> NO. 1,JALAN MAHOGANI 5, BANDAR BOTANIC, 41200, KLANG, SELANGOR DARUL EHSAN TEL : 03-3324 7132 / 7623 / 8671 FAKS : 03-3324 8758

<u>CAWANGAN UiTM SHAH ALAM</u> GROUND FLOOR, BANGUNAN PRIMA SISWA, UNIVERSITI TEKNOLOGI MARA, 40450 SHAH ALAM, SELANGOR DARUL EHSAN TEL : 03-5510 4194 / 96 FAKS : 03-5510 4186	<u>CAWANGAN ARA DAMANSARA</u> A-G-01 & A-1-01, BLOK A, NO.2 JALAN PJU 1A/7A, ARA DAMANSARA, 47301 PETALING JAYA, SELANGOR DARUL EHSAN TEL : 03-7846 0557 / 1165 / 1347 FAKS : 03-7846 1473
<u>CAWANGAN CYBERJAYA</u> SUITE 0-55 & 0-56, 4812 CENTRAL BUSINESS DISTRICT PERDANA 2, JALAN PERDANA, CYBER 12, 63000, CYBERJAYA, SELANGOR DARUL EHSAN TEL : 03-8319 3491 / 92 / 93 FAKS : 03-8319 3494	<u>CAWANGAN BUKIT JELUTONG</u> NO.10, D'BAYU, JLN SERAMBI, U8/24, BUKIT JELUTONG, 40150, SHAH ALAM, SELANGOR DARUL EHSAN TEL : 03-7847 3710 / 11 / 12 FAKS : 03-7847 3714
<u>CAWANGAN BANDAR KINRARA</u> ZP-G-13A, ZP-G-15, ZP-1-15, LEBUHRAYA BUKIT JALIL, BANDAR KINRARA 9,47180 PUCHONG SELANGOR DARUL EHSAN TEL : 03-80791601/ 602 / 603 FAKS : 03-80791604	<u>CAWANGAN SUNGAI BULOH</u> 69-G,69-1 & 71-G JALAN NAUTIKA A U20A, SEKSYEN U20,PUSAT KOMERSIAL TSB, 40160 SUNGAI BULOH. SELANGOR DARUL EHSAN TEL : 03-6156 0082/84/86 FAKS : 03-6156 0085
<u>CAWANGAN DENAI ALAM</u> NO. 1, JALAN ELEKTRON E U16/E SEKSYEN U16, DENAI ALAM, 40160 SHAH ALAM, SELANGOR. TEL : 03-7734 0726 / 1750 / 1846 FAKS : 03-7734 5602	<u>CAWANGAN BANGI 2</u> NO. 18 & 20 GROUND, FLOOR,SEKSYEN 8, JALAN 8/36, 43650 BANDAR BARU BANGI, SELANGOR DARUL EHSAN. TEL : 03-8912 7708/1719/0406 FAKS : 03-8912 5971
<u>CAWANGAN SETIA ALAM</u> LOT 106 & 106-1,108 JLN SETIA GEMILANG, BJ/U13 SETIA ALAM SEKSYEN U13, 40170 SHAH ALAM, SELANGOR. TEL : 03-3358 1359/8413/7347 FAKS : 03-3362 321	

PERAK DARUL RIDZUAN

<u>CAWANGAN IPOH</u> TINGKAT BAWAH KOMPLEKS ISLAM DARUL RIDZUAN, JLN PANGLIMA BUKIT GANTANG WAHAB, PETI SURAT 671, 30770 IPOH, PERAK DARUL RIDZUAN. TEL: 05-2553866 / 67 / 68 FAKS: 05-2535760	<u>CAWANGAN PARIT BUNTAR</u> NO. 1 & 2, BANGUNAN YPEIM, JALAN KELICHAP, PEKAN BARU PARIT BUNTAR, 34200 PARIT BUNTAR, PERAK DARUL RIDZUAN. TEL: 05-7164493 / 94 FAKS: 05-7164495
<u>CAWANGAN SRI MANJUNG</u> TINGKAT BAWAH & SATU, NO.2408, TAMAN SAMUDERA, 32040 SRI MANJUNG, PERAK DARUL RIDZUAN TEL: 05-6881227 / 9071 FAKS: 05-6881672	<u>CAWANGAN TANJUNG MALIM</u> TINGKAT BAWAH & SATU, NO. 33 & 35, JALAN BUNGA ANGGERIK, 35900 TANJUNG MALIM, PERAK DARUL RIDZUAN. TEL: 05-4598237 / 5127 / 5125 FAKS: 05-4598241
<u>CAWANGAN TAIPING</u> TINGKAT BAWAH & SATU, LOT 29 & 30, PUSAT PERNIAGAAN TUPAI, 34000 TAIPING, PERAK DARUL RIDZUAN. TEL: 05-8065441 / 2 / 3 FAKS: 05-8065436	<u>CAWANGAN TELUK INTAN</u> NO.5002, 5003 & 5004 & 5006, BLOK A, KOMPLEKS SKOMK, JLN MAHKAMAH, 36000 TELUK INTAN, PERAK DARUL RIDZUAN. TEL: 05-6221700 / 1200 / 1411 FAKS: 05-6221489
<u>CAWANGAN BAGAN SERAI</u> NO. 126 & 128, JALAN SETIA, PUSAT BANDAR BAGAN SERAI, 34300 BAGAN SERAI, PERAK DARUL RIDZUAN TEL: 05-7218509 / 12 / 13 FAKS: 05-7218515	<u>CAWANGAN SERI ISKANDAR</u> NO.21 & 22 PERSIARAN SIBC 2, BANDAR SERI ISKANDAR, 32610 PERAK DARUL RIDZUAN. TEL: 05-3716020/6021/6022 FAKS: 05-3716023
<u>CAWANGAN MERU RAYA</u> NO. 21 & 23 JALAN TAMAN MERU UTAMA A1, MEDAN MERU UTAMA, 30020 IPOH, PERAK DARUL RIDZUAN TEL: 05-527 7701 / 02 / 03 FAKS: 05-527 7706	

KEDAH DARUL AMAN

<u>CAWANGAN ALOR SETAR</u> NO.1, KOMPLEKS PERNIAGAAN UTAMA, JALAN SULTANAH SAMBUNGAN, 05150 ALOR SETAR KEDAH DARUL AMAN. TEL: 04-7335126 / 36 / 7319813 FAKS: 04-7335128	<u>CAWANGAN SUNGAI PETANI</u> LOT 71 & 72, JALAN LAGENDA 1 LAGENDA HEIGHT, 08000 SUNGAI PETANI, KEDAH DARUL AMAN. TEL: 04-422 0620 / 0621 / 0622 / 423 8752 FAKS: 04-4213912
<u>CAWANGAN JITRA</u> NO. 64 & 65, KOMPLEKS JITRA JALAN SUNGAI KOROK, 06000 JITRA KEDAH DARUL AMAN. TEL: 04-9174404 / 1151 FAKS: 04-9174225	<u>CAWANGAN BALING</u> TINGKAT BAWAH, LOT B, BANGUNAN TABUNG HAJI BALING, JALAN BANDAR BARU BALING, 09100 BALING, KEDAH DARUL AMAN. TEL: 04-4701678 / 0248 FAKS: 04-4701679
<u>CAWANGAN KULIM</u> NO. 23 & 24, PERSIARAN 1, TAMAN KULIM AVENUE, KULIM HI-TECH, 09000, KULIM, KEDAH DARUL AMAN. TEL: 04-403 3300 / 3003 / 3976 FAKS: 04-403 3977	<u>CAWANGAN POKOK SENA</u> LOT 185 & 186, TAMAN ANGSANA JALAN ANGSANA 9, 06400 POKOK SENA, KEDAH DARUL AMAN. TEL: 04-7821033 / 34 FAKS: 04-7821022
<u>CAWANGAN LANGKAWI</u> GROUND FLOOR, BANGUNAN TABUNG HAJI, LOT 1598, POKOK ASAM, KUAH, 07000 LANGKAWI KEDAH DARUL AMAN. TEL: 04-966 2463 / 2464 / 2466 / 5191 FAKS: 04-966 2469	<u>CAWANGAN GUAR CHEMPEDAK</u> LOT NO. 00681, JALAN BESAR, BANGUNAN TABUNG HAJI, 08800 GUAR CHEMPEDAK, KEDAH DARUL AMAN. TEL: 04-4680880 / 4827 / 4829 FAKS: 04-4680884
<u>CAWANGAN UUM, SINTOK</u> VARSITY MALL, UNIVERSITI UTARA MALAYSIA, 06010 SINTOK, KEDAH TEL: 04-924 6271 / 6272 / 6273 FAKS: 04-9246 270	<u>CAWANGAN ALOR SETAR 2</u> NO.165 & 166, KOMPLEKS PERNIAGAAN SULTAN ABDUL HAMID FASA 2, SUSURAN SULTAN ABDUL HAMID 11, PERSIARAN SULTAN ABDUL HAMID, 05050, ALOR SETAR, KEDAH DARUL AMAN. TEL: 04-772 8800 / 5818 / 6575 FAKS: 04-772 8100

<u>CAWANGAN SUNGAI PETANI 2</u> NO 18,18A & 18B JALAM PPZ 1 PUSAT PERNIAGAAN ZAMRUD 08000 SUNGAI PETANI, KEDAH DARUL AMAN TEL : 04-4220061/62/63 FAKS : 04-4220064	<u>CAWANGAN KODIANG</u> NO 5A TINGKAT BAWAH, JALAN PERLIS, 06100 KODIANG, KEDAH DARUL AMAN TEL : 04-9250397/9250100//9250208 FAKS : 04-9250215
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PULAU PINANG

<u>CAWANGAN BUTTERWORTH</u> NO. 71 & 73, JALAN TAMAN SELAT OFF JALAN BAGAN LUAR, PETI SURAT 303, 12720 BUTTERWORTH PULAU PINANG. TEL: 04-331 2357 / 2358 / 332 1301 / 1317 FAKS: 04-3312360	<u>CAWANGAN GEORGETOWN</u> GROUND FLOOR, WISMA GREAT EASTERN, LIGHT STREET, PETI SURAT 1204, 10200 GEORGETOWN PULAU PINANG. TEL: 04-2624724 / 933 / 5019 / 0626 FAKS: 04-2622594
<u>CAWANGAN. KEPALA BATAS</u> TINGKAT BAWAH, NO. 2146 & 2147, JALAN BERTAM, 13200 KEPALA BATAS, SEBERANG PERAI, PULAU PINANG TEL: 04-5754463 / 5517 / 5579/ 3376 FAKS: 04-5753986	<u>CAWANGAN. BAYAN BARU</u> NO. 3 & 5, PERSIARAN MAHSURI 1/3 SUNWAY TUNAS, 11900 BAYAN BARU PULAU PINANG TEL: 04-6425094 / 95 / 96 / 97 FAKS: 04-6425098
<u>CAWANGAN BANDAR BARU PERDA</u> NO. 32 & 34, GROUND FLOOR JALAN PERDA SELATAN, BANDAR PERDA, 14000 BUKIT MERTAJAM, PULAU PINANG TEL: 04-540 3150 / 3151 /3153 FAKS : 04-5403 152	

PERLIS INDERA KAYANGAN

CAWANGAN JALAN RAJA SYED

ALWI, KANGAR

LOT 49 & 51, LORONG SERULING,
OFF JALAN RAJA SYED ALWI, PETI
SURAT 30, 01700 KANGAR, PERLIS
INDERA KAYANGAN
TEL: 04-9763711 / 12
FAKS: 04-9760951

NEGERI SEMBILAN DARUL KHUSUS

CAWANGAN SEREMBAN

NORTH WING, GROUND FLOOR,
KOMPLEKS MAINS, JALAN DATO' A.S
DAWOOD, 70000 SEREMBAN, NEGERI
SEMBILAN
TEL: 06-762 9814 / 15 / 16 / 17
FAKS: 06-763 8391

CAWANGAN TAMPIN

LOT 40 & 41, JALAN BESAR
73000 TAMPIN, NEGERI SEMBILAN
TEL: 06-4414131 / 32 / 33 / 7479
FAKS: 06-4414134

CAWANGAN PORT DICKSON

NO. 42, JLN MAHAJAYA, PD CENTRE
POINT, 71000 PORT DICKSON,
NEGERI SEMBILAN
TEL: 06-647 4330 / 646 3281
FAKS: 06-6475657

CAWANGAN KUALA PILAH

GROUND FLOOR, LOT 234,
BANGUNAN TABUNG HAJI, JALAN
DATO' UNDANG JOHOL, 72000
KUALA PILAH, NEGERI SEMBILAN
TEL: 06-4814600 / 8482
FAKS: 06-4811431

CAWANGAN BANDAR BARU NILAI

TINGKAT BAWAH, PT 7183 & PT 7184
JALAN BBN 1/2E, BANDAR BARU
NILAI, 71800 NILAI
NEGERI SEMBILAN
TEL: 06-7996124 / 0549 / 0277
FAKS: 06-799 6217

CAWANGAN SENAWANG

NO 554 (GROUND FLOOR & 1ST
FLOOR ONLY), JALAN BANDAR
SENAWANG 16, PUSAT BANDAR
SENAWANG, 70450 SEREMBAN
NEGERI SEMBILAN.
TEL: 06-6782731/2732/2733
FAKS: 06-6782734

CAWANGAN BANDAR ENSTEK

NO. 95 & 96, JALAN TIMUR 6/1C
BANDAR ENSTEK, 71760 NILAI
NEGERI SEMBILAN.

TEL : 06-799 6484/6485/6486

FAX : 06-799 6487

***NEW BRANCH : 20/06/2014**

MELAKA BANDARAYA BERSEJARAH**CAWANGAN BANDAR MELAKA**

LOT G1, G2 & G3, WISMA AIR, JLN
HANG TUAH, 75300, MELAKA

TEL; 06-2841366 / 67 / 68

FAKS; 06-2847257

CAWANGAN MASJID TANAH

TINGKAT BAWAH & SATU, MT 1357
& 1358, KOMPLEK PERNIAGAAN
MASJID TANAH, 78300 MASJID
TANAH, MELAKA

TEL: 06-3845108 / 8340 / 8332

FAKS: 06-3845109

CAWANGAN JASIN

JC 526 & JC 527 GROUND FLOOR
JALAN BESTARI 5, BANDAR JASIN
BESTARI, SECTION 2, 77200 JASIN
MELAKA

TEL : 06-529 5301/5302/5303

FAX : 06-529 5312

CAWANGAN AYER KEROH

NO 1 & 3, JALAN KF4, KOTA
FESYEN - MITC, HANG TUAH JAYA,
75450 AYER KEROH, MELAKA

TEL: 06-2320 986 / 06-2321 273 / 06-
2326 559

FAKS: 06-2326561

CAWANGAN IFIC BANDA KABA

BANGUNAN TABUNG HAJI, LOT 250
JALAN BANDA KABA 75740, MELAKA

TEL : 06-288 0425/0426/0427

FAX : 06-288 0428

JOHOR DARUL TAKZIM

<u>CAWANGAN JOHOR BAHRU</u> L1-18, LEVEL 1, GALLERIA@KOTARAYA, JALAN TRUS 80000 JOHOR BAHRU, JOHOR TEL: 07-224 0242 / 0244 / 0272 FAKS: 07-224 0243	<u>CAWANGAN BATU PAHAT</u> NO 91-5 & 91-6, JLN RAHMAT, 83000, BATU PAHAT, JOHOR DARUL TAKZIM TEL: 07-431 9350 / 9352 / 8927 FAKS: 07-4319351
<u>CAWANGAN MUAR</u> TINGKAT BAWAH & MEZZANINE, NO. 75-4, 75-5, JALAN ARAB, 84000 MUAR, JOHOR DARUL TAKZIM TEL: 06-952 8301 / 8302 / 8303 FAKS: 06-952 8304	<u>CAWANGAN KLUANG</u> NO. 46 & 48, BANGUNAN TABUNG HAJI, JLN DATO' KAPTEN AHMAD, 86000 KLUANG, JOHOR DARUL TAKZIM TEL: 07-772 6423 / 17 / 6878 FAKS: 07-7732702
<u>CAWANGAN KOTA TINGGI</u> NO. 14C & 14D, JLN TUN HABAB, 81900, KOTA TINGGI, JOHOR DARUL TAKZIM TEL: 07-883 8800 / 5582 / 882 6205 FAKS: 07-882 4485	<u>CAWANGAN MERSING</u> GROUND & 1ST FLOOR, NO. 43 & 44 JALAN JETI, BANDAR TEPIAN, SUNGAI, 86800 MERSING JOHOR TEL: 07-799 5076 / 6606 / 6607 / 6608 FAKS: 07-799 5077
<u>CAWANGAN SEGAMAT</u> NO. 48 & 49, JALAN GENUANG, 85000 SEGAMAT, JOHOR DARUL TAKZIM TEL: 07-9324257 / 22901 / 22862 / 22873 FAKS: 07-9324273	<u>CAWANGAN TAMPOI</u> NO.8 & 10, JLN PADI EMAS 5/2, BANDAR BARU UDA, 81200, JOHOR BHARU, JOHOR DARUL TAKZIM TEL: 07-2345228 / 9 / 8785 FAKS: 07-2345230
<u>CAWANGAN PASIR GUDANG</u> TINGKAT BAWAH & SATU, LOT 112719, NO. 11, PUSAT PERDAGANGAN PASIR GUDANG, JALAN BANDAR, 81700 PASIR GUDANG, JOHOR DARUL TAKZIM TEL: 07-2526671 / 2 / 3 FAKS: 07-2526676	<u>CAWANGAN PONTIAN</u> TINGKAT BAWAH & SATU, NO.29, JLN DELIMA, PUSAT PERDAGANGAN PONTIAN 82000 PONTIAN, JOHOR DARUL TAKZIM TEL: 07-688 1909 / 2259 / 65666 FAKS: 07-688 3660

<u>CAWANGAN KULAI JAYA</u> NO 50, JALAN SRI PUTRA 1, BANDAR PUTRA, 81000, KULAI JAYA, JOHOR DARUL TAKZIM TEL: 07-663 5204 / 05 / 06 FAKS: 07-6633208	<u>CAWANGAN BANDAR PENAWAR</u> BANGUNAN PUSAT PENERANGAN PELANCONGAN, JLN DATO' ONN 1, 81900, BANDAR PENAWAR, KOTA TINGGI, JOHOR TEL: 07-822 2802 / 03 / 04 FAKS: 07-822 2806
<u>CAWANGAN AERO MALL AIRPORT</u> LOT E7 & E8, PUBLIC CONCOURSE, AERO MALL, SULTAN ISMAIL INTERNATIONAL AIRPORT, 81250 JOHOR BHARU, JOHOR TEL: 07-598 5975 / 77 FAKS: 07-598 5978	<u>CAWANGAN IFSC JOHOR BHARU</u> GROUND FLOOR, MENARA TABUNG HAJI, JALAN AYER MOLEK, 80000 JOHOR BHARU, JOHOR TEL: 07-223 7030 / 7031 FAKS: 07-223 7032
<u>CAWANGAN BUKIT INDAH</u> NO.33, INDAH WALK 2, JALAN INDAH 15/2, TAMAN BUKIT INDAH, 81200 JOHOR BAHRU, JOHOR DARUL TAKZIM TEL: 07-2352730/ 31/36 FAKS: 07-2353810	<u>CAWANGAN AUSTING HEIGHT</u> NO.22,22-01 & 26, JALAN AUSTIN HEIGHT 8/9, TAMAN MOUNT AUSTIN, 81100 JOHOR BAHRU, JOHOR DARUL TAKZIM TEL: 07-3643070/3081/3292 FAKS: 07-3643839

PAHANG DARUL MAKMUR

<u>CAWANGAN KUANTAN</u> NO.G-05, G-06 & G-07, MAHKOTA SQUARE, JALAN MAHKOTA, 25000 KUANTAN, PAHANG DARUL MAKMUR TEL: 09-5133366 / 67 / 68 FAKS: 09-5133369	<u>CAWANGAN TEMERLOH</u> LOT NO.C49 & C50, JALAN TENGKU ISMAIL, 28000 TEMERLOH, PAHANG DARUL MAKMUR TEL: 09-2965301 / 3222 /1416 FAKS: 09-2965300
<u>CAWANGAN JENGKA</u> NO. 1,2 & 3, LORONG KETENGAH 1 JALAN KETENGAH, NADI KOTA, 26400 BANDAR TUN ABDUL RAZAK JENGKA PAHANG. TEL: 09-4662890 / 71 / 4837 / 4153 FAKS: 09-4662891	<u>CAWANGAN RAUB</u> LOT 16474 & 16475, JLN TRAS, PUSAT PERNIAGAAN INDERAPURA, 27600, RAUB, PAHANG, Lot 16474 & 16475 TEL: 09-3558300/ 8301 FAKS: 09-3558302
<u>CAWANGAN JERANTUT</u> NO. 4 LORONG DULANG 1, BANDAR BARU JERANTUT, 27000 JERANTUT, PAHANG DARUL MAKMUR TEL: 09-266 6120 / 6121 / 9096 / 9380 / 9381 FAKS: 09-2666380	<u>CAWANGAN BANDAR MUADZAM SHAH</u> LOT NO. 112 & 113, MEDAN MEWAH, 26700 MUADZAM SHAH, PAHANG DARUL MAKMUR TEL: 09-4523175 / 5175 / 5176 FAKS: 09-4523177
<u>CAWANGAN PEKAN</u> NO. 1 & 2, LOT 61, SEKSYEN 7, JLN ENGKU MUDA MANSOR, 26600 PEKAN, PAHANG DARUL MAKMUR TEL: 09-422 8622 / 8922 FAKS: 09-422 8818	<u>CAWANGAN PUTRA SQUARE, KUANTAN</u> NO. 1, JALAN PUTRA SQUARE 2 PUTRA SQUARE, 25200 KUANTAN, PAHANG TEL : 09-5173225 / 29 / 31 FAKS : 09-5173235
<u>CAWANGAN KUALA ROMPIN</u> NO. 2 & 3, GROUND FLOOR, JALAN CEMARA UTAMA, TAMAN ROMPIN JAYA, FASA 3, 26800 KUALA ROMPIN, PAHANG TEL : 09-414 6064 / 5 / 8 FAKS : 09-414 6074	

TERENGGANU DARUL IMAN

<u>CAWANGAN KUALA TERENGGANU</u> TINGKAT BAWAH & SATU, LOT 1128, BANGUNAN MAJLIS AGAMA ISLAM & ADAT MELAYU TERENGGANU, JLN BANGGOL, PETI SURAT 205, 20720 KUALA TERENGGANU, TERENGGANU DARUL IMAN TEL: 09-622 4730 / 4744 / 4754 / 4780 FAKS: 09-6233944	<u>CAWANGAN CHUKAI</u> PT16096 , PT16097 & 16098, JLN KUBANG KURUS, 24000 KEMAMAN, TERENGGANU DARUL IMAN TEL: 09-8599999 / 9977 FAKS: 09-858 1675
<u>CAWANGAN JERTEH</u> TINGKAT BAWAH & SATU, LOT 180 & 181, JALAN TUAN HITAM, 22000 JERTEH, TERENGGANU DARUL IMAN TEL: 09-6973388 / 1672 FAKS: 09-6971592	<u>CAWANGAN DUNGUN</u> TINGKAT BAWAH & SATU, LOT 7928 & 7929, JLN BARU PAK SABAH 23000 DUNGUN, TERENGGANU DARUL IMAN TEL: 09-848 5498 / 845 3302 / 3055 FAKS: 09-848 5502
<u>CAWANGAN PADANG HILIRAN</u> LOT NO F18, GIANT HYPERMARKET KUALA TERENGGANU, JALAN PADANG HILIRAN, 21000, CABANG TIGA, KUALA TERENGGANU, TERENGGANU TEL: 09-6313533/8354/8355 FAKS: 09-6313633	<u>CAWANGAN KUALA NERUS</u> PT 35308 & PT 35309, DATARAN AUSTIN, MUKIM KUALA NERUS 21300 KUALA TERENGGANU, TERENGGANU TEL: 09-6671700/02/03 FAKS: 09-6671705

KELANTAN DARUL NAIM

<u>CAWANGAN KUBANG KERIAN</u> TINGKAT BAWAH, PT 1540, 1541 & 1542, PERSIARAN KK 6, JLN RAJA PEREMPUAN ZAINAB II, BDR BARU KUBANG KERIAN, 16150, KOTA BHARU, KELANTAN TEL: 09-7640058 / 70 / 71 FAKS: 09-7640057	<u>CAWANGAN PASIR MAS</u> TINGKAT BAWAH & MEZZANINE NO. 41 & 42, JALAN TENGGU AHMAD, 17000 PASIR MAS, KELANTAN DARUL NAIM TEL: 09-7900750 / 1 FAKS: 09-7900752
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<u>CAWANGAN TANAH MERAH</u> LOT 4142, JALAN TASIK, 17500, TANAH MERAH, KELANTAN DARUL NAIM TEL: 09-9558341 FAKS: 09-9558342	<u>CAWANGAN MACHANG</u> NO. 26 & 27, JALAN TANJUNG, PASAR BARU, 18500 MACHANG, KELANTAN DARUL NAIM TEL: 09-975 2800 / 1490 FAKS: 09-9752900
<u>CAWANGAN KUALA KRAI</u> NO.36 & 37, JLN SULTAN YAHYA PETRA, 18000 KUALA KRAI, KELANTAN DARUL NAIM TEL: 09-9664627 / 9603004 / 2 / 8 FAKS: 09-9664651	<u>CAWANGAN GUA MUSANG</u> PT 8281 & PT 8282, WISMA SRI GALAS, 18300 GUA MUSANG, KELANTAN DARUL NAIM TEL: 09 - 912 2003 FAKS: 09-9121772
<u>067 – CAWANGAN RANTAU PANJANG</u> LOT PT 346, GROUND FLOOR, MUKIM BANDAR KECIL RANTAU PANJANG, 17200 RANTAU PANJANG, PASIR MAS KELANTAN TEL: 09-795 0077 / 2768 FAKS: 09-7950088	<u>078 – CAWANGAN PASIR PUTEH</u> LOT NO. 493, SEKSYEN 1, BANDAR PASIR PUTEH, 16800 PASIR PUTEH, KELANTAN DARUL NAIM TEL: 09-7860061 / 2 / 3 FAKS: 09-7860068
<u>CAWANGAN KOTA BHARU</u> NO.72. JLN SULTAN YAHYA PETRA, SEKSYEN 25, 15720, KOTA BHARU, KELANTAN TEL: 09-7419222 / 333 / 555 / 38825 FAKS: 09-7438826	<u>CAWANGAN JALAN SULTAN IBRAHIM</u> NO.3486-P, JALAN SULTAN IBRAHIM 15050, KOTA BHARU, KELANTAN TEL: 09-7434020 / 30 / 60 FAKS: 09-7433020
<u>CAWANGAN PASIR TUMBOH</u> NO.8033 & 8034, BANDAR SATELIT ISLAM PASIR TUMBOH, JALAN PASIR PUTEH, 16150, KOTA BHARU, KELANTAN TEL: 09-764 4077 FAKS: 09-764 6077	<u>CAWANGAN BANDAR BARU TANJUNG</u> PT380 & 381, BANDAR BARU TUNJUNG, JALAN KUALA KRAI, 15100 KOTA BHARU, KELANTAN DARUL NAIM TEL: 09 -7430190/92/93 FAKS: 09 - 7430194
<u>PADANG GARONG</u> PT 433 & 434, JALAN PADANG GARONG, 15000 KOTA BHARU KELANTAN TEL : 09-747 1867/9313/9317 FAX : 09-747 1902	<u>CAWANGAN WAKAF BHARU</u> PT 892 & PT 963, JALAN BARU, 16250 WAKAF BHARU, KELANTAN DARUL NAIM TEL: 09 -7198444/445/446 FAKS: 09 - 7198447

SABAH

<u>CAWANGAN KOTA KINABALU</u> TINGKAT BAWAH & SATU, BANGUNAN UMNO SABAH, JLN KEMAJUAN, KARAMUNSING, 88000, KOTA KINABALU, SABAH TEL: 088-447 285 / 306 / 312 / 314 FAKS: 088-447 315	<u>CAWANGAN TAWAU</u> TINGKAT BAWAH & SATU, LOT 1 & 2, BLOCK 41, FAJAR COMMERCIAL COMPLEX, JALAN HAJI KARIM, 91000 TAWAU, SABAH TEL: 089-778966 / 8758 FAKS: 089-779666
<u>CAWANGAN LAHAD DATU</u> MDLD 7940 & 7941, HARBOUR TOWN JALAN PANTAI, 91100 LAHAD DATU, SABAH TEL: 089-863255 / 3244/3577 FAKS: 089-863433	<u>CAWANGAN SANDAKAN</u> LOT 7,8 & 9, BLOCK B, MIDTOWN PLAZA, MILE 4, JALAN LINTAS UTARA, 90000 SANDAKAN SABAH TEL: 089-214 885 / 942 / 964 FAKS: 089-214 977
<u>CAWANGAN ALAMESRA</u> NO.146 & 147, ALAMESRA PLAZA PERMAI, SULAIMAN COASTAL HIGHWAY, 88400 KOTA KINABALU SABAH TEL: 088-487 978 / 975 / 976 FAKS: 088-487 980	<u>CAWANGAN KENINGAU</u> LOT A1 & LOT A2, PUSAT KOMERSIAL DATUN, JALAN MASAK 89008 KENINGAU, SABAH. TEL: 087-342 201/202/203 FAKS: 087-342 204

WILAYAH PERSEKUTUAN, LABUAN

<u>CAWANGAN LABUAN</u> GROUND FLOOR, BANGUNAN TABUNG HAJI, LOT 3500, JALAN BUNGA KESUMA, 87026 WILAYAH PERSEKUTUAN LABUAN TEL: 087-419 205 / 424 667 FAKS: 087-419 206

SARAWAK

<u>CAWANGAN KUCHING</u> LOT 433, 434 & 435, SEKSYEN 11, KTLD, BANGUNAN TUANKU MUHAMAD AL-IDRUS, JALAN KULAS, 93400 KUCHING, SARAWAK TEL: 082-412 259 / 413 229 / 414 159 / 417 289 FAKS: 082-410446	<u>CAWANGAN BINTULU</u> NO. 195 & 196, LOT 3743, BINTULU PARK CITY COMMERCIAL CENTRE, JLN TUN AHMAD ZAIDI, 97000 BINTULU, SARAWAK TEL: 086-337 413 / 418 / 493 / 781 FAKS: 086-337401
<u>CAWANGAN MIRI</u> NO.1257 & 1258, BLOCK 9, CENTRE POINT COMMERCIAL DISTRICT, JLN MELAYU, 98000, MIRI, SARAWAK TEL: 085-415422 / 4 / 5 FAKS: 085-415421	<u>CAWANGAN KOTA SAMARAHAN</u> NO. 90,91 & 92, LORONG DESA ILMU 22M1, 94300 KOTA SAMARAHAN, SARAWAK TEL: 082-662 616 / 617 / 284 / 285 FAKS: 082-662618
<u>CAWANGAN SIMPANG TIGA, KUCHING</u> LOT 10898, SECTION 64, KUCHING TOWN LAND DISTRICT (KTLD), JLN TUN JUGAH, 93350, KUCHING, SARAWAK TEL: 082-453 716 / 726 / 736 FAKS: 0482-453711	<u>CAWANGAN SIBU</u> NO.1 (GROUND & 1ST FLOOR) & NO.2 (GROUND FLOOR), LORONG KAMPUNG DATU 3, 96000 SIBU, SARAWAK TEL: 084-327140/ 141 / 142 FAKS: 084-327144

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