



BIMB INVESTMENT MANAGEMENT BERHAD
199301021508 (276246-X)

PRODUCT HIGHLIGHTS SHEET

BANK ISLAM PREMIER FUND (BIPF)

Date of Issuance: 30 November 2023

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of BIMB Investment Management Berhad and they have 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, 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 relevant information and document in relation to the Bank Islam Premier Fund including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Bank Islam Premier Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Bank Islam Premier 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 BIMB Investment Management Berhad responsible for Bank Islam Premier 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 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.

PRODUCT HIGHLIGHTS SHEET BANK ISLAM PREMIER FUND (“BIPF”) OR FUND

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

Bank Islam Premier Fund (“BIPF”) is an open-ended Shariah mixed asset wholesale fund that aims to provide medium to long term returns through capital appreciation and income distribution to its investors.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is suitable for Sophisticated Investors who are:

- seeking potential regular income higher than Islamic deposits account; and
- able to tolerate medium to high risk.

KEY PRODUCT FEATURES

3. What am I investing in?

Launch date	17 November 2020						
Tenure	The Fund is an open-ended fund where it does not have a fixed maturity date and may only be terminated in accordance with the terms of the Information Memorandum and the provisions of the Deed.						
Base Currency	RM						
Shariah Contract	Investors appoint BIMB Investment based on <u>Wakalah bi Al-Istithmar</u> or Agency for Investment to undertake the investment activities on behalf of the investors and pay BIMB Investment a management fee (<i>Ujrah</i>) according to the Fund.						
Investment Policies & Strategies	The Fund will be investing a maximum of 70% of the Fund's NAV in Collective Investment Scheme(s)* managed by the Manager and a minimum of 30% of the Fund's NAV will be placed in Bank Islam's investment account, Islamic deposits and money market instruments. *Restricted to BIMB-Arabesque fund(s) which is/are structured as feeder fund and/or Collective Investment Scheme(s)* that is/ are managed by the Manager and advised by Arabesque only.						
Asset Allocation	The Fund may invest: <table border="1"> <thead> <tr> <th>% of Fund's NAV</th><th>Asset</th></tr> </thead> <tbody> <tr> <td>Maximum of 70%</td><td>Collective Investment Scheme(s)</td></tr> <tr> <td>Minimum of 30%</td><td>Bank Islam's investment account, Islamic deposits and money market instruments.</td></tr> </tbody> </table>	% of Fund's NAV	Asset	Maximum of 70%	Collective Investment Scheme(s)	Minimum of 30%	Bank Islam's investment account, Islamic deposits and money market instruments.
% of Fund's NAV	Asset						
Maximum of 70%	Collective Investment Scheme(s)						
Minimum of 30%	Bank Islam's investment account, Islamic deposits and money market instruments.						
Benchmark	Average return of 5% per annum over a period of 5 years. Note: The Fund will be measured against an absolute return benchmark of 5% per annum over a period of 5 years. This is not a guaranteed return and it is only a measurement of the Fund's performance. The Fund may or may not achieve 5% per						

	annum growth rate in any particular financial year but targets to achieve this growth rate through a 5 years period.
Distribution Policy	Subject to availability of income, the Fund will distribute income on a yearly basis.
Minimum Initial Investment	RM30,000 or such other amount as may be determined by the Manager from time to time.
Minimum Additional Investment	RM15,000 or such other amount as may be determined by the Manager from time to time.
Minimum Holding of Units	15,000 units or such other amount as may be determined by the Manager from time to time.
Minimum Redemption Amount	15,000 units or such other amount as may be determined by the Manager from time to time.

Note: Please refer to the Fund's Information Memorandum for further details of the Fund.

4. Who am I investing with?

Manager	BIMB Investment Management Berhad [199301021508 (276246-X)]
Corporate Profile of the Manager	The Manager is a wholly owned subsidiary of Bank Islam Malaysia Berhad. The Manager, a licensed Islamic fund management company, was incorporated on 14 September 1993 and commenced its operations on 20 June 1994.
Trustee	Deutsche Trustees Malaysia Berhad [200701005591 (763590-H)]
Tax Adviser	KPMG Tax Services Sdn. Bhd.
Shariah Adviser	BIMB Securities Sdn Bhd [199401004484 (290163-X)]

5. What are the possible outcomes of my investment?

The investor may gain from the appreciation of unit price as a result of the increase in value of the underlying and/or accrual of profit earned. Subject to availability of income, investors shall be paid income distributions on a yearly basis.

However, investment involves risk. The value of the Fund and its distribution (if any) may rise or fall. These risk factors, among others, may cause you to lose part or all of your investment.

KEY RISKS

6. What are the key risks associated with this product?

General Risks of Investing in the Fund

- **Market Risk** – Market risk refers to the possibility that an investment will lose its value because of a general decline in financial/equity markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.
- **Financing Risk** – This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financed money includes the inability for investors to service the financing payments. In the event Units are used as collateral, an investor may be required to top-up the collateral if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower value towards settling the loan.

Other financing risk factors to consider include:

- the higher the margin of financing, the greater the potential for losses as well as gains; and

- if the financing taken is a variable profit rate financing and profit rates rise, the total repayment amount will increase.
- **Manager's Risk** – This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- **Shariah Non-Compliance Risk** – This risk refers to the risk that the Fund not conforming to Shariah guidelines. The Manager (as advised by the Shariah Adviser) would be responsible for ensuring that the Fund is managed and administered in accordance with Shariah guidelines.

Any Shariah non-compliant investment made by the Fund due to error of the administration shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. Any gain resulting from the said disposal shall be channeled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser whilst any loss is to be borne by the Manager.

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

Specific Risks Associated with Investing in the Fund

- **Collective Investment Scheme ("CIS") Risk** – Any adverse effect on the Islamic CIS which the Fund is investing in will impact the NAV of the Fund. For example, the CIS may underperform its benchmarks 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 CIS.
- **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.
- **Country Risk** – Investments of the Fund in any countries may be affected by changes in the country's economic, social and political stability, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of units to fall.
- **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.

- **Related Party Transaction Risk** – The Fund may invest in BIMB Investment's CIS and may also have dealings with parties related to BIMB Investment.

It is the Manager's policy that all transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arms-length transaction between independent parties.

- **Credit/Default Risk** – The risk arises when the issuer of a sukuk or Islamic money market instrument is unable to service any periodic obligations, e.g., profit payments and/or pay the principal amount when due. In such cases, investors will suffer significant losses. This risk can be mitigated by credit analysis conducted by the Manager to determine the issuer's ability to service promised payments.
- **Profit Rate Risk** – Changes in the level of general profit rates may cause prices of Islamic money market instrument to change inversely. The Manager manages profit rate risk of Islamic money market instruments by considering their sensitivity to profit rate changes as measured by its duration.

Essentially, the investment of Fund has been structured such that it is confined to short-term instruments in order to mitigate the impact of fluctuations in profit rates on the performance of the Fund over the short- term.

- **Shariah Status Reclassification Risk** – This risk refers to the risk of a possibility that the currently held Islamic collective investment schemes or Islamic deposits or Islamic money market instruments invested by the Fund may be reclassified or 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 investments. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the said investments.

Specific Risk Associated to the CIS in which the Fund Invests

- **Equity Investment Risk** – The buying and selling of equities carry a number of risks. The value of equities investment depends on its earning potential, sound management and a myriad of other factors. Failure to achieve the expected earnings would result in declining equities value.

IT IS IMPORTANT TO NOTE THAT EVENTS AFFECTING THE INVESTMENTS CANNOT ALWAYS BE FORESEEN. THEREFORE, IT IS NOT ALWAYS POSSIBLE TO PROTECT INVESTMENTS AGAINST ALL RISKS. YOU ARE ADVISED TO READ THE FUND'S INFORMATION MEMORANDUM TO ASSESS THE RISKS ASSOCIATED WITH THE FUND.

INVESTORS ARE REMINDED THAT THE ABOVE LIST OF RISKS MAY NOT BE EXHAUSTIVE AND IF NECESSARY, INVESTORS SHOULD CONSULT YOUR PROFESSIONAL ADVISER(S), FOR A BETTER UNDERSTANDING OF THE RISKS.

NOTE: PLEASE REFER TO THE FUND'S INFORMATION MEMORANDUM FOR FURTHER DETAILS OF EACH RISK.

IF YOUR INVESTMENTS ARE MADE THROUGH THE DISTRIBUTOR (I.E. THE INSTITUTIONAL UNIT TRUST ADVISER ("IUTA") VIA A NOMINEE SYSTEM OF OWNERSHIP), YOU WOULD NOT BE DEEMED TO BE A UNIT HOLDER UNDER THE DEED AND AS A RESULT, YOU MAY NOT EXERCISE ALL THE RIGHTS ORDINARILY CONFERRED TO A UNIT HOLDER (E.G. THE RIGHT TO CALL FOR UNIT HOLDERS' MEETINGS AND THE RIGHT TO VOTE AT A UNIT HOLDERS' MEETING).

FEES & CHARGES

7. What are the fees and charges involved?

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

This table describes the fees and charges that you may **directly** incur when you purchase or redeem units.

Sales Charge	Up to 2% of the NAV per unit of the Fund.
Redemption Charge	Nil.
Transfer Fee	Not applicable as transfer from one unit holder to another is prohibited for this Fund.
Switching Fee	Not applicable as switching facility is not available for this Fund.

This table describes the fees that you may **indirectly** incur when you invest in the Fund.

Annual Management Fee	The Fund pays an annual management fee of up to 1.20% per annum of the NAV to the Manager for managing the Fund. The management fee is calculated and accrued on a daily basis, payable monthly to the Manager. <u>Illustration:</u> For example, assume the NAV of the Fund is RM10 million. Then, the daily accrued management fee that is payable monthly to the Manager is: RM10 million x 1.20% x 1/365 = RM328.77 and Monthly amount payable to the Manager: RM328.77 x 30-days = RM9,863.01
Annual Trustee Fee	The Fund pays an annual trustee fee (inclusive of local custodian fee but excluding foreign sub-custodian fee) of up to 0.035% per annum of the NAV of the Fund. In addition to the annual trustee fee, the Trustee may be reimbursed by the Fund for any expenses properly incurred by it in the performance of its duties. The trustee fee is calculated daily and paid monthly. <u>Illustration:</u> Assuming the NAV of the Fund is RM100 million throughout the month, and the trustee fee is 0.035% p.a., then, the daily accrued trustee fee would be: RM100 million x 0.035% x 1/365 = RM95.89 and Monthly amount that payable to the Trustee: RM95.89 x 30-days= RM2,876.71.
Administrative Fees	Only the expenses (or parts thereof) which are directly related and necessary to the business of the Fund may be charged to the Fund. These would include (but are not limited to) the following: - Commissions or fees paid to brokers or dealers in effecting dealings in the Shariah-compliant investments of the Fund, shown on the contract notes or confirmation notes; - taxes and other duties charged on the Fund by the government and/or other authorities; - costs, fees and expenses properly incurred by the auditor appointed for the Fund; - costs, fees and expenses incurred for the valuation of any Shariah-compliant investment of the Fund by independent valuers for the benefit of the Fund; - costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; - costs, fees and expenses incurred for any meeting of the unit holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; - costs, commissions, fees and expenses of the sale, purchase, Takaful and any other dealing of any asset of the Fund; - costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed Shariah-compliant investment of the Fund; - costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;

	j. costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; k. costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; l. costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defense of either of them are not ordered by the court to be reimbursed by the Fund); m. costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; n. remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise; o. costs, fees and expenses incurred in connection with the printing and postage for the annual and quarterly reports, tax certificates, reinvestment statements and other services associated with the administration of the Fund; p. (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund; q. costs and expenses incurred in relation to the distribution of income (if any); and r. any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (q) above.
Other Fee	Any applicable bank charges and other bank fees incurred as a result of purchasing or withdrawal of units will be borne by the investor.

Note: The above fees and charges are exclusive of taxes and/or duties imposed by law or required to be paid in connection with the products or services provided by the Manager and/or the Trustee.

Please refer to the Fund's Information Memorandum for further explanation and illustration of the Fund's fees, charges and expenses.

WARNING: YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF THE UNIT TRUST CONSULTANT FOR ANY PURCHASE OF THE UNIT TRUST FUND.

VALUATIONS AND EXITING FROM INVESTMENT

8. How often are valuations available?

Valuation of the Fund is carried out at the end of each Business Day. As forward pricing method is used for this Fund, any request received on or before 4.00 p.m. on any Business Day, the units would be created and/or cancelled based on the NAV per unit at the end of that Business Day. Any request received after the cut off time will be considered to be received on the next Business Day.

All foreign assets will be translated into the Base Currency and any currency translation involved for NAV computation will be based on bid exchange rate quoted by Bloomberg/Reuters at 4.00 p.m. (United Kingdom time) which is equivalent to 11 p.m. (Malaysia time) on the same day, or such time stipulated in the investment management standards issued by Federation of Investment Managers Malaysia (FIMM).

You may obtain the daily NAV per unit of the Fund from BIMB Investment's website at www.bimbinvestment.com.my. Alternatively, you may contact our customer service via Toll-Free number 1-800-88-1196 or email to marketing.bimbinvest@bankislam.com.my for any assistance.

9. How can I exit from this investment and what are the risks and costs involved?

- Unit Holders can exit from the Fund by redeeming your investments in the Fund at any point of time by simply completing the redemption application form and returning it to the relevant authorised distributors/authorised consultants or direct to BIMB Investment Management Berhad.
- Redemption requests must reach the Manager before the cut-off time of 4.00 p.m. on any Business Day (or "T" Day). The Manager will process the redemption request based on the NAV per Unit of the Fund for that Business Day. Any redemption request received by the Manager at or after 4.00 p.m., the Manager will process the redemption request based on the NAV per Unit computed on the immediate following Business Day. Unit Holders will be paid within seven (7) Business Days after the redemption application is received and processed by the Manager.

FUND PERFORMANCES

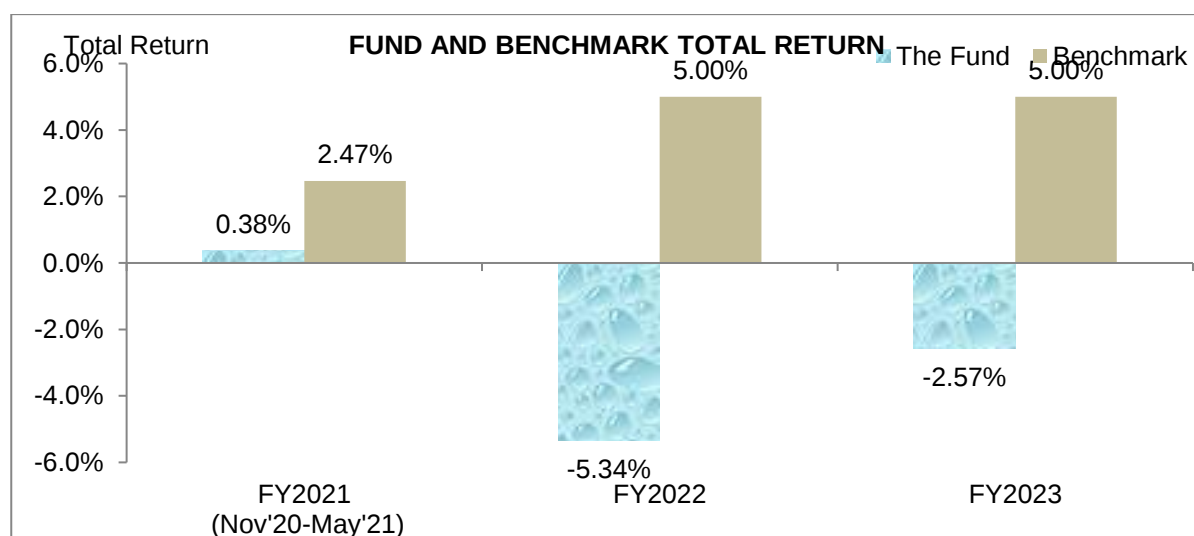
Total Return and Average Total Return for the Financial Year Ended 31 May 2023

	Bank Islam Premier Fund		Benchmark	
	Total Return	Average Total Return	Total Return	Average Total Return
1-Year	-2.57%	-2.57%	5.00%	5.00%
Since Inception (Nov '20 - May '23)	-7.42%	-2.97%	12.97%	5.00%

Annual Total Return for Previous Financial Year Ended 31 May 2023

Financial Year	Total Return	
	Bank Islam Premier Fund	Benchmark
31 May 2023	-2.57%	5.00%
31 May 2022	-5.34%	5.00%
31 May 2021 (Nov '20 - May '21)	0.38%	2.47%

Figure 1: Performance of the Fund versus the benchmark



Data Source : BIMB Investment Management Berhad
 Data verified by : Novagni Analytics & Advisory Sdn. Bhd.
 Benchmarks : Average return of 5% per annum over a period of 5 years.

Notes:

1. **Total Return** of the Fund has been verified by Novagni Analytics & Advisory Sdn. Bhd. (363145-W)
2. **Average Total Return** is derived by this formula:

$$\frac{\text{Total Return}}{\text{Number of Years under Review}}$$

The calculation of the average total return is based on methods obtained from Refinitiv Lipper.

Past performance is not necessarily indicative of future performance and unit prices and investment returns may go down, as well as up.

Portfolio Turnover Ratio ("PTR")

For the Year Ended 31 May	2023	2022	2021
Bank Islam Premier Fund (times)	0.06	0.29	1.21

PTR for the financial year ended 31 May 2023 was lower than the previous financial year due to lower average purchases and sales amount by the Fund during the financial year.

The PTR is calculated as follows:-

$$\text{PTR} = \frac{[\text{Total acquisition of the Fund for the year} + \text{Total disposal of the Fund for the year}] / 2}{\text{Average net asset value of the Fund for the year calculated on a daily basis}}$$

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

CONTACT INFORMATION

10. Who should I contact for further information or to lodge a complaint?

1. You may contact us at the following address:

- BIMB Investment Management Berhad**
 Level 19, Menara Bank Islam,
 No. 22, Jalan Perak,
 50450 Kuala Lumpur.
 Tel : 03-2161 2524 / 03-2161 2924
 Fax : 03-2161 2464
 Email : marketing.bimbinvest@bankislam.com.my
 Web : <https://www.bimbinvestment.com.my>
 Toll-Free : 1800-88-1196

ii. Branches

<u>JOHOR BAHRU</u> No 33B, Jalan Indah 15/2, 2 nd Floor, Taman Bukit Indah, 79100 Nusajaya, Johor. Tel : +607-239 5608 Fax: +607-239 5609	<u>KELANTAN</u> PT 433 & 434, Tingkat 2, Jalan Padang Garong, 15000 Kota Bharu, Kelantan. Tel: + 609-740 6118 / + 6012-908 7785
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iii. Bank Islam Branches

Please refer to Bank Islam's website at www.bankislam.com.my for the list of its branches nationwide.

2. For internal dispute resolution, you may contact,

BIMB Investment Management Berhad

19th Floor, Menara Bank Islam,
No.22 Jalan Perak,
50450 Kuala Lumpur.
Toll-Free: 1800-88-1196

3. 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):

Tel : 03-2282 2280
Fax : 03-2282-3855
Email : info@sidrec.com.my
Letter : 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.

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

Tel : 03-6204 8999
Fax : 03-6204 8991
Email : aduan@seccom.com.my
Online form : www.sc.com.my
Letter : Consumer & Investor Office
Securities Commission Malaysia,
3 Persiaran Bukit Kiara,
Bukit Kiara,
50490 Kuala Lumpur.

5. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

Tel : 03-2092 3800
Fax : 03-2093 2700
Email : complaints@fimm.com.my
Online form : www.fimm.com.my
Letter : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Tune,
No. 19, Lorong Dungun, Damansara Heights,
50490 Kuala Lumpur.

APPENDIX: GLOSSARY

“Arabesque”	Means Arabesque Asset Management Ltd
“baitulmal”	Refers to the treasury of a State Islamic Religious Council.
“Business Day”	A day on which Bursa Malaysia is open for trading in securities. The Manager may declare certain Business Days as non-Business Days when deemed necessary, such as in the event of market disruption.
“Base Currency”	Means the currency in which the Fund is denominated i.e. Ringgit Malaysia (RM)
“Collective Investment Scheme(s)”	Refers to unit trust fund(s) and/or wholesale fund(s) that is/are managed by the Manager.
“Deed”	The deed in respect of the Fund and other supplemental deed that may be entered into between the Manager and the Trustee.
“Fund” or “BIPF”	Bank Islam Premier Fund
“Information Memorandum”	Means the Information Memorandum of the Fund and includes any supplemental or replacement information memorandum, as the case may be.
“Medium to Long Term”	A period of 3 years and above.
“NAV”	The NAV of the Fund 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”	Ringgit Malaysia
“SC”	Securities Commission Malaysia.
“SAC”	The Shariah Advisory Council.

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