



199301001702(256439-D)

(An Islamic Fund Management Company)

PRODUCT HIGHLIGHTS SHEET

PMB Shariah ASEAN Stars Equity Fund

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors or authorised committee or persons approved by the Board of Directors of PMB Investment Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of PMB Shariah ASEAN Stars Equity Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of PMB Shariah ASEAN Stars Equity Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends PMB Shariah ASEAN Stars Equity Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the PMB Investment Berhad responsible for PMB Shariah ASEAN Stars Equity Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

This document is dated 1 March 2024.

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PMB SHARIAH ASEAN STARS EQUITY FUND

| | | | |
|--------------------------------|--------------------------|---------------------|--------------------------------------|
| Product Type | Unit Trust | Date Launch | 28 th March 2018 |
| Issuer/Manager | PMB Investment Berhad | Trustee | CIMB Islamic Trustee Berhad |
| Shariah-compliant | Yes | Shariah Adviser | BIMB Securities Sdn Bhd |
| Financial Year End | 31 st October | Dealing Frequency | Every Business Day |
| Base Currency | MYR | Distribution Policy | Incidental |
| Capital Protected / Guaranteed | No | Benchmark | Dow Jones Islamic Market ASEAN Index |

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

The Fund is suitable for investors who:

- Seeking Shariah-compliant investments with growth potential;
- Having medium to long term investment horizon; and
- Being medium to high risk tolerant.

Investors should consult their financial advisers if in doubt whether this product is suitable for them.

Investor is required to undergo a suitability assessment process in order to determine the range of products that suit their risk profile and needs.

KEY PRODUCT FEATURES

WHAT UNIT TRUST FUND ARE YOU INVESTING IN?

| | Class of Units | |
|-----------------------------|--|-----------|
| | MYR Class | USD Class |
| Name | PMB Shariah ASEAN Stars Equity Fund | |
| Category/ Type | Equity (Shariah-compliant)/ Growth | |
| Investment Objective | The Fund aims to achieve capital growth over the medium term to long term period by investing in a diversified portfolio of Shariah-compliant securities. | |
| Distribution Policy | The distribution of income, if any, is incidental. Where the Fund distributes its income, such distribution will be made in the form of additional units and in the currencies in which those classes of units are denominated. The distribution will be credited to your investment account. The value of the reinvestment of distribution will be equivalent to the NAV per unit of each Class of unit on the first business day following the Distribution Date. | |

Please refer to [Section 3](#) of the Master Prospectus for further information on product features.

Investment Strategy

The Fund will invest in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities listed on any recognised stock exchanges in ASEAN member countries where the respective regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO).

It will invest between 70% to 99.5% of the Fund's NAV in a diversified portfolio among any of the Shariah-compliant equities and Shariah-compliant equity-related securities of the top 300 Shariah-compliant companies

in terms of market capitalisation (at the point of purchase) listed on recognised stock exchange in any of the ASEAN member countries.

The research process will be based on relative performance analysis that is aimed at selecting a portfolio of Shariah-compliant equities among the stock universe as mentioned above that have the potential to have a good relative price performance.

The relative performance analysis will be conducted on a quarterly basis, or as and when the designated fund manager deemed necessary following significant changes in political or economic conditions in the countries, market indicators of relevant stock exchanges, or fundamentals of specific stocks that the Fund has held its investment in.



The designated fund manager will actively monitor the investment portfolio of the Fund and will trade the stocks depending on the outcome of the relative performance analysis. The frequency of trading of securities will very much depend on market conditions.

The Fund will maintain equity exposure within a range of 70% to 99.5% of its NAV. The remaining balance of the Fund's NAV shall be invested in Islamic money market instruments, Islamic deposit placement, sukuk, Islamic collective investment schemes and/or other Shariah-compliant investment instruments.

The Fund may take temporary defensive positions that may be inconsistent with the Fund's principal strategy corresponding to adverse economic and/or political conditions or potential sharp downturn in the equities market that may be likely leading to substantial capital loss. In such circumstances, the designated fund manager may reallocate up to 100% of the Fund's equity investments into other permitted investments, including Islamic money market instruments and/or Islamic deposit placements.

Please refer to [Section 3](#) of the Master Prospectus for further information on investment strategy.

Applicable Shariah Principles

- Investor appoints PMB Investment Berhad to manage and invest the Fund under the Islamic contract of 'Wakalah' or Agency.
- PMB Investment Berhad is appointed to undertake the investment activities on behalf of the investors for 'Ujrah' or fee.

Possible Outcomes

As the Fund will invest primarily in the Shariah-compliant equities market, its NAV and hence your investment capital will be subject to the market fluctuation. *Assuming as a result of the market movement, the Fund and your investment may possibly end with the following outcomes:

| Movement of the Fund's NAV | Outcome of your investment capital |
|----------------------------|------------------------------------|
| Increase by 10% | Increase by 10% |
| Decrease by 10% | Decrease by 10% |

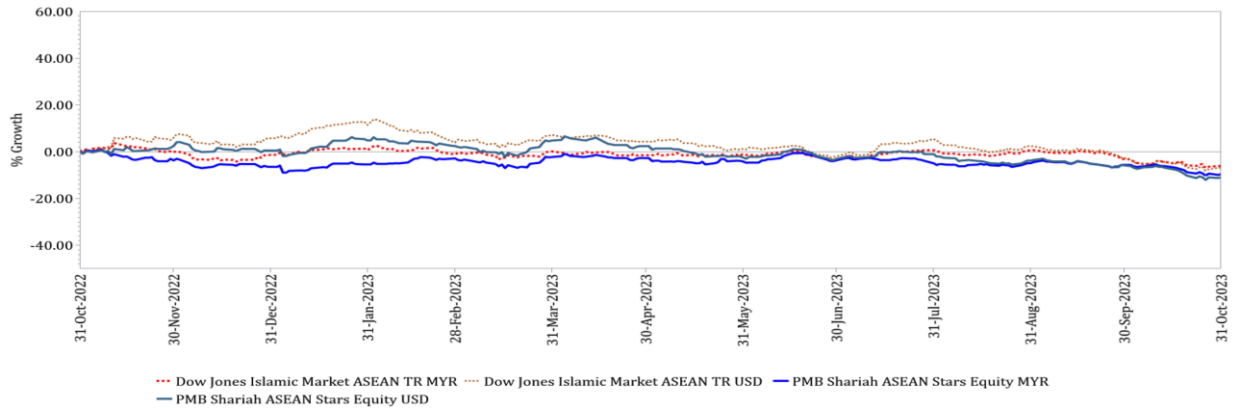
**Other things remain unchanged.*

Fund Performance

Basis of Fund Performance Computation

The calculation for Average Total Return and Annual Total Return of the Funds is based on computation methods of Lipper and sourced from Lipper for Investment Management (Lipper IM). The basis of computation is on NAV-to-NAV, income re-invested, over a specified period. Lipper IM is an application that provides comprehensive fund information and performance, fund ratings, analytic tools and charting. Information about Lipper IM can be obtained from www.lipperweb.com.

1-Year Fund Performance

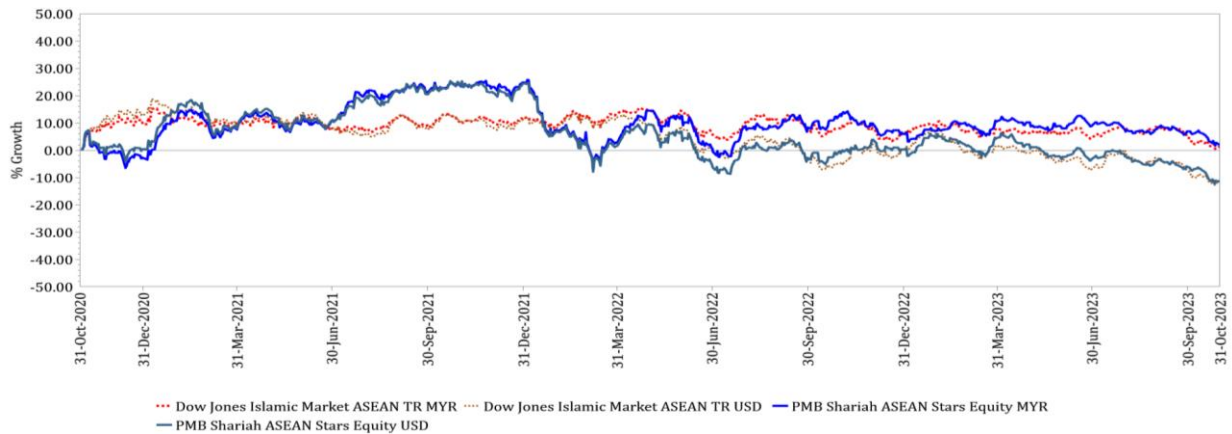


Source: Lipper

1-Year Fund Performance Review

For the 1-year period ended 31 October 2023, the Fund's NAV per unit for MYR Class and USD Class recorded a return of -9.50% and -10.85% respectively, underperformed its benchmark return of -6.16% and -6.88% respectively.

3-Year Fund Performance

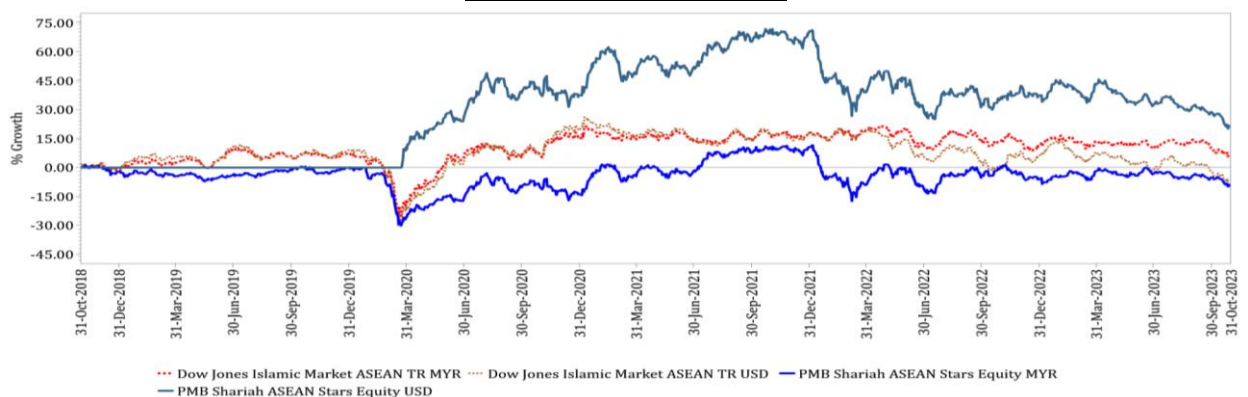


Source: Lipper

3-Year Fund Performance Review

For the 3-year period ended 31 October 2023, the Fund's NAV per unit for MYR Class recorded a return of 1.54% and outperformed its benchmark return of 1.04%. Meanwhile, USD Class recorded a return -12.03% and underperformed its benchmark return of -11.88%.

5-Year Fund Performance



Source: Lipper

5-Year Fund Performance Review

For the 5-year period ended 31 October 2023, the Fund's NAV per unit for MYR Class recorded a return of -9.21% and underperformed its benchmark return of 6.86%. Meanwhile, USD Class recorded a return 21.75% and outperformed its benchmark return of -6.15%.

Average Total Return

| Fund / Benchmark | For the Year Ended 31 October | | |
|---|-------------------------------|---------|---------|
| | 1 Year | 3 Years | 5 Years |
| PMB Shariah ASEAN Stars Equity Fund (MYR Class) | (9.50%) | 0.51% | (1.91%) |
| PMB Shariah ASEAN Stars Equity Fund (USD Class) | (10.16%) | 0.29% | 6.75% |
| Dow Jones Islamic Market ASEAN TR MYR (MYR Class) | (6.16%) | 0.35% | 1.34% |
| Dow Jones Islamic Market ASEAN TR USD (USD Class) | (6.16%) | 0.35% | 1.34% |

Source: Lipper

Annual Total Return

Annual Total Return for the past financial years ended 31 October

| Year | PMB Shariah ASEAN Stars Equity Fund | | Dow Jones Islamic Market ASEAN TR Benchmark | |
|------|-------------------------------------|-----------|---|-----------|
| | MYR Class | USD Class | MYR Class | USD Class |
| 2023 | (9.50%) | (10.85%) | (6.16%) | (6.88%) |
| 2022 | (9.11%) | (20.32%) | (2.60%) | (14.69%) |
| 2021 | 23.45% | 23.84% | 10.55% | 10.93% |
| 2020 | (10.07%) | 38.39% | (1.10%) | (0.54%) |
| 2019 | (0.58%) | 0.00% | 6.93% | 7.09% |

Source: Lipper & Bloomberg

Distribution Highlight

| Financial Year End | 31 October 2023 | | 31 October 2022 | | 31 October 2021 | |
|--|-----------------|-----------|-----------------|-----------|-----------------|-----------|
| | MYR CLASS | USD CLASS | MYR CLASS | USD CLASS | MYR CLASS | USD CLASS |
| Gross Distribution Per Unit - Cash (sen) | - | - | - | - | - | - |
| Net Distribution Per Unit - Cash (sen) | - | - | - | - | - | - |

Portfolio Turnover Ratio (PTR)

| 2023 | 2022 | 2021 |
|------------|------------|------------|
| 0.96 times | 1.51 times | 0.84 times |

The PTR was lower than the previous year as a result of decrease in trading activities undertaken by the Fund during the financial year.

Asset Allocation

| Year | 2023 | 2022 | 2021 |
|----------------------------|--------|--------|--------|
| Shariah-compliant Equities | 95.72% | 92.44% | 84.50% |
| Islamic Deposits & Others | 4.38% | 7.56% | 15.50% |

The Fund's exposure in Shariah-compliant equities was marginally increased to 95.62% in 2023.

Historical Financial Highlights

Extract of Statement of Comprehensive Income for the Financial Year Ending 31 October

| Financial Year End 31 October | | 2023 | 2022 | 2021 |
|-------------------------------|------|-----------|-----------|----------|
| Total Investments Income | (RM) | (223,646) | (299,900) | 619,291 |
| Total Expenses | (RM) | (137,733) | (197,209) | (82,587) |
| Loss/Profit before Taxation | (RM) | (361,379) | (497,109) | 536,704 |
| Taxation | (RM) | - | - | - |
| Loss/Profit after Taxation | (RM) | (361,379) | (497,109) | 536,704 |

Extract of Statement of Financial Position as at 31 October

| Financial Year End 31 October | | 2023 | 2022 | 2021 |
|-------------------------------|------|-----------|-----------|-----------|
| Total Investments | (RM) | 2,761,500 | 4,480,962 | 4,650,852 |
| Other Assets | (RM) | 33,778 | 141,357 | - |
| Total Assets | (RM) | 2,795,278 | 4,622,319 | 4,650,852 |
| Total Liabilities | (RM) | (14,104) | (8,588) | (15,547) |
| Net Asset Value | (RM) | 2,781,174 | 4,613,731 | 4,635,305 |

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

Total Annual Expenses

The table below shows the total annual expenses incurred by the Fund in its respective preceding financial year-end. The percentage was calculated based on the Average NAV.

| Fund Name | Management Fee | | Trustee Fee | | Fund Expenses | | Total Expenses (TER) | |
|-------------------------------------|----------------|------|-------------|------|---------------|------|----------------------|------|
| | (RM'000) | (%) | (RM'000) | (%) | (RM'000) | (%) | (RM'000) | (%) |
| PMB Shariah ASEAN Stars Equity Fund | 65 | 1.80 | 2 | 0.04 | 44 | 1.18 | 111 | 3.02 |

Total Expenses Ratio (TER)

The TER of the Fund for the respective latest financial years are as follows:

| Fund/Financial Year End | 2023 | 2022 | 2021 |
|-------------------------------------|-------|-------|-------|
| PMB Shariah ASEAN Stars Equity Fund | 3.02% | 3.15% | 2.54% |

KEY RISKS

You should be aware that –

- The value of your investment, and the distribution payable, may go down as well as up.
- The return of the Fund is not guaranteed.

Equity Market Risk

The performance of the Fund is subject to the volatility of the stock market which is influenced by the changes in the economic and political climate, profit rate, international stock market performance and regulatory policies. The movement of the value in the underlying investment portfolio will affect the NAV of the Fund. Any downward movement of the value will negatively impact the NAV of the Fund.

Stock Specific Risk

Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the fund's NAV.

Shariah Status Reclassification Risk

(a) Shariah-compliant equity securities

This risk refers to the risk that the currently held Shariah-compliant equity securities in the portfolio of the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such securities.

Opportunity loss could occur due to the restriction on the Fund to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required:

- (i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SAC of the SC or date of review ("Review") by the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser;
- (ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser; or
- (iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value.

(b) Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes

This risk refers to the risk of a possibility that the currently held Islamic fixed income instrument or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such fixed income instrument or money market instruments or deposits or collective investment schemes.

Warrant Risk

The Fund may hold Shariah-compliant warrants as a result of corporate actions of Shariah-compliant listed companies in which the Fund is holding their stocks. The value of warrants is influenced by the current market price of the underlying stocks, the exercise price of the warrant, the time to expiration of the warrant and the estimate of the future volatility of the underlying stock price over the life of the warrant. The warrant's price decreases as the warrant approaches its due date especially in the event that the warrants are held and not exercised.

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.

The liquidity risk of the Fund also refers to the Manager's ability to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner.

This is subject to the Fund's holding of adequate liquid assets, its ability to seek financing on a temporary basis as permitted by the relevant laws and/or its ability to redeem the Fund's investments at fair value. Should there be inadequate liquid assets held, the Fund may not be able to honour requests for redemption or to pay Unit Holders' redemption proceeds in a timely manner and may be forced to dispose the Fund's investments at unfavourable prices to meet redemption requirements.

Country Risk

Investments of the Fund in any countries may be affected by changes in the economic and political climate, 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 net asset value of the Fund or prices of units to fall.

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; and

(b) Currency risk at the class level

The impact of the exchange rate movement between the Base Currency and the currency of the USD Class may result in a depreciation of the investor's holdings as expressed in the Base Currency. The risk occurs when converting the NAV per unit in the Base Currency to the NAV per unit in the USD Class denomination at a valuation point. Investors in MYR Class are not exposed to the risk as no conversion of the NAV per unit is required.

Please refer to [Section 3.5](#) of the Master Prospectus and its Second Supplementary Master Prospectus for further information on product specific risks.

FEES CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Sales charge and redemption charge (if any) are computed based on the NAV per unit of the Fund that has not been rounded up.

- Payable directly by you

You will need to pay the following fees and charges as a percentage of your gross investment sum:

| | | |
|--|--|---|
| Sales Charge (Imposed for every transaction performed) | IUTA, CUTA, UTC and direct purchase | 5.0% |
| Repurchase Charge | Nil | |
| Switching Fee | Nil | |
| Transfer Fee | RM10.00 | |
| Other Charges (Imposed for every transaction performed) | <ul style="list-style-type: none"> • Bank charges • Telegraphic Transfer charges | Rate is determined by the appointed bankers |
| Distribution Channel(s) | <ul style="list-style-type: none"> • IUTA • CUTA | |

- UTC
- Direct Purchase
- Auto Debit

Note: In addition, the above fees and charges are subject to the Tax at the prevailing rate

- Payable indirectly by you

| | |
|---------------------------------------|---|
| Annual Management Fee | 1.8% of the Fund's NAV |
| Annual Trustee Fee | 0.04% of the Fund's NAV |
| Other Fees Charged by the Fund | <ul style="list-style-type: none"> • Commissions/fees paid to brokers/dealers; • Charges/fees paid to sub-custodian; • Auditor's fee; • Tax adviser's fee; • Valuation fee; • Taxes; and • Any other fees/expenses permitted by the Deed |

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

Please refer to [Section 4](#) of the Master Prospectus and its Third Supplementary for further information on product fees and charges.

Transaction Information

| | | | |
|--------------------------------------|---------------|---|---|
| Minimum Initial Investment | Individual | : | RM1,000.00 (for MYR Class) USD1,000.00 (for USD Class) |
| | Institutional | : | RM10,000.00 (for MYR Class) USD10,000.00 (for USD Class) |
| Minimum Additional Investment | Individual | : | RM100.00 (for MYR Class) USD100.00 (for USD Class) |
| | Institutional | : | RM1,000.00 (for MYR Class) USD1,000.00 (for USD Class) |

Please refer to [Section 5.2](#) of the Master Prospectus and [Section 5](#) of the First Supplementary Master Prospectus for further information on transaction information.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

- The Fund will be valued at the close of Bursa Malaysia on every business day ("trading day" or "T" day). However, if the Fund holds any foreign investments, the valuation of assets of the Fund will be conducted after the close of a business day but not later than 5.00 p.m. of the following business day (T+1) due to the different time zones of foreign markets.
- For investment in the foreign assets, the value of the assets is translated on a daily basis to the Base Currency using the bid foreign exchange rate quoted by either Reuters or Bloomberg, at United Kingdom time 4.00 p.m. the same day. If the foreign markets the Fund is investing in are closed for business, the Manager will value the investment based on the latest available price as at the day the relevant foreign market was last open for business.
- You may obtain our latest information on the Fund's price at our website, pmbinvestment.com.my.

Please refer to [Section 3.11](#) of the Master Prospectus for further information on determination of prices.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- **Cooling-off Period**

If you are a first time individual investor with the Manager shall have the right, within 6 Business Days, commencing from the day the completed application is received and accepted by the Manager to withdraw his/her investment in the Fund. However, this cooling-off period does not apply to a staff of the Manager and a person registered with a body approved by the SC to deal in unit trusts.

The refund pursuant to an exercise of a cooling-off right must be as follows:-

- a) If the original price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
- b) If the market price is higher than the original price, the original price at the point of cooling-off.

The Manager will refund the charges imposed on the day the units were purchased. The money payable out of this transaction will be refunded to the investor within seven (7) Business Days of the Manager's receipt of the repurchase request.

- **Redemption / Repurchase**

You may exit from this investment on any business day by completing a Transaction Form together with a photocopy of your NRIC.

- For a request to redeem units received or deemed to have been received by us on or before 3.00 p.m. on any Business Day, units will be redeemed at the NAV per unit calculated at the end of Business Day on which the request is received ("forward pricing").
- Where the repurchase request is received after the cut-off time, i.e. after 3.00 p.m., the request will be deemed to have been received on the next Business Day.
- Payment will be made within 7 Business Days of the receipt of redemption request, provided that all required documents are completed and verified.
- The proceeds of payment will be directly credited to your bank account via online banking services or telegraphic transfer.
- We reserve the right to vary the terms and conditions of repurchase/redemption mode from time to time, which shall be communicated to you in writing.
- You may redeem your investment wholly or partially. There is no minimum number of units for redemption but you must meet the minimum holding of units after a repurchase transaction. If you insist on making a repurchase request knowing that after the transaction you will hold less than minimum holdings of units, we may withdraw all your units and we will pay the proceeds to you. We may, with the consent of the Trustee, reserve the right to defer your purchase request if such transaction would adversely affect the Fund or the interest of the Unit Holders.
- The value of the repurchase/ redemption price will be the NAV per unit at the end of the business day on which the request for repurchase/ redemption of units is received by us.
- No restriction is set on the frequency of redemption. For certificate holders, you can only redeem your units upon surrendering the unit certificate(s).
- If the units are held in the names of more than one Unit Holder, where the mode of holding is specified as "Joint Application", redemption request will have to be signed by all the joint holders unless the joint applicant is a minor.

Please refer to **Section 5** of the Master Prospectus and its Third Supplementary for further information on determination of prices and redemption details.

CONTACT INFORMATION

WHO SHOULD I CONTACT FOR FURTHER INFORMATION OR TO LODGE A COMPLAINT?

- You can call us, PMB Investment Berhad, at (03) 4145 3900, email us at clients@pelaburanmara.com.my or visit our appointed distributors as listed on pmbinvestment.com.my. Our business address is at 2nd Floor, Wisma PMB, No. 1A, Jalan Lumut 50400 Kuala Lumpur.

- For any complaint or internal dispute resolution, please contact:

Customer Services Unit

PMB Investment Berhad
2nd Floor, Wisma PMB,
No. 1A, Jalan Lumut
50400 Kuala Lumpur.

Please state the date, time, place of occurrence, person involved and nature of your complaint or dispute. You may also lodge your complaint through telephone call by contacting the department.

- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Corporation (SIDREC):

(a) via phone to : (03) 2282 2280

(b) via fax to : (03) 2282 3855

(c) via email to : info@sidrec.com.my

(d) via letter to : **Securities Industry Dispute Resolution Center (SIDREC)**

Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

- You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

(a) via phone to the Aduan Hotline at: (03) 6204 8999

(b) via fax to: (03) 6204 8991

(c) via e-mail to: aduan@seccom.com.my

(d) via online complaint form available at www.sc.com.my

(e) via letter to: **Consumer & Investor Office**

Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur.

- Federation of Investment Managers Malaysia (FIMM)**'s Complaints Bureau:

(a) via phone to : (03) 2092 3800

(b) via fax to : (03) 2093 2700

(c) via e-mail : complaints@fimm.com.my

(d) via online complaint form available at: www.fimm.com.my

(e) via letter : **Legal, Secretarial & Regulatory Affairs**

Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

Please refer to **Section 12** of the Master Prospectus and its Third Supplementary for further information on contact information.

APPENDIX: GLOSSARY OF TERMS

- **ASEAN:** means the Association of Southeast Asian Nations;
- **Base Currency:** means the base currency of the Fund;
- **Bursa Malaysia:** means Malaysia's stock exchange managed by Bursa Malaysia Berhad;
- **Business day:** means a day on which the Bursa Malaysia is open for dealings;
- **CUTA:** means 'Corporate UTS Adviser', a licensed financial planner registered with FIMM and authorised to market and distribute unit trust schemes of another party;
- **Deed:** means the principal and any supplemental deeds of the Fund made between the Manager and the Trustee;
- **Distribution Date:** means the date on which the cash distribution of the Fund, or unit distribution in lieu of the cash, is made or scheduled to be made;
- **FIMM:** means Federation of Investment Managers Malaysia;
- **Forward pricing:** means the determination of the price of a unit that is the NAV per unit calculated at the next valuation point after an application to purchase or repurchase units is received by the Manager;
- **Fund:** means PMB Shariah ASEAN Star Equity Fund;
- **IUTA:** means Institutional UTS Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party;
- **Long term:** means a period of more than 5 years;
- **Medium term:** means a period of between 3 and 5 years;
- **Manager or us:** means PMB Investment Berhad;
- **MYR Class:** means Class denominated in RM;
- **NAV:** means 'Net Asset Value' refers to the value of all the Fund's assets less the value of all the Fund's liabilities at the valuation point (For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund is inclusive of the management fee and trustee fee for the relevant day);
- **SAC:** means Shariah Advisory Council;
- **SC:** means Securities Commission Malaysia, established under the Securities Commission Act, 1993;
- **Securities:** means debt securities, stocks or bonds issued or proposed to be issued by any government; shares in or debt securities of, a body corporate or an unincorporated body; or units in a unit trust scheme or prescribed investments, and includes any right, option or interest in respect thereof;
- **Shariah:** means Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the Qur'an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (*pbuh*)) and other sources of Shariah such as *Ijtihad* (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars;
- **USD Class:** means Class denominated in USD;
- **Unit Trust Consultant or UTC:** means UTS Consultant, an individual who is duly registered with the FIMM to market and distribute unit trust schemes;
- **UTS:** means Unit Trust Schemes.

Please refer to [Section 1](#) of the Master Prospectus for further information on Glossary of Terms.