



199301001702(256439-D)  
(An Islamic Fund Management Company)

# PRODUCT HIGHLIGHTS SHEET

## PMB Shariah Global 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 have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### **STATEMENT OF DISCLAIMER**

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

The authorisation of PMB Shariah Global Equity Fund and lodgment of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends PMB Shariah 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 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 2 April 2025.

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 GLOBAL EQUITY FUND

<b>Product</b>	Unit Trust Fund	<b>Launch Date</b>	15 October 2021
<b>Category/Type</b>	Equity (Shariah-compliant) / Growth	<b>Issuer/Manager</b>	PMB Investment Berhad
<b>Dealing Frequency</b>	Every Business Day	<b>Trustee</b>	CIMB Islamic Trustee Berhad
<b>Shariah-compliant</b>	Yes	<b>Shariah Adviser</b>	BIMB Securities Sdn Bhd
<b>Financial Year End</b>	31 January	<b>Investment Adviser</b>	Nasdaq Dorsey Wright
<b>Capital Protected / Guaranteed</b>	No	<b>Performance Benchmark</b>	MSCI ACWI Islamic Index
<b>Distribution Policy</b>	Incidental	<b>Base Currency</b>	RM

### PRODUCT SUITABILITY

#### WHO IS THE PRODUCT SUITABLE FOR?

The Fund is suitable for investors who:

- have a medium to high risk tolerance level;
- prefer a fund that conforms to Shariah principles;
- seek capital growth in the medium to long term period;
- want a portfolio with exposure in foreign investments.

**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?

<b>Name</b>	PMB Shariah Global Equity Fund
<b>Investment Objective</b>	The objective of the Fund is to achieve capital growth over the medium to long term period by investing in a diversified portfolio of Shariah-compliant securities listed on global markets.  <b>Note:</b> <i>Any material change to the Fund's investment objective requires Unit Holders' approval.</i>
<b>Minimum Initial Investment</b>	1) RM1,000.00 - Individual 2) RM10,000.00 - Institutional
<b>Minimum Additional Investment</b>	1) RM100.00 - Individual 2) RM1,000.00 - Institutional

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

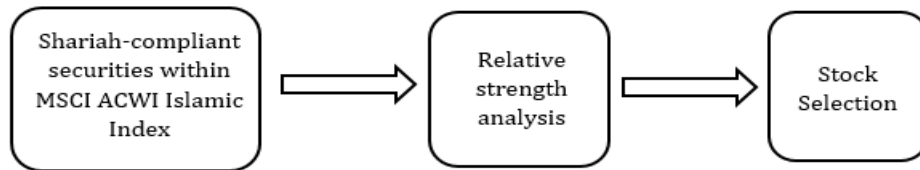
### Investment Strategy

The Fund will invest between 70% to 99.5% of the Fund's NAV into Shariah-compliant global equities and Shariah-compliant equity related securities and the remaining balance in Islamic money market instruments, Islamic deposit placements and/or other Shariah-compliant permitted investments. The Fund will invest in eligible markets.

The Fund will invest in global Shariah-compliant equities and global Shariah-compliant equity related securities

within, but not limited to, the constituents of MSCI ACWI Islamic Index.

The 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, aimed at selecting a portfolio of global Shariah-compliant equities among the constituents of MSCI ACWI Islamic Index that have the potential to deliver commendable return.



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.

Under normal circumstances, allocation to Shariah-compliant equities and Shariah-compliant equity related securities ranges between 70% and 99.5% of the NAV of the Fund. The remaining will be invested in Islamic money market instruments, Islamic deposit placements and/or other Shariah-compliant permitted investments. 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 100% of the Fund’s Shariah compliant equity investments into other Shariah-compliant permitted investments, including Islamic money market instruments and/or Islamic deposit placements.

Please refer to **Section 3** of the Fund’s Prospectus and its Supplementaries 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 equity 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](http://www.lipperweb.com).

### Fund Performance Since Inception



Source: Lipper

### Fund Performance Since Inception Review

Since Inception on 15 October 2021, the Fund underperformed its benchmark with its total return amounting 16.37% against the return of 19.71% on the MSCI ACWI Islamic TR USD (Benchmark).

### 1-year Fund Performance



Source: Lipper

### 1-Year Fund Performance Review

For the 1-year period ended 31 January 2025, the Fund underperformed its Benchmark with its total return amounting 2.66% against the return of 8.54% on the Benchmark.

### 3-year Fund Performance



Source: Lipper

### 3-Year Fund Performance Review

For the 3-year period ended 31 January 2025, the Fund outperformed its Benchmark with its total return amounting 23.75% against the return of 19.73% on the Benchmark.

### Average Total Return

Fund / Benchmark	For the Period Ended 31 January		
	Since Inception (15 Oct 2021 – 31 Jan 2025)	1-Year	3-Year
PMB Shariah Global Equity Fund	4.70%	2.66%	7.35%
Benchmark	5.60%	8.54%	6.18%

Source: Lipper

### Distribution Highlight

Financial Year End	31 January		
	2025	2024	2023
Gross Distribution Per Unit - Cash (sen)	1.00*	1.00*	-
Net Distribution Per Unit - Cash (sen)	1.00*	1.00*	-

\* Distribution was in the form of units.

### Annual Total Return

Annual Total Return for the past financial year ended 31 January

Year	PMB Shariah Global Equity Fund	Benchmark
2025	2.66%	8.54%
2024	11.86%	14.85%
2023	7.76%	(3.95%)

Source: Lipper

### Portfolio Turnover Ratio (PTR)

2025	2024	2023
1.66 times	1.12 times	0.97 times

The PTR was higher than the previous year as a result of the increase in buying and selling of shares activities in line with the inactive and severely volatile market conditions.

### Asset Allocation

Year	2025	2024	2023
Shariah-compliant equities	89.10%	92.29%	95.76%
Islamic deposit placement & others	10.90%	7.71%	4.24%

As at 31 January 2025, 89.10% of the Fund's NAV was invested in Shariah-compliant equity market. The balance of 10.90% was held in Islamic deposits and/or other permitted investments.

### Historical Financial Highlights

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

Financial Year End 31 January		2025	2024	2023
Total Investments Income	(RM)	831,929	1,842,494	915,065
Total Expenses	(RM)	(355,355)	(413,051)	(486,461)
Profit before taxation	(RM)	476,574	1,429,443	428,604

Taxation	(RM)	(48,924)	(57,974)	-
Profit after taxation	(RM)	427,650	1,371,469	428,604

Extract of Statement of Financial Position as at 31 January

Financial Year End 31 January		2024	2024	2023
Total Investments	(RM)	6,096,040	8,627,553	15,069,515
Other Assets	(RM)	56,420	821,665	29,328
Total Assets	(RM)	6,152,460	9,449,218	15,098,843
Total Liabilities	(RM)	(148,814)	(237,937)	(86,282)
Net Asset Value	(RM)	6,003,646	9,211,281	15,012,561

**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.

	Management Fee		Trustee Fee		Fund Expenses		Total Expenses	
	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)
<b>PMB Shariah Global Equity Fund</b>	147	1.85	15	0.19	139	1.74	301	3.78

### Total Expense Ratio (TER)

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

Fund/Financial Year End	2025	2024	2023
<b>PMB Shariah Global Equity Fund</b>	3.78%	2.70%	2.45%

### 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.

#### Loan Financing Risk

This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payments. In the event units are used as collateral, an investor may be required to top-up the investors' existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financing.

Investors who intend to take a financing to finance their investment in Islamic unit trust fund is advised to use Islamic financing.

#### 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.

### 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, interest 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 warrant, 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

#### 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 channeled 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 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 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 money market instruments or deposits or collective investment schemes.

**Dividend Policy Risk**

This is a risk particular to the Fund which has heavy emphasis on high yield dividend stocks. Such a risk may occur when fundamentals of the company's business deteriorate or if there is a change in the dividend payout policy resulting in a reduction of the dividend to be paid by the company. This risk may be mitigated by investing mainly in companies with a consistent historical record of paying dividends, strong cash flow, or operating in fairly stable industries.

**Interest Rate Risk**

This risk refers to the effect of interest rate changes on the valuation of Islamic money market instruments and Islamic deposit placements. Any downward movement of the interest rate may result in a drop of the expected return from the Fund's investments in Islamic money market instrument and Islamic deposit placement.

The interest rate is a general indicator. Although the Fund does not invest in interest bearing instruments, the movement of the interest rate will have an impact on the profit rate of the Islamic money market instruments and Islamic deposit placement, and consequently affect the expected return of the Fund's investments. The Fund's future reinvestment in Islamic deposit placement will benefit from higher profit rate and in the event of a falling profit rates, the Fund's future investment in Islamic deposit placement will be reinvested at lower profit rates which in turn will reduce the Fund's potential return.

**Islamic Derivative Risk**

The Manager may use Islamic derivatives for hedging and risk reduction purposes to protect the Fund from anticipated detrimental movements in the underlying markets or investments, depending on the market circumstances. While the use of derivatives may pose certain risks, including but not limited to:

- (a) the risk of Islamic derivative transactions having the effect of increasing the volatility of the Fund's respective NAV;
- (b) the risk of loss from default by the counterparty, typically as a consequence of insolvency or failed settlement; and/or
- (c) the risk of the supply and demand factors in the Islamic derivatives market and in other related markets impacting the liquidity of the derivatives market adversely, which in turn would adversely affect derivatives pricing and the Fund.

The Manager will mitigate the risks by monitoring closely all investment in Islamic derivatives or unwinding the position if there is material adverse change to the respective derivative issuer.

For the purposes of the Fund's investment in Islamic derivatives, the global exposure will be calculated using commitment approach to ensure it does not exceed the Fund's NAV. The global exposure of the Fund to Islamic derivatives is calculated as the sum of the:

- (a) absolute value of the exposure of each individual Islamic derivative not involved in netting or hedging arrangements;
- (b) absolute value of the net exposure of each individual Islamic derivative after netting or hedging arrangement; and
- (c) the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC Islamic derivatives

**Credit/Default Risk**

This risk refers to the effect of interest rate changes on the valuation of Islamic money market instruments and Credit risk relates to the creditworthiness of the financial institutions that issues Islamic money market instrument and Islamic deposit placement, and their expected ability to make timely payment of profit and/or principal. In the event the financial institutions default in the profit and/or principal payments, the value of the Fund will be adversely affected.

**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.

### Islamic Collective Investment Scheme Risk

Any adverse effect on the Islamic collective investment scheme which the Fund is investing in will impact the NAV of the Fund. For example, the value of Islamic collective investment scheme may drop below its cost of investment due to poor market conditions and as a result, the NAV of the Fund will be adversely affected, as the performance of the Fund is dependent on the performance of the Islamic collective investment scheme. While the Manager will exercise due skill and care in selecting the Islamic collective investment scheme, it does not have control over the management of the Islamic collective investment scheme and there is no guarantee that the investment objective of the Islamic collective investment scheme will be met.

### Warrant Risk

The Fund may hold Shariah-compliant warrants as a result of corporate actions of Shariah-compliant securities of 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.

Please take note that events affecting the investments of the Fund cannot always be forecasted. As such, it is not possible to protect the investments from all risks. Please read and understand the whole Prospectus to evaluate the risks associated to the Fund. You may consult your professional advisers on the risks.

Please refer to [Section 3.6](#) of the Fund's Prospectus and its First Supplementary Prospectus for further information on Fund's risk 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:

<b>Sales Charge (imposed for every transaction performed)</b>	IUTA, CUTA, UTC and direct purchase with the Manager	6.0% of the NAV per unit
<b>Repurchase Charge</b>	Nil	
<b>Switching Fee</b>	Nil	
<b>Transfer Fee</b>	Up to RM10.00 per transaction (excluding stamp duty)	
<b>Other Charges (imposed for every transaction performed)</b>	<ul style="list-style-type: none"> <li>Bank charges</li> <li>Telegraphic Transfer charges</li> </ul>	Rate is determined by the appointed bankers
<b>Distribution Channel(s)</b>	<ul style="list-style-type: none"> <li>IUTA</li> <li>CUTA</li> <li>UTC</li> </ul>	<ul style="list-style-type: none"> <li>Direct Purchase</li> <li>Auto Debit</li> </ul>

- Payable indirectly by you

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

<b>Annual Management Fee</b>	1.85% of the Fund's NAV per annum
<b>Annual Trustee Fee</b>	0.04% of the Fund's NAV with minimum fee of RM15,000 per annum
<b>Other fees charged by the Fund</b>	<ul style="list-style-type: none"> <li>• Commissions/fees paid to brokers/dealers;</li> <li>• Auditor's fee;</li> <li>• Tax adviser's fee;</li> <li>• Valuation fee;</li> <li>• Taxes;</li> <li>• Custodial Charges;</li> <li>• Tax voucher/distribution warrants; and</li> <li>• Any other fees/expenses permitted by the Deed</li> </ul>

**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 Fund's Prospectus and its Supplementar(ies) 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. 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 of the Fund using the bid foreign exchange rate quoted by either Reuters or Bloomberg, at United Kingdom time 4.00 p.m. which is equivalent to 11.00 p.m. or 12.00 midnight (Malaysia time) on the same day, or such other time as prescribed from time to time by the FIMM or any relevant laws. 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.
- As such, the daily price of the Fund for a particular Business Day will not be published on the next Business Day but will instead be published two (2) Business Days later (i.e., the price will be two (2) days old).
- You may obtain our latest information on the Fund's price at our website, [pmbinvestment.com.my](http://pmbinvestment.com.my).

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

#### • **Cooling-off Period**

A first-time individual investor with the Manager shall have the right, within six (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 will 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.

#### • **Repurchase/Redemption of Units**

We will remit the payment of your repurchase request within seven (7) Business Days from the receipt of your request, provided that all required documents are completed and verified.

We reserve the right to vary the terms and conditions of repurchase mode from time to time, which shall be communicated to you in writing.

Any charges or fees imposed by financial institutions relating to the remittance of the payment will be borne by you.

- **Incorrect Pricing**

In the case of valuation or pricing error, the Manager will take immediate remedial action to rectify the error. Where the incorrect valuation or pricing is at or above the threshold of 0.5% of the NAV per unit, rectification must be extended to the reimbursement of money-

- (i) by the Manager to the Fund;
- (ii) from the Fund to the Manager; or
- (iii) by the Manager to Unit Holders and former Unit Holders. Notwithstanding the abovementioned, if the amount to be reimbursed to an individual account is less than RM10.00, the requirement to reimburse does not apply.

Please refer to **Section 5** of the Fund's Prospectus and its First Supplementary Prospectus 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](mailto:clients@pelaburanmara.com.my) or visit our appointed distributors as listed on [pmbinvestment.com.my](http://pmbinvestment.com.my).
- Our business address is at 2<sup>nd</sup> 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 calls.

If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

- (a) via phone to : (03) 2272 2811
- (b) via email to : [www.fmos.org.my](http://www.fmos.org.my)
- (c) via letter to : **Financial Markets Ombudsman Service (FMOS)**

Level 14, Main Block Menara

Menara UOA Bangsar

Takaful Malaysia

No. 4, Jalan Sultan Sulaiman

50000 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](mailto:aduan@seccom.com.my)
- (d) via online complaint form available at [www.sc.com.my](http://www.sc.com.my)
- (e) via letter to : **Consumer & Investor Office**

Securities Commission Malaysia

No 3 Persiaran Bukit Kiara, Bukit Kiara

50490 Kuala Lumpur.

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

- (a) via phone to : (03) 7890 4242

- (b) via e-mail : complaints@fimm.com.my  
 (c) via online complaint form available at: www.fimm.com.my  
 (d) 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 13** of the Fund's Prospectus and its Supplementar(ies) for further information.

## APPENDIX: GLOSSARY OF TERMS

- **baitulmal:** means the treasury of a State Islamic Religious Council;
- **Business day:** means a day on which the Bursa Malaysia is open for dealings;
- **CUTA:** means 'Corporate UTS Adviser', which is a licensed financial planner registered with FIMM and authorised to market and distributed unit trust schemes of another party;
- **Cut-off time:** means the time by which requests for purchase or repurchase of units 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;
- **Deed:** means the principal deed and any supplemental deeds of the Fund entered into between the Manager and the Trustee;
- **Eligible market:** means an exchange, government securities market or an over-the-counter (OTC) market –
  - a) that is regulated by a regulatory authority of that jurisdiction;
  - b) that is open to the public or to a substantial number of market participants; and
  - c) on which financial instruments are regularly traded;
- **FIMM:** means Federation of Investment Managers Malaysia;
- **Fund:** means PMB Shariah Global 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;
- **Manager or us:** means PMB Investment Berhad;
- **MSCI ACWI:** means Morgan Stanley Capital International All Country World Index;
- **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;
- **RM:** means Ringgit Malaysia;
- **SAC:** means the Shariah Advisory Council;
- **SC:** means Securities Commission Malaysia, established under the Securities Commission Act 1993;
- **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 requirements:** means the rulings, guidelines and resolutions made by the SAC of the SC or the advice given by the Shariah Adviser;
- **Shariah Supervisory Board:** means independent supervisory or advisory body of specialised jurists in *Fiqh al-mua'malat* (Islamic commercial jurisprudence);
- **Tax:** means any applicable tax and/or duties which may be imposed by the government or other authorities from time to time;
- **UTC or Unit Trust Consultant:** 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 Fund's Prospectus and its First Supplementary Prospectus for further information on Glossary of Terms.