



PRODUCT HIGHLIGHTS SHEET

for

Aiiman Asia Pacific (ex Japan) Dividend Fund

Date of issuance: 25 October 2024

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of AIIMAN Asset Management Sdn. Bhd. 199301001937 (256674-T) 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, that there are no false or misleading statements or omissions 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 the Aiiman Asia Pacific (ex Japan) Dividend Fund ("the Fund") and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the 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 AIIMAN Asset Management Sdn. Bhd. responsible for the 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.



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



This Product Highlights Sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the Prospectus of the Fund before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

AIIAMAN ASIA PACIFIC (EX JAPAN) DIVIDEND FUND

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

Aiiman Asia Pacific (ex Japan) Dividend Fund is an open-ended Shariah-compliant equity fund, issued and managed in-house by the Manager.

The Fund aims to provide investors with regular income and capital growth through investments in Shariah-compliant investments.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is designed for retail investors who wants regular income distribution and capital gains, have a medium to long term investment horizon and have a moderate risk tolerance.

KEY PRODUCT FEATURES

3. What am I investing in?

| | |
|----------------------------|---|
| Launch Date | 21 February 2019 |
| Tenure | This Fund is an open-ended fund where there is no maturity date and the Fund may only be terminated in accordance with the terms of the Prospectus and the provisions of the Deed. |
| Base currency | MYR |
| Benchmark | MSCI AC Asia Pacific (ex Japan) Islamic Index <i>The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</i> Source: https://www.msci.com |
| Investment Strategy | <p>To achieve its objective, the Fund will be investing in a portfolio consisting a minimum of 70% of its NAV in Shariah-compliant equities, while a maximum of 30% of its NAV in Sukuk, Islamic money market instruments and/or Islamic deposits. The Fund will invest primarily in Asia Pacific (ex Japan) companies. The Fund may also invest up to 30% of its NAV in other regions including Japan.</p> <p>The investment selection process will include dividend paying companies that are able to provide a steady income stream to the Fund. As such, we would adopt a bottom-up strategy where individual stock analysis forms the primary building blocks for portfolio construction and stock selection. The Fund focuses on higher dividend paying sectors where cash flows are more resilient towards the broader market environment, examples of which include utility companies. Similarly, the Fund will also look at selected lower dividend yielding stocks with prospects of growing its dividends to achieve an element of capital growth in addition to dividend yield on a total return basis. Key factors which are useful to the identification of such companies would include sales and profit growth, financial strength and gearing levels, capital expenditure levels as well as management commitment to rewarding shareholders via dividends or capital repayments. The dividends provided by these companies would be the primary source of income from which the Fund would then declare income distributions to you.</p> <p>The Fund intends to adopt a two-part approach whereby a portion of the Fund's investments will be focused towards stable and high-dividend yielding Shariah-compliant equities, and the other portion will be invested in "the next dividend leaders". These are equities which we</p> |

| | <p>believe could, in the medium term, potentially start paying high dividends or substantially increase the existing dividend payouts. The determination of proportion between the two parts will be driven by prevailing opportunities in the markets and premised on achieving the overall Fund's objective of providing regular income and capital growth over the medium to long term. However, as the Fund's primary objective is to provide regular income, there is a natural bias towards holding more of the stable and high dividend yielding Shariah-compliant equities.</p> <p>While the Fund's core investments will remain in Shariah-compliant equities, the Fund holds the option to invest into Islamic fixed income instruments such as Sukuk, Islamic money market instruments and/or Islamic deposits. The selection of Islamic fixed income instruments will depend largely on its credit quality where the respective issuers will have strong ability to meet their financial obligations, healthy cash-flow, the collateral type, value, claims priority as well as offer higher safety for timely payment of profit and principal.</p> <p>To achieve its objective, the Fund may invest in unlisted Shariah-compliant securities, Shariah-compliant warrants as well as Islamic collective investment schemes.</p> <p>Islamic Derivatives Investments For Hedging Purposes Only</p> <p>The Fund may employ Islamic derivatives such as Islamic cross currency swaps that are certified by the Shariah Adviser for hedging purposes. Islamic cross currency swaps may be used to hedge the principal and/or the returns of the foreign-currency denominated investments back to the Base Currency. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential foreign exchange gains from the hedging strategy will be capped as well.</p> <p>The Fund adopts commitment approach to measure the Fund's global exposure to Islamic derivatives. The commitment approach is a methodology that aggregates the underlying market values or notional values of Islamic derivatives after taking into account the possible effects of netting and/or hedging arrangements. The Fund's global exposure from the Islamic derivatives position must not exceed 100% of NAV of the Fund at all times.</p> <p>Temporary Defensive Position</p> <p>We hold the option to take temporary defensive positions that may be inconsistent with the Fund's principal strategy and asset allocation to protect the Fund against adverse market conditions that may impact financial markets. To manage the risk of the Fund, we may shift the Fund's focus and exposure into lower risk investments such as Islamic deposits or Islamic money market instruments.</p> | | | | | | |
|--|---|-------------|---------------------|----------------------------|----------------|--|----------------|
| <p>Asset Allocation</p> | <p>The Fund's asset allocation range are as follows:-</p> <table border="1" data-bbox="459 1294 1412 1438"> <thead> <tr> <th data-bbox="459 1294 1141 1355">Asset Class</th> <th data-bbox="1141 1294 1412 1355">% Of the Fund's NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 1355 1141 1400">Shariah-compliant equities</td> <td data-bbox="1141 1355 1412 1400">Minimum of 70%</td> </tr> <tr> <td data-bbox="459 1400 1141 1438">Sukuk, Islamic money market instruments & Islamic deposits</td> <td data-bbox="1141 1400 1412 1438">Maximum of 30%</td> </tr> </tbody> </table> | Asset Class | % Of the Fund's NAV | Shariah-compliant equities | Minimum of 70% | Sukuk, Islamic money market instruments & Islamic deposits | Maximum of 30% |
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| Shariah-compliant equities | Minimum of 70% | | | | | | |
| Sukuk, Islamic money market instruments & Islamic deposits | Maximum of 30% | | | | | | |
| <p>Distribution Policy</p> | <p>Subject to the availability of income, the Fund will distribute income on a semi-annual basis after the end of the first financial year of the Fund.</p> | | | | | | |
| <p>Minimum initial investment*</p> | <p>MYR 1,000</p> | | | | | | |
| <p>Minimum additional investment*</p> | <p>MYR 100</p> | | | | | | |
| <p>Minimum Repurchase Units</p> | <p>2,000 Units</p> | | | | | | |
| <p>Minimum holding of Units*</p> | <p>2,000 Units</p> | | | | | | |

* At our discretion, we may reduce the transaction value and Units, including for transactions made via digital channels, subject to the terms and conditions disclosed in the respective channels.



4. Who am I investing with?

Relevant parties' information:

| | |
|-----------------|---------------------------------|
| The Manager | AIIMAN Asset Management Sdn Bhd |
| The Trustee | CIMB Islamic Trustee Berhad |
| Shariah Adviser | Amanie Advisors Sdn. Bhd. |

5. What are the possible outcomes of my investment?

The Fund is an equity fund that invests in Shariah-compliant equities within Asia Pacific (ex Japan) markets. The performance of the Fund would be dependent on the equity markets that are investable by the Fund. The performance of the Fund would be dependent on the Asia Pacific (ex Japan) equity markets that are investable by the Fund. The Fund's performance is also reliant on the Manager's expertise in managing the Fund to meet its objective.

The Fund's investment into Shariah-compliant equities would, to a great extent, be linked to the price movements of the global equity markets. If the Shariah-compliant equities that are investable by the Fund performs well, the Fund's performance may reflect the same. However, should the Shariah-compliant equities that are investable by the Fund perform poorly, the Fund's performance may also be impacted negatively.

The Fund is expected to distribute income on a semi-annual basis, subject to income availability. Due to investments in Shariah-compliant equities, the Manager expects the Fund to yield incidental growth in capital.

Please note that the Fund does not provide a guarantee on capital contributed nor does it guarantee a fixed rate of return.

Note: Please refer to the Prospectus for further details of the Fund.

KEY RISKS

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

General risks

- **Market risk** - Market risk arises because of factors that affect the entire marketplace. Factors such as economic growth, political stability and social environment are some examples of conditions that have an impact on businesses, whether positive or negative. It stems from the fact that there are economy-wide perils, or instances of political or social instability which threaten all businesses. Hence, the Fund will be exposed to market uncertainties and fluctuations in the economic, political, and social environment that will affect the market price of the investments either in a positive or negative way.
- **Fund Management risk** - This risk refers to the day-to-day management of the Fund by us which will impact the performance of the Fund. For example, investment decisions undertaken by us 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, fraud, dishonesty or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- **Performance Risk** - The performance of the Fund depends on the financial instruments that the Fund purchases. If the instruments do not perform within expectation or if there is a default, then, the performance of the Fund will be impacted negatively. The performance of the Fund may also be impacted if the allocation of assets is not properly done. This is where the experience and expertise of the fund managers are important and the risk on the lack of experience and expertise of the fund managers has been highlighted above. On that basis, there is never a guarantee that investing in the Fund will produce the desired investment returns or distribution of income.
- **Inflation risk** - This is the risk that your investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
- **Liquidity risk** - Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund and subsequently the value of Unit Holders' investments in the Fund.
- **Operational risk** - Operational risk is the risk of loss due to the breakdown, deficiencies or weaknesses in the operational support functions resulting in the operations or internal control processes producing an insufficient degree of customer quality or internal control by the Manager. Operational risk is typically associated with human error, system failure, fraud and inadequate or defective procedures and controls. The Manager will review its internal policies and system capability to mitigate instances of this risk. Additionally, the Manager maintains a strict segregation of duties to mitigate instances of fraudulent practices amongst employees of the Manager.



- **Financing risk** - This risk occurs when you take a financing to finance your investment. The inherent risk of investing with borrowed money includes you being unable to service the financing payments. In the event Units are used as collateral, you may be required to top-up your 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 NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the financing.
- **Suspension of repurchase request risk** - Having considered the best interests of Unit Holders, the repurchase requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time. Hence, their investments will continue to be subject to the risks inherent to the Fund.

Note: Please refer to the Fund's Prospectus on further detail of each risk.

Specific risks

- **Stock specific risk** – Prices of a particular Shariah-compliant stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
- **Shariah-compliant warrants investment risk** – The value of the Shariah-compliant warrants will depend on the pricing of the underlying security whereby the growth and performance prospect of the underlying security would consequentially affect the value of the Shariah-compliant warrants. In addition, the value of the Shariah-compliant warrants may decrease exponentially as the Shariah-compliant warrants approach its maturity date and the potential gains from a favourable price movement of the underlying may be offset by aggressive time decay. We may consider unwinding these Shariah-compliant warrants if there are material adverse changes to its value with the aim to mitigate the risk.
- **Credit and default risk** - Credit risk relates to the creditworthiness of the issuers of Sukuk and Islamic money markets instruments and the Financial Institutions where the Islamic deposits are placed (hereinafter referred to as "investment") and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer and/or the Financial Institution may impact the value as well as liquidity of the investment. In the case of rated investment, this may lead to a credit downgrade. Default risk relates to the risk of an issuer and/or a Financial Institution of the investment either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment. This could adversely affect the value of the Fund.
- **Profit rate risk** - Sukuk and Islamic money market instruments are subject to profit rate fluctuations. Generally, movement in profit rates affects the prices of Sukuk and Islamic money market instruments inversely, for example, when profit rates rise, prices of Sukuk and Islamic money market instruments will fall. The fluctuations of the prices of the Sukuk and Islamic money market instruments will also have an impact on the NAV of the Fund. This risk can largely be eliminated by holding the Sukuk and Islamic money market instruments until their maturity. We also manage profit rate risk by considering each Sukuk's or Islamic money market instruments' sensitivity to profit rate changes. When profit rates are expected to increase, the Fund would then likely seek to switch to Sukuk or Islamic money market instruments that are less sensitive to profit rate changes. For investments into Islamic deposits, the fluctuations in the profit rates will not affect the placement of Islamic deposits but will result in the opportunity loss by the Fund if the placement of Islamic deposits is made at lower interest rate.
- **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. You 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.
- **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. 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.
- **Reclassification of Shariah-status Risk** - This risk refers to the risk that the currently held Shariah-compliant securities in the Fund may be reclassified to be Shariah non-compliant in the periodic review of the securities by the SAC of the SC, the Shariah Adviser, or the Shariah boards of the relevant Islamic indices. If this occurs, we will take the necessary steps to dispose of such securities. 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 Shariah non-compliant securities. We will be required to dispose of these securities immediately if the prices are above the purchase price. Should the prices be below the purchase price, we may choose to hold on to these holdings until the prices meet the purchase price. Nevertheless, should we decide to dispose of these securities below the purchase price, the Fund will be faced with the risk of realising its losses, thus negatively impacting the NAV of the Fund. Please refer to "Shariah Investment Guidelines" of this Prospectus on the Fund's Shariah methodology on the treatment of gains and losses as a result of the reclassification of Shariah non-compliant securities.
- **Shariah non-compliance risk** - As the Fund can only invest in Shariah-compliant investments, there is always a risk that losses may be suffered by the Fund when the Manager is forced to dispose investments to rectify any Shariah non-compliance. This risk is mitigated through the appointment of a Shariah Adviser, who will be responsible to ensure that the Fund is managed and administered in accordance with Shariah requirements.



Note: Please refer to the Fund's Prospectus on further detail of each risk.

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. You are recommended to read the whole Prospectus to assess the risks associated with the Fund. If necessary, you should consult your professional adviser(s) for a better understanding of the risks.

PERFORMANCE

Average Total Return

| | 1 Year (1/8/23 - 31/7/24) | 3 Year (1/8/21 - 31/7/24) | 5 Year (1/8/19 - 31/7/24) | Since Commencement (21/2/19 - 31/7/24) |
|-----------|------------------------------|------------------------------|------------------------------|---|
| Fund | 7.71% | -4.91% | 2.51% | 2.68% |
| Benchmark | 11.55% | 2.01% | 7.65% | 6.60% |

Source: Bloomberg

Annual Total Return for Financial Year Ended 31 July

| Financial Year End | 2024 | 2023 | 2022 | 2021 | 2020* |
|--------------------|--------|-------|---------|--------|--------|
| Fund | 7.71% | 0.86% | -20.86% | 14.71% | 14.83% |
| Benchmark | 11.55% | 9.24% | -12.89% | 17.52% | 15.92% |

Source: Bloomberg

* For the financial period from since commencement 1/8/19 - 31/7/20.

For the financial year ended 31 July 2024, the Fund registered a 7.71% return compared to the benchmark return of 11.55%. The Fund thus underperformed the Benchmark by -3.85%. Since commencement, the Fund has registered a cumulative return of 15.46% compared to the benchmark cumulative return of 41.61%, underperforming by 26.15%.

Basis of calculation and assumption made in calculating the returns

The performance figures are a comparison of the growth/decline in NAV for the stipulated period taking into account all the distribution payable (if any) during the stipulated period.

An illustration of the above would be as follow:-

Capital return = NAV per Unit end / NAV per Unit begin – 1

Income return = Income distribution per Unit / NAV per Unit ex-date

Total return = (1+Capital return) x (1+Income return) – 1

Income Distribution

| Financial Year End | 31 July 2024 | 31 July 2023 | 31 July 2022 |
|-----------------------------------|--------------|--------------|--------------|
| Gross distribution per Unit (sen) | 1.46 | - | 2.00 |
| Net distribution per Unit (sen) | 1.35 | - | 2.00 |

Distribution will be made in the form of cash as well as Units in lieu of cash, if any.

Portfolio Turnover Ratio (PTR)

| Financial Year End | 31 July 2024 | 31 July 2023 | 31 July 2022 |
|--------------------|--------------|--------------|--------------|
| PTR (times) | 3.06 | 1.95 | 2.94 |

The Fund recorded higher PTR than the previous year due to higher trading activities of the Fund for the financial year.

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

FEES & CHARGES

7. What are the fees and charges involved?

There are fees and charges involved and you are advised to consider them before contributing to the Fund.

What will I be charged by the Manager?

| | |
|-------------------|--|
| Sales charge | Up to 5.50% of the NAV per Unit. <i>You may negotiate for a lower Sales Charge.</i> |
| Repurchase charge | There will be no Repurchase Charge imposed on the repurchase of Units. |
| Switching fee | The Manager does not impose any switching fee. However, if the amount of sales charge of the fund (or class) that the Unit Holder intends to switch into is higher than the sales charge imposed by the fund (or class) being switched from, then the difference in the sales charge between the two (2) funds (or classes) shall be borne by the Unit Holder. |
| Transfer fee | There will be no transfer fee imposed on the transfer facility. |

What are the key ongoing fees charged to the Fund?

| | |
|----------------|--|
| Management fee | Up to 1.80% per annum of the NAV of the Fund (before deducting the management fee and trustee fee). |
| Trustee fee | Up to 0.06% per annum of the NAV of the Fund (excluding foreign custodian fees and charges) (before deducting the management fee and trustee fee). |

Note: Please refer to the Prospectus for further explanation and illustration of the Fund's fees, charges and expenses.

ALL FEES AND CHARGES PAYABLE BY YOU ARE SUBJECT TO ALL APPLICABLE TAXES AND / OR DUTIES AS MAY BE IMPOSED BY THE GOVERNMENT AND / OR THE RELEVANT AUTHORITIES FROM TIME TO TIME.

VALUATIONS AND EXITING FROM INVESTMENT

8. How often are valuations available?

The Fund will be valued on every Business Day and you may obtain the NAV and NAV per Unit of the Fund from our website at www.aiiman.com, our customer service via our toll free number 1-300-88-8830 or email to general@aiiman.com.

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

You may request to redeem your investments in the Fund at any point in time by completing the repurchase application form and returning it to us on any Business Day between 8.45 a.m. and 3.30 p.m. Payments will be made to you within seven (7) Business Days from the day the repurchase request is received by us and provided that all documentations are completed and verifiable.

CONTACT INFORMATION

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

1. For internal dispute resolution, you may contact our customer service personnel:
 - (a) via phone to : 03 – 2116 6156
 - (b) via fax to : 03 – 2026 6150
 - (c) via toll free no. : 1-300-88-8830
 - (d) via email to : general@aiiman.com
 - (e) via letter : AIIMAN Asset Management Sdn. Bhd.
27th Floor, Menara Boustead,
69, Jalan Raja Chulan,
50200 Kuala Lumpur

Complaints should be made in writing with the following information:

- (a) particulars of the complainant which include name, correspondence address, contact number, e-mail address (if any) and other relevant information;
- (b) circumstances of the non-compliance or improper conduct;
- (c) parties alleged to be involved in the improper conduct; and



(d) other supporting documentary evidence (if any).

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

- (a) via phone to : 03-2276 6969
- (b) via fax to : 03-2282-3855
- (c) via email to : info@sidrec.com.my
- (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Level 25, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur

3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC.

To make a complaint, please contact the SC's Consumer & Investor Office:

- (a) via phone to the Aduan Hotline at : 03 – 6204 8999
- (b) via fax to : 03 – 6204 8991
- (c) via e-mail to : aduan@seccom.com.my
- (d) via online complaint form available at www.sc.com.my
- (e) via letter to : Consumer & Investor Office
Securities Commission Malaysia,
No 3 Persiaran BukitKiara, Bukit Kiara,
50490 Kuala Lumpur

4. Federal of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- (a) via phone to : 03 – 20923800
- (b) via fax to : 03 – 20932700
- (c) via e-mail to : complaints@fimm.com.my
- (d) via online complaint form available at : www.fimm.com.my
- (e) via letter to : Legal, Secretarial & Regulatory Affairs Federal of
Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune,
No. 19, Lorong Dungun, Damansara Heights,
50490 Kuala Lumpur

APPENDIX: GLOSSARY

| | |
|---|---|
| Base Currency | Means the currency in which the Fund is denominated i.e. MYR. |
| Bursa Malaysia | Means the stock exchange operated by the Bursa Malaysia Securities Berhad including such other name as it may be amended from time to time. |
| Business Day | Means a day on which Bursa Malaysia and/or one or more of the foreign markets in which the Fund is invested in are open for business/trading. |
| Deed | Refers to the Deed dated 12 November 2018 as amended by the first supplemental deed dated 21 September 2022 entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the Deed. |
| Financial Institution | Means (1) if the institution is in Malaysia – (i) Licensed Bank; (ii) Licensed Investment Bank; or (iii) Licensed Islamic Bank; or (2) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorized by the relevant banking regulator to provide financial services. |
| Fund | Refers to the Aiiman Asia Pacific (ex Japan) Dividend Fund. |
| Licensed Bank | Means a bank licensed under the Financial Services Act 2013. |
| Licensed Investment Bank | Means an investment bank licensed under the Financial Services Act 2013. |
| Licensed Islamic Bank | Means an Islamic bank licensed under the Islamic Financial Services Act 2013. |
| Manager / AiIMAN / we / us / our | Refers to AiIMAN Asset Management Sdn. Bhd. |
| medium to long term | Means a period of between three (3) years to five (5) years and above. |
| MYR | Means Ringgit Malaysia. |
| Net Asset Value or NAV | Means the value of all the assets of the Fund less the value of all the liabilities of the Fund at a valuation point. |
| NAV per Unit | Means the NAV of the Fund at a particular valuation point divided by the number of Units in Circulation at the same valuation point. |
| Prospectus | Means the prospectus of the Fund and includes any supplemental or replacement prospectus, as the case may be. |
| Repurchase Charge | Means a charge imposed pursuant to a repurchase request. |
| SAC | Shariah Advisory Council. |
| Sales Charge | Means a charge imposed pursuant to a purchase request. |
| SC | Means Securities Commission Malaysia. |
| Shariah | Means Islamic law, originating from the Qur`an (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijthad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit). |
| Shariah Adviser | Refers to Amanie Advisors Sdn. Bhd. |
| Sukuk | Means certificates of equal value evidencing undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC of the SC or the relevant Shariah supervisory board and/or the Shariah Adviser. |
| Trustee | Refers to CIMB Islamic Trustee Berhad. |
| Unit(s) | Means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund. |
| Units in Circulation | Means Units created and fully paid for and which has not been cancelled. It is also the total number of Units issued at a particular valuation point. |
| Unit Holder(s), investor(s), you | Means the person / corporation registered as the holder of a Unit or Units including persons jointly registered. |