



# PRODUCT HIGHLIGHTS SHEET

for

## Aiiman Global Equity 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 authorized the issuance of the Aiiman Global Equity 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 GLOBAL EQUITY FUND

#### BRIEF INFORMATION ON THE PRODUCT

##### 1. What is this product about?

Aiiman Global Equity Fund is an open-ended Shariah-compliant equity fund, issued and managed in-house by the Manager.

The Fund aims to provide investors with capital appreciation over medium to long term period through Shariah-compliant investments.

#### PRODUCT SUITABILITY

##### 2. Who is this product suitable for?

The Fund is designed for retail investors who want potential capital growth over medium to long term investment horizon and have a high risk tolerance.

#### KEY PRODUCT FEATURES

##### 3. What am I investing in?

Classes	MYR Class	MYR Hedged-Class	USD Class
Launch Date	11 November 2019		18 February 2022
Tenure	This Fund is an open-ended Shariah-compliant equity 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	USD		
Benchmark	Dow Jones Islamic Market World Index		
Investment Strategy	<p>To achieve its objective, the Fund will be investing a minimum of 70% of the Fund's NAV into Shariah-compliant equities and a maximum of 30% of the Fund's NAV in Sukuk, Islamic money market instruments and/or Islamic deposits.</p> <p>The investment selection process will be focused on companies that are able to provide growth potential over the medium to long term investment horizon. As such, we would adopt a top-down and bottom-up strategy investment approach to identify investment opportunities in the prevailing market. Fundamental analysis will also be carried out to determine the attractiveness of investment ideas. Key factors which are useful in identification of such companies would include sales and profit growth, financial strength and gearing levels, expected future earnings growth, share price valuation as well as management quality.</p> <p>We believe that active investment management can add value to investors. They seek to add value by selectively over/under weighting benchmark components to achieve relative out-performance and carefully blending the mix with a selection of non-benchmark components to deliver absolute out-performance. While we typically take an active trading policy, we look to maintain some core holdings that are held over the medium to long term which is similar to a buy and hold strategy. We will also maintain a trading portion for the portfolio, which we intend to capitalize on opportunities during prevailing market conditions.</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-</p>		

Classes	MYR Class	MYR Hedged-Class	USD Class
	<p>compliant warrants as well as Islamic collective investment schemes.</p> <p><b>Foreign investment</b></p> <p>To meet its objective, the Fund is able to invest up to 100% of its NAV in investments listed or traded globally which are Shariah-compliant. The Fund will invest only into countries which are eligible markets.</p> <p><b>Islamic Derivatives</b></p> <p>Islamic derivatives trades may be carried out for hedging purposes through financial instruments including, but not limited to, Islamic cross currency swaps and other Islamic derivatives that are approved by the Shariah Adviser. These instruments may be used to hedge the principal and/or the returns of the foreign-currency denominated investments back to the Base Currency. The intention of hedging is to preserve the value of the asset from any adverse price movements. For example, to hedge against foreign currency exchange risk, the Fund may enter into an Islamic foreign currency forward contract to offset any adverse foreign currency movements by determining an agreed rate for an agreed tenure with its counterparty. 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><b>Temporary Defensive Position</b></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>		
<b>Asset Allocation</b>	<b>Asset Class</b>		<b>% of the Fund's NAV</b>
	Shariah-compliant equities		Minimum of 70%
	Sukuk, Islamic money market instruments and/or Islamic deposits		Maximum of 30%
<b>Distribution Policy</b>	The Fund is not expected to make distribution. However, incidental distribution may be declared whenever is appropriate.		
Classes	MYR Class	MYR Hedged-Class	USD Class
<b>Minimum Initial Investment*</b>	MYR 100	MYR 100	USD 100
<b>Minimum Additional Investment*</b>	MYR 100	MYR 100	USD 100
<b>Minimum Repurchase Amount*</b>	200 Units	200 Units	200 Units
<b>Minimum Holding of Units*</b>	200 Units	200 Units	200 Units

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

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



#### 4. Who am I investing with?

Relevant parties' information:

<b>The Manager</b>	AIIMAN Asset Management Sdn. Bhd.
<b>Investment Advisor</b>	Nikko Asset Management Europe Ltd.
<b>The Trustee</b>	CIMB Islamic Trustee Berhad
<b>Shariah Adviser</b>	Amanie Advisors Sdn. Bhd.

#### 5. What are the possible outcomes of my investment?

The Fund is an equity fund that invests primarily in Shariah-compliant equities in global markets. The performance of the Fund is dependent on the equity markets in which the Fund invests in. The Fund's performance is also reliant on the Manager's expertise in managing the Fund to meet its objective.

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

The Fund is not expected to make distribution. However, incidental distribution may be declared whenever is appropriate. Please note that the Fund does not provide a guarantee on capital contributed nor does it guarantee a fixed rate of return.

### 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 market place. 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.
- **Financing risk** – This risk occurs when you take a financing to finance your investment. The inherent risk of investing with financed 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.

#### Specific risks

- **Shariah-compliant 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 Shariah-compliant 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 the 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 Financial Institution may impact the value as well as liquidity of the investment. In the case of rated investments, this may lead to a credit downgrade. Default risk relates to the risk of an issuer and/or 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 interest 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 a lower profit rate.
- **Counterparty Risk** - Counterparty risk concerns the Fund's investment in Islamic derivatives (hereinafter referred to as "Investments"). Counterparty risk is prevalent as the Investments are dependent on the ongoing ability and willingness of the Islamic OTC derivative counterparty ("issuer") to fulfil their respective financial commitments to the Fund in a timely manner. Bankruptcy, fraud or regulatory non-compliance arising out of and/or in connection with the issuer may impair the operations and/or the performance of the Fund. However, we will conduct stringent credit selection process of the issuer of the Investments prior to commencement of Investments and the monitoring mechanisms established by us may potentially mitigate this risk. If we are of the opinion there is material adverse change to an issuer, we may consider unwinding the issuer's Investments to mitigate potential losses that may arise.
- **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 respective Islamic collective investment schemes 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 respective Islamic collective investment schemes. In addition, any mismanagement of the Islamic collective investment scheme or poor decisions taken on the Islamic collective investment scheme may adversely affect the NAV of the Islamic collective investment scheme and hence the Fund.
- **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 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. 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.

#### **Currency risk at the Hedged-Class level**

- Currency hedging reduces the effect of exchange rate movements for the Hedged-Class, but it does not entirely eliminate currency risk between the Hedged-Class and the Base Currency (not a perfect hedge). Hence, the unhedged portion of the Hedged-Class will still be affected by the exchange rate movements and it may cause fluctuation of NAV of the Hedged-Class. You should note, however, that if the exchange rate moves favourably, the Hedged-Class would not benefit from any upside in currency movement due to the hedging strategy. In addition, hedging is subject to a minimum investment size of entering into a forward contract and the cost of hedging may affect



returns of the Hedged-Class.

- **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.
- **Legal and Regulatory Risk** - The Fund must comply with regulatory constraints or changes in the laws affecting it or its investment restrictions which might require a change in the investment policy and objective adopted by the Fund. Furthermore, such changes in the laws may have an impact on the market sentiment which may in turn affect the performance of the Fund. It is impossible to predict whether such impact caused by any change in the law will be positive or negative for the Fund. In the worst case scenario, a Unit Holder may lose all his investments in the Fund.
- **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

	6 Months (1/2/24 - 31/7/24)	1 Year (1/8/23 - 31/7/24)	Since Commencement (18/2/22 - 31/7/24)
<b>USD Class</b>	26.12%	14.14%	4.18%
Benchmark	26.48%	16.45%	7.59%

	1 Year (1/8/23 - 31/7/24)	3 Years (1/8/21 - 31/7/24)	Since Commencement (11/11/19 - 31/7/24)
<b>MYR Class</b>	16.17%	2.77%	10.34%
Benchmark	18.64%	6.74%	14.10%
<b>MYR Hedged-class</b>	11.48%	-0.82%	7.57%
Benchmark	16.45%	3.78%	11.58%

Source: Bloomberg

### Annual Total Return for Financial Year Ended 31 July

Financial Year End ("FYE")	2024	2023	2022	2021
<b>USD Class</b>	14.14%	3.53%	-6.44%*	N/A
Benchmark	16.45%	12.22%	-8.46%*	
<b>MYR Class</b>	16.17%	4.60%	-10.68%	30.02%
Benchmark	18.64%	13.65%	-9.79%	30.78%
<b>MYR Hedged-class</b>	11.48%	1.44%	-13.72%	31.85%
Benchmark	16.45%	12.22%	-14.46%	31.38%

Source: Bloomberg

\* For the financial period from since commencement 18/2/22 - 31/7/22

#### USD Class

For the financial year ended 31 July 2024 (1 August 2023 to 31 July 2024), the Class registered a 14.14% return compared to the benchmark return of 16.45%. The Class thus underperformed the Benchmark by 2.30%. Since commencement, the Class has registered a cumulative return of 10.56% compared to the benchmark cumulative return of 19.62%, underperforming by 9.06%.

#### MYR Class

For the financial year ended 31 July 2024 (1 August 2023 to 31 July 2024), the Class registered a 16.17% return compared to the benchmark return of 18.64%. The Class thus underperformed the Benchmark by 2.47%. Since commencement, the Class has registered a cumulative return of 59.18% compared to the benchmark cumulative return of 86.52%, underperforming by 27.34%.

#### MYR Hedged-class

For the financial year ended 31 July 2024 (1 August 2023 to 31 July 2024), the Class registered a 11.48% return compared to the benchmark return of 16.45%. The Class thus underperformed the Benchmark by 4.97%. Since commencement, the Class has registered a cumulative return of 41.20% compared to the benchmark cumulative return of 67.87%, underperforming by 26.67%.

#### 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
<b>USD Class</b>			
Gross distribution per Unit (sen)	Nil	Nil	Nil
Net distribution per Unit (sen)	Nil	Nil	Nil



<b>MYR class</b>			
Gross distribution per Unit (sen)	Nil	Nil	Nil
Net distribution per Unit (sen)	Nil	Nil	Nil
<b>MYR Hedged-class</b>			
Gross distribution per Unit (sen)	Nil	Nil	Nil
Net distribution per Unit (sen)	Nil	Nil	Nil

No income distribution was declared for the financial year ended 31 July 2024.

#### Portfolio Turnover Ratio (PTR)

<b>Financial Year End</b>	<b>31 July 2024</b>	<b>31 July 2023</b>	<b>31 July 2022</b>
PTR (times)	1.27	0.28	0.52

The PTR of the Fund was higher than previous year due to higher trading activities during the financial year under review.

**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 of a Class. <i>You may negotiate for a lower Sales Charge.</i>
Repurchase charge	Nil
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	Nil

#### What are the key ongoing fees charged to the Fund?

Management fee	Up to 1.80% per annum of the NAV of the Fund and is calculated using the Base Currency. (before deducting the management fee and trustee fee)
Trustee fee	Up to 0.04% per annum of the NAV of the Fund (excluding foreign custodian fees and charges) and is calculated using the Base Currency (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](http://www.aiiman.com), our customer service via our toll free number 1-300-88-8830 or email to [general@aiiman.com](mailto: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](mailto: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](mailto: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](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

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](mailto:complaints@fimm.com.my)
- (d) via online complaint form available at : [www.fimm.com.my](http://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**

<b>Base Currency</b>	Means the currency in which the Fund is denominated i.e. USD.
<b>the Board</b>	Means the board of directors of the Manager.
<b>Bursa Malaysia</b>	Means the stock exchange operated by the Bursa Malaysia Securities Berhad including such other name as it may be amended from time to time.
<b>Business Day</b>	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.
<b>Class(es)</b>	Means any class of Units representing similar interests in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund.
<b>Deed</b>	Refers to the Deed dated 15 July 2019 and the first supplemental deed dated 20 December 2022 entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the Deed.
<b>eligible market(s)</b>	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.
<b>Financial Institution(s)</b>	Means (a) if the institution is in Malaysia – (i) Licensed Bank; (ii) Licensed Investment Bank; or (iii) Licensed Islamic Bank; or (b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorize by the relevant banking regulator to provide financial services.
<b>Fund</b>	Refers to the Aiiman Global Equity Fund.
<b>Hedged-Class</b>	Means a particular Class that aims to reduce the effect of exchange rate fluctuations between the Base Currency and the currency in which the Unit Holders are exposed through the NAV hedging method carried out by the Fund. The NAV hedging method is done to mitigate substantial currency movements between the Base Currency of the Fund and the currency of the Hedged-Class of the Fund.
<b>Investment Advisor</b>	Refers to Nikko Asset Management Europe Ltd.
<b>Licensed Bank</b>	Means a bank licensed under the Financial Services Act 2013.
<b>Licensed Investment Bank</b>	Means an investment bank licensed under the Financial Services Act 2013.
<b>Licensed Islamic Bank</b>	Means an Islamic bank licensed under the Islamic Financial Services Act 2013.
<b>Manager / AiIMAN / we / us / our</b>	Refers to AiIMAN Asset Management Sdn. Bhd.
<b>medium to long term</b>	Means a period of between three (3) years to five (5) years.
<b>MYR</b>	Ringgit Malaysia.
<b>MYR Class</b>	Represent a Class issued by the Fund which is denominated in MYR.
<b>MYR Hedged-Class</b>	Represents a Hedged-Class issued by the Fund which is denominated in MYR.
<b>Net Asset Value or NAV</b>	Means the value of all the Fund's assets less the value of all the Fund's liabilities at the valuation point. Where the Fund has more than one Class, there shall be Net Asset Value of the Fund attributable to each Class.
<b>NAV per Unit</b>	Means the Net Asset Value of the Fund at a particular valuation point divided by the total number of Units in Circulation at that valuation point; where the Fund has more than one Class, there shall be a Net Asset Value per Unit for each Class; the Net Asset Value per Unit of a Class at a particular valuation point shall be the Net Asset Value of the Fund attributable to that Class divided by the number of Units in Circulation of that Class at the same valuation point.
<b>Prospectus</b>	Means the prospectus and includes any supplemental or replacement prospectus, as the case may be.
<b>SAC of the SC</b>	Shariah Advisory Council of the SC.
<b>Sales Charge</b>	Means a charge imposed pursuant to a purchase request.
<b>SC</b>	Securities Commission Malaysia.
<b>Shariah</b>	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).
<b>Shariah Adviser</b>	Refers to Amanie Advisors Sdn. Bhd.



<b>Sukuk</b>	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.
<b>Trustee</b>	Refers to CIMB Islamic Trustee Berhad.
<b>Unit(s)</b>	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 and means a unit of the Fund and if the Fund has more than one Class, it means a unit issued for each Class.
<b>Units in Circulation</b>	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.
<b>Unit Holder(s), investor(s), you</b>	Means the person / corporation registered as the holder of a Unit or Units including persons jointly registered.
<b>USD</b>	United States Dollar.
<b>USD Class</b>	Represent a Class issued by the Fund which is denominated in USD.