



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

# PRODUCT HIGHLIGHTS SHEET

## PMB Shariah Greater China Equity Fund

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors or authorized 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 Greater China Equity Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of PMB Shariah Greater China Equity Fund and lodgment of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends PMB Shariah Greater China 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 Greater China 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 26 August 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 GREATER CHINA EQUITY FUND

Product Type	Unit Trust Fund	Date of Launch	26 May 2022
Category/Type	Equity (Shariah-compliant)/ Growth	Issuer/Manager	PMB Investment Berhad
Dealing Frequency	Every Business Day	Trustee	CIMB Islamic Trustee Berhad
Shariah-compliant	Yes	Shariah Adviser	BIMB Securities Sdn Bhd
Financial Year End	31 <sup>st</sup> May	Investment Adviser	Nasdaq Dorsey Wright
Capital Protected / Guaranteed	No	Performance Benchmark	DJIM Greater China Index
Distribution Policy	Incidental	Base Currency	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; and
- 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?

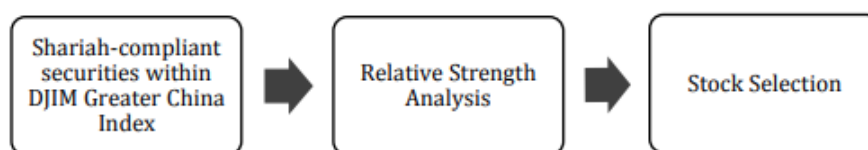
Name	PMB Shariah Greater China Equity Fund
Initial Offer Price	RM0.5000
Initial Offer Period	Twenty-one (21) days from the date of the Fund's first Prospectus
Investment Objective	<p>The objective of the Fund is to achieve capital growth over the medium to long term period by investing in a diversified portfolio of Shariah-compliant securities listed on Greater China region.</p> <p><b>Note:</b> <i>Any material change to the Fund's investment objective requires Unit Holders' approval.</i></p>
Minimum Initial Investment	<p>1) RM1,000.00 - Individual</p> <p>2) RM10,000.00 - Institutional</p>
Minimum Additional Investment	<p>1) RM100.00 - Individual</p> <p>2) RM1,000.00 - Institutional</p>

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 its NAV into Shariah-compliant equities and Shariah-compliant equity-related securities that are listed on exchanges in the Greater China region, but not limited to the constituents of DJIM Greater China Index.

The designated fund manager, upon the 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 Shariah-compliant equities among the constituents of DJIM Greater China Index that have the potential to deliver commendable return. The Fund may be entitled to warrants and rights as a result of the corporate action from the mother share held by the Fund. The designated fund manager will evaluate and decide whether to subscribe such entitlement, if any.



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, investment into Shariah-compliant equities and Shariah-compliant equity related securities ranges between 70% and 99.5% of the NAV of the Fund. The remainder will be invested in Islamic money market instruments and/or Islamic deposit placements. 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 designated fund manager may reallocate up to 100% of the Fund's Shariah-compliant equity investments into other permitted investments, including Islamic money market instruments and/or Islamic deposit placements.

Please refer to [Section 3](#) of the Prospectus for further information on 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 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%

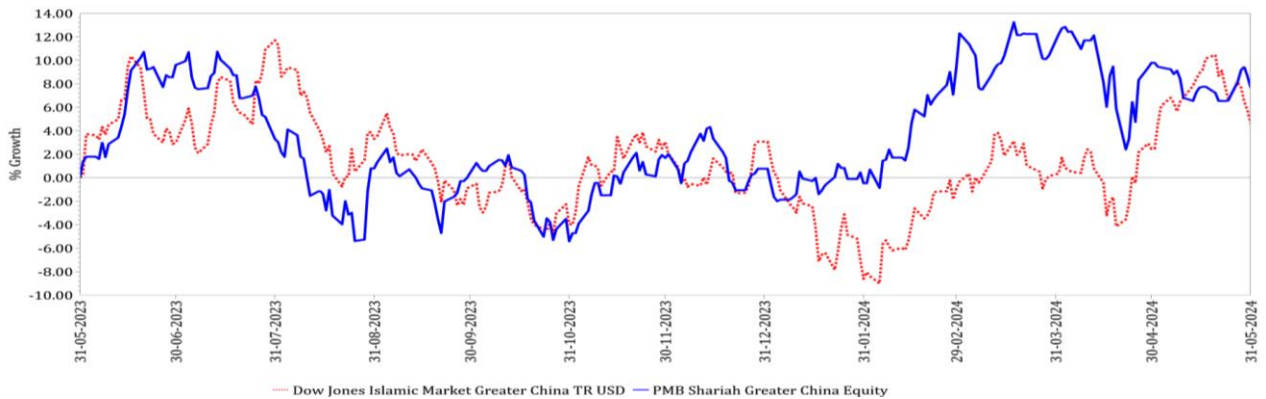
*\*Other things remain unchanged.*

## Fund Performance

### Basis of Fund Performance Computation

The calculation for Average Total Return and Annual Total Return of the Fund 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](http://www.refinitiv.com)

### 1-Year Fund Performance

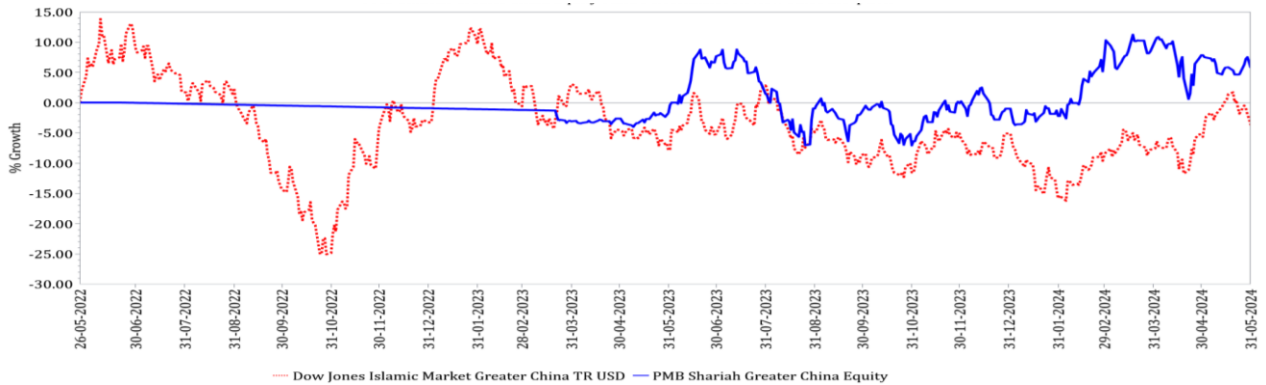


### Fund Performance Review Since Inception

*Source: Lipper*

For the 1-year period ended 31 May 2024, the Fund outperformed its total return amounting 7.65% against the return of 4.60% on the DJIM Greater China Index (Benchmark).

### Fund Performance Since Inception



### Fund Performance Review Since Inception

*Source: Lipper*

Since inception on 26 May 2022, the Fund outperformed its total return amounting 5.76% against the return of -3.69% on the Benchmark.

## Average Total Return

Fund/Benchmark	For the Year Ended 31 May
	1-Year
<b>PMB Shariah Greater China Equity Fund</b>	7.65%
<b>Benchmark</b>	4.60%

*Source: Lipper*

### Annual Total Return

Fund/Benchmark	For the Year Ended 31 May		
	2024	2023	Since Inception (26 May 2022 - 31 May 2024)
<b>PMB Shariah Greater China Equity Fund</b>	7.65%	(1.76%)	5.76%
<b>Benchmark</b>	4.60%	(14.18%)	(3.69%)

Source: Lipper

### Distribution Highlight

Financial Year End	31 May	
	2024	2023
Gross Distribution Per Unit - Cash (sen)	*2.00	-
Net Distribution Per Unit - Cash (sen)	*2.00	-

\*Distribution is in the form of units.

### Portfolio Turnover Ratio (PTR)

2024	Since Inception (26 May 2022 - 31 May 2023)
1.29 times	1.22 times

### Asset Allocation

Year	2024	2023
Shariah-compliant equities	94.46%	71.61%
Islamic deposits & Others	5.54%	28.39%

As at 31 May 2024, 94.46% of the Fund's NAV was invested in Shariah-compliant equity market. The balance of 5.54% 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 May

Financial Year Ended 31 May		2024	Since Inception (26 May 2022 - 31 May 2023)
Total Investments Income	(RM)	298,253	10,618
Total Expenses	(RM)	(107,675)	(19,968)
Profit/Loss before taxation	(RM)	190,578	(9,350)
Taxation	(RM)	-	-
Profit/Loss after taxation	(RM)	190,578	(9,350)

Extract of Statement of Financial Position as at 31 May

Financial Year Ended 31 May		2024	Since Inception (26 May 2022 – 31 May 2023)
Total Investments	(RM)	2,967,146	2,309,932
Other Assets	(RM)	36,987	2,051
Total Assets	(RM)	3,004,133	2,311,983
Total Liabilities	(RM)	(574,749)	(592,652)
Net Asset Value	(RM)	2,429,384	1,719,331

**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	
	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)
PMB Shariah Greater China Equity Fund	41	1.85	13	0.58	36	1.65	90	4.08

### Total Expenses Ratio (TER)

Fund/Financial Year End	2024	Since Inception (26 May 2022 – 31 May 2023)
PMB Shariah Greater China Equity Fund	4.08%	3.10%

### 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.
- The risk profile of the Fund is not similar to the risk profile of the performance benchmark.

<b>Equity Market Risk</b>	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.
<b>Stock Specific Risk</b>	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.
<b>Equity-related Securities Risk</b>	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.

	<p>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.</p>
<p><b>Shariah Status Reclassification Risk</b></p>	<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> <p>(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 approved by the Shariah Adviser;</p> <p>(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 channeled to baitulmal and/or charitable bodies approved by the Shariah Adviser; or</p> <p>(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> <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 steps to dispose of or withdraw such fixed income instrument or money market instruments or deposits or collective investment schemes.</p>
<p><b>Dividend Policy Risk</b></p>	<p>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.</p>
<p><b>Interest Rate Risk</b></p>	<p>Movements in interest rate will have an impact on the management of the Fund. This risk refers to the effect of interest rate changes on the market value of Islamic money market instruments and Islamic deposit placements. Any downward movement of the interest rate may result in a loss of the expected return from the Fund’s investments in Islamic money market instrument and Islamic deposit placement.</p> <p>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 a lower profit rate which in turn will reduce the Fund’s potential return.</p>
<p><b>Liquidity Risk</b></p>	<p>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</p>



	Fund will be negatively affected when it has to sell such assets at unfavorable prices.
<b>Credit/Default Risk</b>	This risk refers to the creditworthiness of the financial institutions 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.
<b>Country Risk</b>	Investments of the Fund in the countries within the Greater China region may be affected by changes in the economic and political climate, 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. Apart from the above, the restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in such as license requirement prior to making any investments in the said country may be revoked or not be renewed should the Manager breach the relevant regulations of the said country. This in turn may cause the net asset value of the Fund or prices of units to fall.
<b>Currency Risk</b>	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.
<b>Warrant Risk</b>	Fund may hold Shariah-compliant warrants as a result of corporate actions of Shariah-compliant securities of listed companies, the stocks of which are held by the Fund. The value of Shariah-compliant warrants is influenced by the current market price of the underlying stocks, the exercise price of the Shariah-compliant warrant, the time to expiration of the Shariah-compliant warrant and the estimate of the future volatility of the underlying stock price over the life of the Shariah-compliant warrant. The Shariah compliant warrant's price decreases as the Shariah-compliant warrant approaches its due date especially in the event that the Shariah-compliant warrants are held and not exercised.

Please refer to [Section 3.6 \(b\)](#) of the Fund's Prospectus for further information on product risks factors.

## FEES, CHARGES AND EXPENSES

### 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	6.0 % of the NAV
<b>Repurchase Charge</b>	Nil	
<b>Switching Fee</b>	Nil	
<b>Transfer Fee</b>	Up to RM10.00 per transaction	
<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>

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

- Payable indirectly by you

<b>Management Fee</b>	1.85% per annum of the Fund's NAV
<b>Trustee Fee</b>	0.04% per annum of the Fund's NAV
<b>Other fees charged by the Fund</b>	<ul style="list-style-type: none"> <li>Commissions/fees paid to brokers/dealers;</li> </ul>



- 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

Please refer to **Section 4** of the Fund’s Prospectus and its First Supplementary for further information on product fees and charges.

## 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](http://pmbinvestment.com.my).

### 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.

- **Repurchase/Redemption of Units**

- 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 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 was 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.
- 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.
- No redemption charge is imposed when you redeem your investment. However, any applicable bank charges and other bank fees incurred as a result of a withdrawal by way of telegraphic transfer, bankers cheque or other special payment method 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.
- Redemption related to EPF MIS, redemption proceeds will be paid to the EPF and to be credited into

your EPF accounts (applicable for the list of unit trust funds approved under the EPF-MIS).

Please refer to **Section 5** of the Fund's Prospectus for further information on determination of prices 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 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 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](mailto: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](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](mailto:complaints@fimm.com.my)
- (c) via online complaint form available at: [www.fimm.com.my](http://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 Prospectus and its First Supplementary for further information.

## APPENDIX: GLOSSARY OF TERMS

- **Business day:** means a day on which the Bursa Malaysia is open for trading;
- **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;
- **DJIM:** means Dow Jones Islamic Market;
- **EPF-MIS:** means EPF Members' Investment Scheme;
- **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:** means PMB Shariah Greater China 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;
- **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;
- **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;
- **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 Fund's Prospectus for further information on Glossary of Terms.