



199301001702(256439-D)

(An Islamic Fund Management Company)

PRODUCT HIGHLIGHTS SHEET

PMB Shariah ESG Global Equity Fund (Formerly PMB Shariah Mid-Cap 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 ESG Global Equity Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of PMB Shariah ESG Global Equity Fund and lodgment of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends PMB Shariah ESG Global 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 ESG Global 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 July 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 ESG GLOBAL EQUITY FUND (Formerly PMB Shariah Mid-Cap Fund)

Category	Equity (Shariah-compliant)	Issuer/Manager	PMB Investment Berhad
Type of Fund	Growth	Trustee	CIMB Islamic Trustee Berhad
Shariah-compliant	Yes	Shariah Adviser	BIMB Securities Sdn Bhd
Capital Protected / Guaranteed	No	Screening Provider for Shariah & ESG Global Equities	IdealRatings, Inc
Base Currency	RM	Dealing Frequency	Every Business Day
Financial Year End	30 th April	Distribution Policy	Incidental
Date Relaunch	14 th August 2023		

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

The Fund is suitable for investors who:

- have a high risk tolerance level as the Fund will invest globally;
- have a medium to long term investment horizon; and
- prefer a fund that integrates both Shariah principles and ESG principles in its investment approach.

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?

- You are investing in a unit trust fund constituted in Malaysia that aims to achieve capital growth over the medium to long term period by investing an environmental, social and governance (ESG) portfolio of Shariah-compliant securities listed on global exchanges.
- Effective from 14 August 2023, PMB Shariah Mid-Cap Fund (PMB SMCF) is known as PMB Shariah ESG Global Equity Fund (PMB SESGF).
- PMB SESGF is a qualified sustainable and responsible investment (SRI) fund under the *Guidelines on Sustainable and Responsible Investment Funds*.
- The distribution is incidental. The distribution of income, if any will be made in the form of cash or additional units.

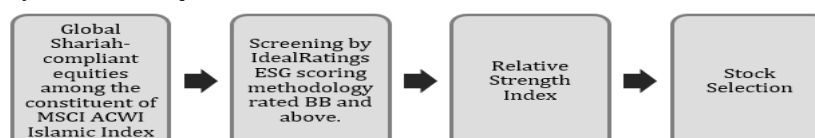
Please refer to **Section 3** of the Master Prospectus and its Second Supplementary Master Prospectus for further information on the product features.

Investment Strategy

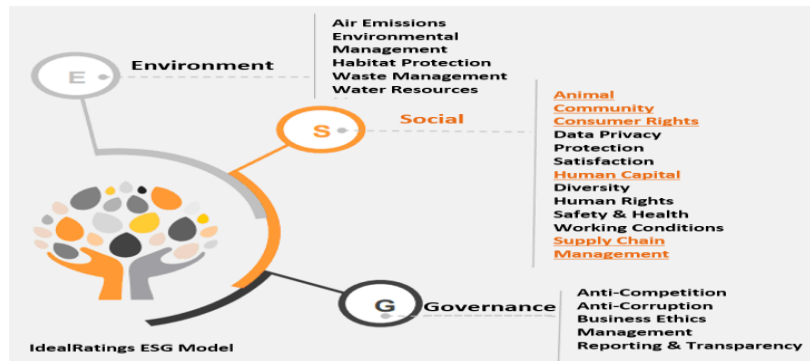
The Fund will invest between 70% to 99.5% of the Fund's NAV into Shariah-compliant and ESG-compliant global equities, Shariah-compliant and ESG-compliant equity related securities and the remaining balance in Islamic money market instrument, Islamic deposit placements and/or other Shariah-compliant permitted investment. The Fund also integrates ESG consideration into its investment portfolio.

For the ESG consideration, the designated fund manager will use the stock universe of the global Shariah-compliant equities within, but not limited to the constituent of MSCI ACWI Islamic Index screened using IdealRatings ESG scoring methodology rated BB and above.

The designated fund manager, upon advice and in consultation with the Investment Adviser, will construct the portfolio based on relative strength analysis. The analysis, which will be based on the Investment Adviser's proprietary views on the supply and demand of a security that have the potential to deliver commendable return.



The IdealRatings ESG model comprises the main pillars: Environmental, Social and Governance. Each pillar is divided into subcategories called Key Performance Indicators (KPIs), and each KPIs contains a series of inputs as below:



The designated fund manager will review the sustainability aspects of the Fund’s portfolio on quarterly basis to ensure that the investments of the Fund are consistent with the sustainability considerations adopted by the Fund and the overall impact of the investments of the Fund is not inconsistent with any other sustainability considerations. If the Fund’s portfolio becomes inconsistent with the sustainability considerations of the Fund, the following will be adopted:

- a) if the market price of the shares exceeds or is equal to the investment cost, the shares will be disposed as soon as practicable.
- b) if the market price of the shares is below the investment cost, the Fund is allowed to hold the shares until breakeven.

The asset allocation of the Fund in Shariah-compliant and ESG-compliant shares will be based on minimum of at least two thirds (2/3) of its NAV. If it is less than two thirds (2/3) of the Fund’s NAV, the designated fund manager will increase the Shariah-compliant and ESG-compliant shares to the minimum requirement within one month.

In view of its investment objective, the Fund will adopt an active investment management approach and frequency of trading of securities will very much depend on market conditions. Its portfolio turnover ratio could potentially be higher than that of the normal equity-based funds.

The equity allocation may be reviewed from time to time depending on the global, regional and local economic as well as equity market conditions. This includes assessing the relevant political, economic and business environment prior to making investment decisions.

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 Manager may reallocate up to 1/3 of the Fund’s NAV into other permitted investments, including Islamic money market instruments and/or Islamic deposit placements.

We do not incorporate ESG factors for Islamic money market instruments and Islamic deposits as the said instruments are used for liquidity purposes.

Please refer to **Section 3** of the Second Supplementary Master Prospectus for further information on the Fund’s 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.*

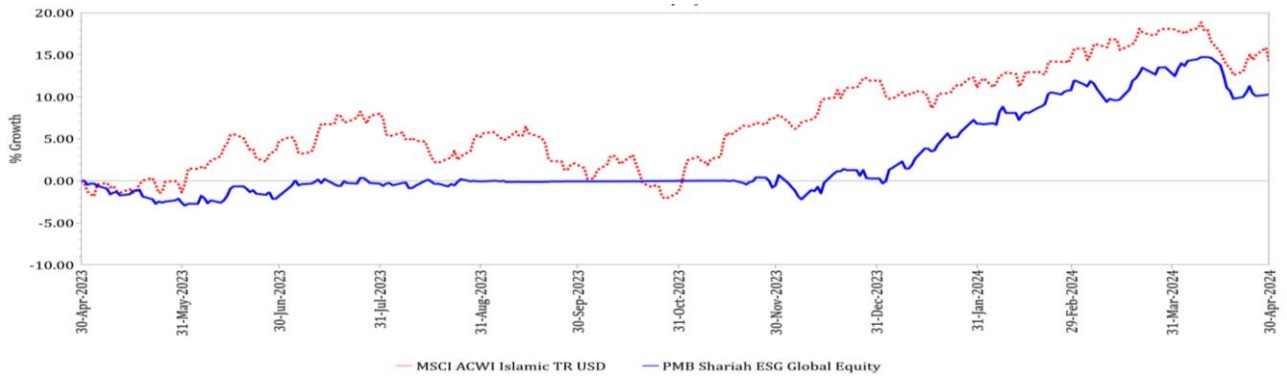
Fund Performance

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.refinitiv.com.

Note: Effective from 14 August 2023 the benchmark of the Fund is MSCI ACWI Islamic Index. The change of the benchmark is to designate it as a reference benchmark to attain the change in investment objective and strategy of the fund that invests in an ESG portfolio of Shariah-compliant securities listed on global exchanges.

1-Year Fund Performance



Source: Lipper

1-Year Fund Performance Review

For the 1-year period ended 30 April 2024, the Fund posted its total return amounting 10.27% against the return of 14.01% on the MSCI ACWI Islamic Index (Benchmark).

3-Year Fund Performance

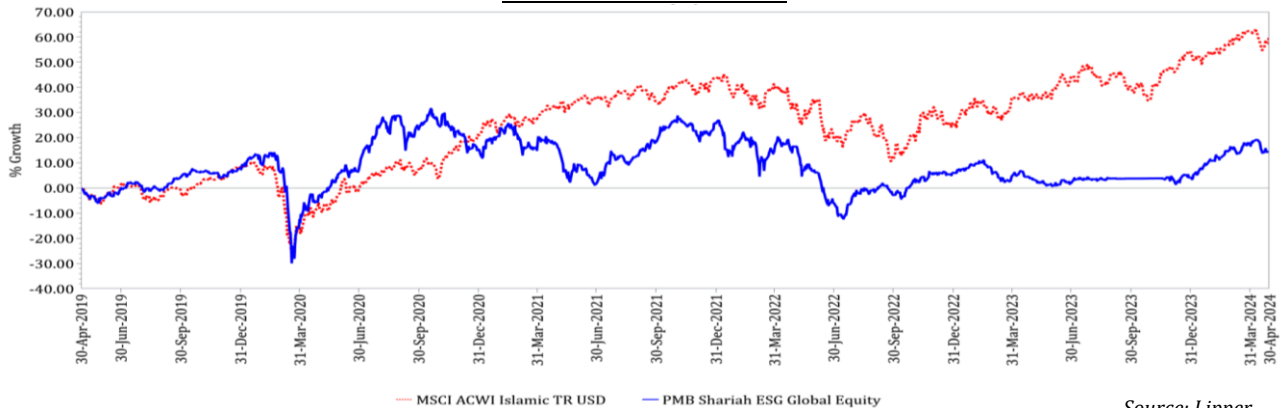


Source: Lipper

3-Year Fund Performance

For the 3-year period ended 30 April 2024, the Fund posted a return of -2.56% underperforming its benchmark return of 19.42%.

5-Year Fund Performance



Source: Lipper

5-Year Fund Performance Review

For the 5-year period ended 30 April 2024, the Fund registered a return of 14.52% lower than the benchmark of 56.76%.

10-Year Fund Performance



10-Year Fund Performance Review

For the 10-year period ended 30 April 2024, the Fund registered a return of 3.88% and underperformed the benchmark of 100.85%.

Note on Change of benchmark:

- 14 August 2023 – MSCI ACWI Islamic Index (conversion of the Fund to an ESG fund)
- 1 July 2019 – FTSE Bursa Malaysia MidS Cap Shariah Index
- 7 March 2014 – FBMSHA (change of Fund’s investment objective that invest in Shariah-compliant securities, particularly in medium sized companies)
- 6 July 2009 – FBM Top 100 Index (adoption by Bursa Malaysia of FTSE Bursa Malaysia Index Series.)

Distribution Highlight

Financial Year End	2024	2023	2022
Gross Distribution Per Unit - Cash (sen)	*1.00	-	*0.65
Net Distribution Per Unit - Cash (sen)	*1.00	-	*0.65

* Distribution is in the form of units.

Average Total Return

Fund / Benchmark	For the Period Ended 30 April 2024			
	1-Year	3-Year	5-Year	10-Year
PMB Shariah ESG Global Equity Fund	10.27%	(0.86%)	2.75%	0.38%
MSCI ACWI Islamic Index	14.01%	6.09%	9.40%	7.22%

Source: Lipper

Annual Total Return

Annual Total Return for the Past 10 Financial Year-Ending 30 April

Year	The Fund	Benchmark
2024	10.27%	14.01%
2023	(10.83%)	(9.54%)
2022	(0.91%)	(4.64%)
2021	20.75%	76.73%
2020	(2.67%)	(15.26%)
2019	4.77%	(2.68%)
2018	(16.63%)	(19.33%)
2017	6.55%	16.35%
2016	(5.65%)	(6.07%)
2015	3.30%	(1.06%)
2014	7.64%	13.30%

Portfolio Turnover Ratio (PTR)

2024	2023	2022
1.27 times	1.05 times	1.21 times

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

Asset Allocation

Year	2024	2023	2022
Shariah-compliant Equities	87.10%	78.31%	97.67%
Islamic Deposit Placement & Others	12.90%	21.69%	2.33%

The Fund's exposure in Shariah-compliant equities was marginally decreased to 87.10% in 2024. The balance of 12.90% was held in Islamic deposits and/ other Shariah-compliant permitted investments.

Historical Financial Highlights

Extract of Statement of Comprehensive Income for the Financial Year Ending 30 April

Financial Year End		2024	2023	2022
Total Investments Income	(RM)	3,651,737	(2,678,052)	571,662
Total Expenses	(RM)	(729,459)	(620,454)	(729,172)
Profit/(Loss) before Taxation	(RM)	2,922,278	(3,298,506)	(157,510)
Taxation	(RM)	-	-	-
Profit/(Loss) after Taxation	(RM)	2,922,278	(3,298,506)	(157,510)

Extract of Audited Statement of Assets and Liabilities

Financial Year End		2024	2023	2022
Total Investments	(RM)	30,054,961	26,891,035	30,443,709
Other Assets	(RM)	106,256	104,615	36,125
Total Assets	(RM)	30,161,217	26,995,650	30,479,834
Total Liabilities	(RM)	(1,877,105)	(43,381)	1,147,786
Net Asset Value	(RM)	28,284,112	26,952,269	29,332,048

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	Management Fee		Trustee Fee		Fund Expenses		Total Expenses (TER)	
	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)
PMB Shariah ESG Global Equity Fund	493	1.75	12	0.04	47	0.17	552	1.96

Total Expenses Ratio (TER)

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

Fund/Financial Year End	2024	2023	2022
PMB Shariah ESG Global Equity Fund	1.96%	1.60%	1.61%

KEY RISKS	
<p>You should be aware that –</p> <ul style="list-style-type: none"> • 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.
Equity-related Securities Risk	The value of the Shariah-compliant equity-related securities depends on the value of the underlying equities that the Shariah-compliant securities are related to. Any upward movement in the value of the underlying Shariah-compliant equities may result an upward movement of the value of the respective Shariah-compliant equity-related securities, and vice versa. Hence, the movement of the value of the Shariah-compliant equity-related securities will affect the value of the Fund. The fund may also invest in Shariah-compliant equity-related securities such as Shariah-compliant warrants, that have an expiry date and may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date. If the Shariah-compliant warrant is not exercised on or before the expiry date, the Shariah-compliant warrant will have no value and negatively impact the NAV of the Fund.
Shariah Status Reclassification Risk	<p>(a) Shariah-compliant equity securities</p> <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> (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 <i>baitulmal</i> 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 <i>baitulmal</i> 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. <p>(b) Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes</p> <p>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</p>

	steps to dispose of or withdraw such fixed income instrument or money market instruments or deposits or collective investment schemes.
Country Risk	Investments of the Funds 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 Funds invest in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Funds in those affected countries. This in turn may cause the net asset value of the Funds 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.
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.
ESG Investment Risk	The investments of the Fund will be subject to IdealRatings ESG scoring methodology. By subjecting the Fund to the IdealRatings ESG scoring methodology, it may result in the Fund foregoing opportunities to buy certain securities when it might otherwise be advantageous to do so, and/or selling securities due to their characteristics when it might be advantageous to do so. In assessing the eligibility of the company of a security based on ESG scoring, there is a dependence upon information and data from third party ESG research data provider which may be incomplete, inaccurate or unavailable. As a result, there is a risk to incorrectly assess a security or company. There is also a risk that IdealRatings may not apply the relevant criteria resulting out of the ESG research correctly or that the Fund could have indirect exposure to companies who do not meet the relevant criteria (used in the ESG scoring). Furthermore, ESG scoring is subjective and it is therefore possible that an investment may not perform in a way that an investor considers to be sustainable or responsible, even though it has been selected in accordance with the ESG criteria applied in the portfolio construction process for the Fund.

Please refer to [Section 3.5](#) of the Master Prospectus and its supplementary(ies) for further information on product risks factors.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

- 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	6.0%
Repurchase Charge	Nil	
Switching Fee	Nil	
Transfer Fee	Up to RM10.00 per transaction	
Other Charges (imposed for every	• Bank charges	Rate is determined by the

transaction performed)	• Telegraphic Transfer charges	appointed bankers
Distribution Channel(s)	• 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

Management Fee	1.85% per annum of the NAV of the Fund
Trustee Fee	Up to 0.04% per annum of the NAV of the Fund with minimum fee of RM12,000 per annum.
Other fees charged by the Fund	<ul style="list-style-type: none"> • Commissions/fees paid to brokers/dealers; • Auditor's fee; • Tax adviser's fee; • Valuation fee; • Taxes; • Custodial Charges; • Tax voucher/distribution warrants; 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.

Note:

- With effect from 13 November 2023, the annual management fee for PMB SESGF is calculated daily at 1.85% per annum of the NAV of the Fund. Prior to 13 November 2023, the annual management fee for PMB SESGF is calculated daily at 1.5% per annum of the NAV of the Fund; and
- The above fee is subject to the Tax at the prevailing rate.

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

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

- It is our policy that the Fund is valued on a daily basis at the end of a Business day.
- You may obtain our latest information on the Fund's price at our website, pmbinvestment.com.my.

Please refer to [Section 5](#) of the Master Prospectus and its supplementary (ies) for further determination of prices and redemption details.

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: -

- 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
- 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**

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).
- No redemption fee is charged. However, bank charges and other bank fees, if any, will be borne by the Unit Holder.
- 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.
- 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 calls.

- 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 Investor Affairs & Complaints Department:
 - (a) via phone to : (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 to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur

Please refer to [Section 12](#) of the Master Prospectus and its Third Supplementary for further information.

APPENDIX: GLOSSARY OF TERMS

- **Bursa Malaysia:** means Malaysia's stock exchange managed by Bursa Malaysia Securities 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;
- **Cut-off time:** means the time by which requests for unit purchases or redemptions by investors are accepted each day up to the Fund's dealing cut-off time and are processed using the same day-end's NAV per unit prices;
- **Deed:** means the principal and the supplemental deeds of the Fund made between the Manager and the Trustee;
- **ESG:** means an Environmental, Social and Governance;
- **FIMM:** means Federation of Investment Managers Malaysia;
- **Forward pricing:** means the purchase or redemption of units is determined based on the NAV per unit calculated at the next valuation point after an application to purchase or repurchase units is received by the Manager;
- **Fund or PMB SEGF:** means PMB Shariah ESG Global Equity Fund (formerly PMB Shariah Mid-Cap 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;
- **Manager or us:** means PMB Investment Berhad;
- **Medium term:** means a period of between 3 and 5 years;
- **MSCI ACWI Islamic Index:** means Morgan Stanley Capital International All Country World Index Islamic Index;
- **NAV:** means 'Net Asset Value', refers to the value of a unit trust fund which is determined by deducting the value of all the fund's liabilities from the value of all the fund's assets, at the valuation point;
- **SAC:** means the 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;
- **Shariah-compliant securities:** means the investment portfolio of the Fund comprises securities that have been classified as Shariah-compliant by the SAC of the SC or the SAC of BNM. For securities that have yet to be classified as Shariah-compliant by the SAC of the SC or the SAC of BNM, the Shariah Adviser of the Fund will determine whether or not the securities are Shariah-compliant for investment by the Fund;
- **Tax:** means any applicable tax and/or duties which may be imposed by the government or other authorities from time to time;
- **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 and its supplementary(ies) for further information on Glossary of Terms.