

PRODUCT HIGHLIGHTS SHEET

ARIM Steady Income I Fund (ARIM Steady-I)

Date of Issuance: 30 September 2026

Responsibility Statement

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of AmanahRaya Investment Management Sdn Bhd and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions 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 ARIM Steady Income I 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 ARIM Steady Income I Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the ARIM Steady Income I 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 AmanahRaya Investment Management Sdn Bhd who is responsible for the ARIM Steady Income I 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.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

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This Product Highlights Sheet only highlights the key features and risks of this unlisted capital product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

ARIM STEADY INCOME I FUND (ARIM STEADY-I)

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

The Fund is an Islamic fixed income wholesale fund which aims to provide sophisticated investors with a steady regular income.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is primarily suitable for Sophisticated Investors who:

- seek regular income;
- prefer relatively low risk investment; and
- prefer a short to medium term investment horizon.

INVESTORS SHOULD CONSULT THEIR FINANCIAL ADVISERS IF IN DOUBT WHETHER THIS PRODUCT IS SUITABLE FOR THEM.

KEY PRODUCT FEATURES

3. What am I investing in?

Launch Date	6 November 2025
Category of Fund / Type of Fund	Islamic fixed income (wholesale) / Income
Initial Offer Price	RM1.0000
Investment Policy and Strategy	<p>The Fund aims to achieve its investment objective by allocating at least 30% of its NAV in Ringgit-denominated sukuk, such as sovereign, quasi-sovereign, and corporate sukuk directly or via Islamic CIS. The remaining NAV will be invested in Islamic money market instruments and/or Islamic deposits with Financial Institutions.</p> <p>For rated sukuk, the Fund may invest in those with a minimum credit rating of “AA3” by RAM or its equivalent rating by MARC at the time of purchase. The minimum credit rating requirement shall not be applied to the Fund’s investment in sovereign and or quasi-sovereign sukuk.</p> <p>In the event of a credit rating downgrade below the stipulated minimum rating, the Manager may dispose of the affected sukuk as soon as practicable. However, if such action may be detrimental to the Fund, the Manager may hold the affected sukuk until its maturity if it is in the best interest of the Unit Holders. A credit downgrade generally will have no impact on the sukuk upon its maturity if credit default does not occur.</p> <p>The issuer’s credit rating assigned by a relevant credit rating agency may be used to determine the applicable credit rating for a sukuk when the credit rating of a particular sukuk is not available and the Manager is of the opinion that the issuer’s rating is a representation of the sukuk’s rating, i.e. in the event of any insolvency of the issuer, the sukuk of that issuer shall rank in equal seniority in rights of payment or claim with all other non-secured and non-guaranteed obligations of that issuer.</p>

	The Fund is actively managed. However, the frequency of its trading activities will depend on market opportunities as assessed by the Manager.							
Asset Allocation	<table><tr><th>Asset Type</th><th>% of the Fund's NAV</th></tr><tr><td>Sukuk (directly or via Islamic CIS)</td><td>Minimum 30%</td></tr><tr><td>Islamic money market instruments and/or Islamic deposits with Financial Institutions</td><td>Up to 70%</td></tr></table>		Asset Type	% of the Fund's NAV	Sukuk (directly or via Islamic CIS)	Minimum 30%	Islamic money market instruments and/or Islamic deposits with Financial Institutions	Up to 70%
Asset Type	% of the Fund's NAV							
Sukuk (directly or via Islamic CIS)	Minimum 30%							
Islamic money market instruments and/or Islamic deposits with Financial Institutions	Up to 70%							
Benchmark	Maybank 1-month Islamic deposit rate. The risk profile of the performance benchmark is not the same as the risk profile of the Fund.							
Minimum Initial Investment	RM10,000.00 or such other lower amounts as the Manager may from time to time decide.							
Minimum Additional Investment	RM5,000.00 or such other lower amounts as the Manager may from time to time decide.							
Minimum Redemption Amount	Nil.							
Switching Facility	<p>The minimum switching amount is 10,000 units or such lower amounts as the Manager may from time to time decide. The amount switched must meet the minimum initial investment of the intended fund (or its classes) that the Unit Holder intends to switch into.</p> <p>Special notes:</p> <ol style="list-style-type: none">Switching from an Islamic fund to a conventional fund is discouraged especially for Muslim Unit Holders.Unit Holders should be aware that the Manager reserves the right to reject any switching requests. This decision may occur if the Manager believes that the switching transaction would be contrary to the best interests of the Fund or the existing Unit Holders.							
Transfer Facility	<p>You are allowed to transfer your unit holdings, subject to conditions stipulated in the Deed. The minimum transfer amount is 10,000 units or such lower amounts as the Manager may from time to time decide. The Manager may refuse to register any transfer of units at its absolute discretion. A transfer charge of not more than RM50.00 may be charged for each transfer.</p> <p>Transfers are only allowed to transferees who qualify as Sophisticated Investors.</p>							
Minimum Holding	Nil.							
Distribution Policy	<p>Distribution will be made monthly or at such other frequency as the Manager may decide in its absolute discretion.</p> <p>In accordance with the provisions outlined in the Deed, the Fund may distribute from realised income, realised gains, unrealised income and/or unrealised gains to enable the Fund to distribute income on a regular basis in accordance with the distribution policy of the Fund.</p> <p>However, it is essential to recognise that any declaration and payment of distribution has consequences. Specifically:</p> <ol style="list-style-type: none">Lowering of NAV: When distributions are made, the NAV of the Fund is impacted. The NAV represents the value of each unit, and distributions reduce this value.Capital Erosion Risk: Distributing from the Fund's capital carries inherent risks. It can erode the capital available for future investments. As a result, the Fund's potential for generating future income may be compromised.Impact on Future Returns: The erosion of capital affects the Fund's ability to generate returns over time. The greater the risk of capital erosion, the more likely it is that future returns will also be diminished.							

	Unit Holders should carefully consider these factors when evaluating their investment decisions. While distributions provide income, they also come with trade-offs that impact the overall performance of the Fund.
Mode of Distribution	Income distribution, if any, will be automatically reinvested as additional units to your investment. The additional units will be based on the NAV per unit as at the valuation date immediately following the distribution date. No sales charge will be imposed on distribution reinvestment.
Financial Year End	31 July

4. Who am I investing with?

Manager	AmanahRaya Investment Management Sdn Bhd
Trustee	PB Trustee Services Berhad
Trustee's Delegate (Custodian)	Maybank Securities Solution
Shariah Adviser	BIMB Securities Sdn Bhd
Taxation Adviser	Ernst & Young Tax Consultants Sdn Bhd
Auditor	Ernst & Young PLT

5. What are the possible outcomes of my investment?

There are many possible outcomes associated with an investment in the Fund. Unit Holders can potentially make profit either (i) when the Fund declares and pays out distributions; or (ii) when Unit Holders redeem their units in the Fund when the NAV per unit increases. However, this also means that the NAV per unit may fall and as a result, the Unit Holders may lose part of their capital. Unit Holders should take note that the value of an investment in the Fund and its distribution payable (if any) may go down as well as up and are not guaranteed. Unit Holders should also take note that investment in the Fund involves some degree of risk and that the value of their investment is at risk depending on the underlying investments of the Fund.

KEY RISKS

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

General Risks

Market Risk	Market risk refers to the possibility that an investment will lose value due to a general decline in financial markets caused by economic, political or other factors. This decline can result in a decrease in the Fund's NAV.
Financing Risk	This risk occurs when investors use financing to finance their investment. The inherent risk of investing with financing includes investors being unable to service the financing payments. In the event units are used as collateral, an investor may be required to top-up the investors' existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase towards settling the financing. Investors who intend to finance an investment in Islamic unit trust fund, or for that matter any Shariah-compliant investment, are advised to seek for Islamic financing to finance their investment.
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 laws or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the Fund's performance.
Performance Risk	The performance of the Fund depends on the investments that the Fund purchase. If these investments do not perform as expected or if there is a default, the Fund's performance will be negatively impacted. Additionally, improper asset allocation can

	also affect the Fund's performance. Therefore, there is no guarantee that investing in the Fund will produce the desired investment returns.
Suspension of Redemption Risk	<p>Having considered the best interests of Unit Holders, the redemption requests by the Unit Holders may be subject to suspension due to exceptional circumstances (i.e., where the fair value of a material portion of the Fund's assets cannot be determined).</p> <p>In such cases, Unit Holders will not be able to redeem their units and will be compelled to remain invested in the Fund for a longer period than originally anticipated. Consequently, their investments will continue to be subject to the risks inherent to the Fund.</p>
Inflation Risk	This is the risk that investors' investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.
Non-compliance Risk	This risk arises from non-compliance with laws, rules, regulations, prescribed practices and internal policies and procedures by the Manager. For example, the Manager may fail to comply with internal policies and procedures due to internal factors such as oversight, human error and/or system error. This risk may also occur indirectly due to the imposition and/or amendment to the relevant regulatory frameworks, laws, rules and other prescribed practices affecting the Fund.
Operational Risk	Apart from a market disruption event, system interruption can also impact processes when there is an interruption in the flow of information needed for making qualified decisions where decisions are made based on accurate flow of information with operated system in managing the Fund. These disruptions may impact the performance of the Fund, the settlement of trades in the Fund and may also affect the investor's transactions with the Fund.
Liquidity Risk	<p>Liquidity risk refers to the ease with which an asset can be sold in the market, which is influenced by the asset's trading volume and market demand. If the Fund holds assets that are illiquid or difficult to sell, it may face financial losses if it is forced to sell those assets under unfavourable market conditions or at distressed prices.</p> <p>The liquidity risk of the Fund also pertains to the Manager's ability to honour redemption requests or pay Unit Holders' redemption proceeds in a timely manner. This depends on the Fund's holding of adequate Islamic liquid assets, its ability to obtain cash financing on a temporary basis as permitted by the relevant laws, and/or its ability to redeem the Fund's investments at fair value. If there are inadequate Islamic liquid assets, the Fund may not be able to honour redemption requests or pay Unit Holders' redemption proceeds promptly and may be forced to sell the Fund's investments at unfavourable prices to meet redemption requirements.</p>

Specific Risks

Credit and Default Risk	<p>Credit risk relates to the creditworthiness of the issuers of the sukuk and Islamic money market instruments and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the sukuk and Islamic money market instruments. In the case of rated sukuk, this may lead to a credit downgrade.</p> <p>Default risk relates to the risk that an issuer of a sukuk and Islamic money market instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk and Islamic money market instrument. This could adversely affect the value of the Fund.</p> <p>Islamic deposits that the Fund placed with Financial Institutions are also exposed to default risk. If the Financial Institutions become insolvent, the Fund may suffer capital losses with regards to the capital invested and profits foregone, causing the performance of the Fund to be adversely affected. Placement of Islamic deposits with Financial Institutions will also be made based on prudent selection.</p>
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Counterparty Risk	Counterparty risk is the risk that counterparty in a transaction is unable to meet their obligations i.e. failure to settle a trade on the value date. In the case of Islamic money market placements, the risk includes the possibility that the Financial Institution is declared non-viable by the regulators.
Interest Rate Risk	<p>Sukuk and Islamic money market instruments prices generally fall when interest rates rise and vice versa. The Fund's NAV may decrease when interest rates rise or are expected to rise. This will also affect the valuation of sukuk and Islamic money market instruments. This risk could cause a decline in the valuation of sukuk and Islamic money market instruments, and vice versa. To mitigate this risk the Manager will manage the duration of investment in sukuk and Islamic money market instruments. In times of rising interest rates, the duration will be shortened and vice versa.</p> <p>Interest rate fluctuations also affect the Islamic deposits' returns of the Fund. Interest rates offered by the Financial Institutions will fluctuate according to the overnight rate policy determined by Bank Negara Malaysia and this has direct correlation with the Fund's investment in Islamic deposits. The Fund's future reinvestment in Islamic deposits will benefit from the higher profit rate and in the event of falling interest rates, the Fund's future investment in Islamic deposits will be reinvested at lower profit rates which in turn will reduce the Fund's potential returns.</p> <p>The above interest rate is a general indicator that will have an impact on the management of the Fund regardless of whether it is an Islamic fund or otherwise. It does not in any way suggest that the Fund will invest in conventional financial instruments.</p>
Distribution Out of Capital Risk	The Fund may distribute income out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund's capital may reduce part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders.
Shariah Non-Compliance Risk	<p>This risk refers to the possibility that the Fund not conforming to Shariah requirements. The Manager (as advised by the Shariah Adviser) would be responsible for ensuring that the Fund is managed and operated in accordance with Shariah requirements.</p> <p>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 1 calendar month of knowing the status of the investment. Any gain resulting from the said disposal shall be channelled to <i>baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser whilst any loss is to be borne by the Manager.</p>
Shariah Status Reclassification Risk	<p>This risk refers to the risk of a possibility that the currently held sukuk or Islamic deposits or Islamic money market instruments or Islamic CIS invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such bonds or deposits or money market instruments or CIS.</p> <p><i>Note: Please refer to Section 1.7.1.2 Cleansing Process for the Fund of the Information Memorandum for details.</i></p>
Sukuk Issuer Risk	This risk refers to the individual risk of the respective companies issuing the sukuk. Sukuk issuer risk includes, but is not limited to, changes in consumer taste and demand, legal suits, competitive operating environments, changing industry conditions and mistakes made by the management. If the performance of a company (invested by the Fund) deteriorates, the company's sukuk will decline in value and this in turn may suppress the NAV of the Fund. The deterioration of the performance will also affect the liquidity of sukuk. This risk can be minimised through diversification and by careful selection of sukuk.

Risk Associated with Investment in Islamic CIS	This risk refers to any negative impact on the Islamic CIS in which the Fund is investing that will impact the NAV of the Fund. For example, an Islamic CIS may underperform its benchmark due to poor market conditions, and as a result, the NAV of the Fund will be adversely affected since the performance of the Fund is dependent on the performance of the Islamic CIS. While the Manager will exercise due skill and care in selecting the Islamic CIS, it does not have control over the management of the Islamic CIS and there is no guarantee that the investment objective of the Islamic CIS will be met.
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DIFFERENT TYPES OF UNIT TRUST FUNDS CARRY DIFFERENT LEVELS OF RISK. SOME ARE HIGHER IN RISK THAN OTHERS. ASK ABOUT THE RISKS BEFORE INVESTING IN A FUND. MAKE SURE YOU KNOW WHAT YOUR FUND IS INVESTING IN.

FEES AND CHARGES

7. What are the fees and charges involved?

Sales Charge per Unit	Nil.
Annual Management Fee	0.30% per annum of the NAV of the Fund
Annual Trustee Fee	0.03% per annum of the NAV of the Fund, subject to a minimum fee of RM10,000.00 per annum.
Redemption Charge	Nil.
Switching Fee	<p>Switching from ARIM Steady-I to other fund managed by the Manager may or may not incur switching charge.</p> <p>Generally, no fees are charged on switching between funds that charge the same amount of fees unless the fund being switched to have different sales charge. The fees charged will be based on the difference of the sales charge between the fund to be switched from and the fund to be switched to.</p> <p>The minimum unit for a switch is 10,000 units or such lower amounts as the Manager may from time to time decide.</p>
Transfer Charge	A maximum of RM50.00 may be charged for each transfer.
Other Charges	Bank charges, courier charges and any other indirect charges incurred as a result of redemptions will be borne by the investor.
Expenses Related to the Fund	<p>In administering the Fund, only fees and costs directly incurred will be paid out of the Fund. These include (but are not limited to) the following:</p> <ul style="list-style-type: none"> • all fees to be paid out from the Fund to the Manager and the Trustee as stipulated by the Deed; • all fees and expenses properly incurred by the auditor of the Fund; • accounting, other professional fees and disbursements approved by the Trustee; • the costs of printing and dispatching to Unit Holders, the reports, accounts of the Fund, tax certificates, distribution statements, notices of meeting of Unit Holders and such other similar costs as may be approved by the Trustee; • fees for valuation of any Shariah-compliant investment of the Fund; • duties and taxes payable in respect of the Fund; • fees in relation to fund accounting; and • all expenses and disbursements incurred by the Trustee for the Fund. <p>All information and issue expenses of the Fund pursuant to the Information Memorandum will be borne by the Manager.</p>

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

NOTE: YOU CAN BUY ARIM'S FUNDS EITHER THROUGH UNIT TRUST CONSULTANTS (UTCS), INSTITUTIONAL UNIT TRUST ADVISERS (IUTAS) OR DIRECTLY FROM THE MANAGER, BUT EACH HAS A

DIFFERENT SALES CHARGE AND LEVEL OF SERVICE. CHOOSE THE ONE THAT BEST SUITS YOUR NEEDS. ONLY REGISTERED UTCS AND APPOINTED IUTAS ARE ALLOWED TO SELL ARIM'S FUND. FOR UTCS, ONLY INDIVIDUALS REGISTERED WITH FIMM AS UTCS ARE AUTHORISED TO PROMOTE, MARKET AND DISTRIBUTE UNIT TRUST SCHEMES. YOU MAY VERIFY UTCS' REGISTRATION STATUS VIA "IS MY CONSULTANT AUTHORISED?" ON FIMM'S WEBSITE WWW.FIMM.COM.MY. ARIM'S UTCS MAY REPRESENT OTHER UNIT TRUST MANAGEMENT COMPANY (UTMC) THAT USES A NOMINEE SYSTEM AND YOUR RIGHTS AS A UNIT HOLDER MAY BE LIMITED IF YOU INVEST IN UNIT TRUST FUNDS THROUGH IT. IF THE UTMC USES A NOMINEE SYSTEM, ASK IF YOUR RIGHTS AS A UNIT HOLDER WILL BE LIMITED IN ANY WAY.

VALUATIONS AND EXITING FROM INVESTMENT

8. How often are valuations available?

The Fund is valued at the close of every Business Day and you may obtain NAV and prices of the Fund from our website at www.arim.com.my, or call our customer service at 03 – 2332 5200, or e-mail to us at bdd@arim.com.my.

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

To exit from this investment, you may redeem from the Fund, switch out of the Fund or transfer your unit holdings to other investors.

Unit Holders can redeem their investments in the Fund on any Business Day by completing the redemption form or such other manner as we may accept and returning it to us on any Business Day. The redemption form is available at our office, Collecting Points, and downloadable at our website www.arim.com.my. Investors who invest via our authorised distributors may redeem their investments in the Fund via the distributors. There is no restriction on the frequency of redemption.

A valid application to redeem units of the Fund received by the Manager before 10.00 a.m. will be processed using the NAV per unit calculated at the end of the same Business Day. Any application received after 10.00 a.m. or on a non-Business Day will be processed at the end of the next Business Day. Any incomplete application will not be processed, pending receipt of all necessary information.

Unit Holders will be paid within 2 Business Days or T+2, after the redemption request is received and processed by the Manager. However, in the event of large redemptions on a single Business Day or in unforeseen circumstances where the Manager has insufficient Islamic liquid assets to pay within the 2 business days, the redemption proceeds will be paid to the unit holders not exceeding 7 Business Days. The redemption payment can only be made via online bank transfer. No redemptions will be paid in cash under any circumstances. The redemption proceeds will be paid in RM. All bank charges for the transfer will be borne by Unit Holders. The charges will be deducted/debited from the redemption amount. Under normal circumstances, a bank transfer will take less than 2 days to reach your nominated bank account. The Manager will not be responsible for any delay in the bank transfer.

Please refer to the “Section 2 – Charges, Fees and Expenses” and “Section 3 - Transaction Information” of the Information Memorandum for details on redemption, switching and transfer.

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PERFORMANCE OF THE FUND

10. Average Total Return (in %)

Below are Average Total Return of the Funds since inception.

Since Inception (06.11.25 – 31.07.26)
(0.63)

Basis of calculation for Average Total Return

Average Total Return (%) = Total Returns / Number of Years Under Review

12. ARIM Steady-I Return vs Benchmark

As at 31 July	ARIM Steady-I (%)	Benchmark (%)	Out/(Under) Performance (%)
Since Inception (06.11.2025 to 31.07.26)	(0.63)	0.75	(1.38)

Comment on Fund Performance

For the financial year ended 31 July 2026, the Fund recorded a return of -0.63% compared to the benchmark return of 0.75%, thereby underperforming the benchmark by 1.38%.

13. Portfolio Turnover Ratio

The Portfolio Turnover Ratio (PTR) indicates the frequency of turnover for a particular fund in any given calendar year. It is calculated by taking the average of acquisitions and disposal of securities divided by the average value of the Fund for the year calculated on a daily basis.

Financial Year	2026
PTR (time)	0.12 times

For the financial period from 6 November 2025 (launch date) to 31 July 2026, the Fund recorded a PTR of 0.12 times.

Basis of calculation for Portfolio Turnover Ratio

Portfolio Turnover = $\frac{\text{Total acquisition for the year} + \text{Total disposal for the year}}{\text{Average value of the Fund for the year calculated on a daily basis}} / 2$

14. Distribution Record

Financial Year	2026*
Gross Distribution per Unit (sen)	Nil
Net Distribution per Unit (sen)	Nil

Note: *No income distribution was declared for the Financial Year 2026 as the Fund had not completed a full financial year of operations.

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

CONTACT INFORMATION

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

For internal dispute resolution, you may contact our customer service personnel:-

- (a) via phone to : 03 - 2332 5200
- (b) via fax to : 03 - 2332 5262
- (c) via email to : bdd@arim.com.my
- (d) via letter to : AmanahRaya Investment Management Sdn Bhd
Level 59, Vista Tower, The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur

If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the following bodies, details of which are as follows: -

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

- (a) via phone to : 03 - 7890 4242
- (b) via email to : complaints@fimm.com.my
- (c) via online complaint form available at : www.fimm.com.my
- (d) via letter to : Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-01, 6th Floor, Wisma Capital A,
No. 19 Lorong Dungun, Damansara Heights,
50490, Kuala Lumpur

OR

Financial Markets Ombudsman Service (FMOS):

- (a) via phone to : 03 - 2272 2811
- (b) via the FMOS Dispute Form available at : <https://www.fmos.org.my/en/>
- (c) via letter to : Financial Markets Ombudsman Service (FMOS)
Level 14, Main Block Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur

You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the

SC's Complaints Department:

- (a) via phone to Aduan Hotline at : 03 - 6204 8999
- (b) via fax to : 03 - 6204 8991
- (c) via email 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 Bukit Kiara, Bukit Kiara,
Bukit Kiara

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APPENDIX: GLOSSARY

ARIM or the Manager	AmanahRaya Investment Management Sdn Bhd [199401023965 (309646-H)].
ARIM Steady-I or the Fund	ARIM Steady Income I Fund.
<i>baitulmal</i>	Treasury of a State Islamic Religious Council.
Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad and includes any changes to the name or the operator of the Malaysian stock exchange.
Business Day(s)	Mondays to Fridays when Bursa Malaysia is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business.
CIS	Collective Investment Schemes.
Collecting Points	Refers to Amanah Raya Berhad (ARB)'s branch offices serve solely as conduits to facilitate the purchase and redemption of the Fund. Please log on to ARB website at https://www.amanahraya.my/contact-us/branch-locator/ for the location of ARB branch offices.
Deed	The principal deed and any supplemental deed(s) in respect of the Fund entered into between the Manager, the Trustee and the Unit Holders of the Fund, agreeing to be bound by the provisions of the Deed.
FIMM	Federation of Investment Managers Malaysia.
Financial Institutions	If the institution is in Malaysia, licensed bank; licensed investment bank; licensed Islamic bank; or development financial institution regulated under the Development Financial Institutions Act 2002; or if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
Information Memorandum	The Information Memorandum in respect of the ARIM Steady-I.
Islamic deposits	As defined under the Islamic Financial Services Act 2013.
MARC	Malaysian Rating Corporation Berhad [199501035601 (364803-V)].
NAV	The value of all the Fund's assets less the value of all the Fund's liabilities at the valuation point.
NAV per unit	The NAV of the Fund at a particular point divided by the number of units in circulation at the same valuation point.
RAM	RAM Rating Services Berhad [200701005589 (763588-T)].
RM and sen	Ringgit Malaysia and sen respectively, the lawful currency of Malaysia.
SAC	Shariah Advisory Council.
SC	Securities Commission Malaysia.
Shariah	Islamic law comprising the whole body of rulings pertaining to human conducts derived from the sources of Shariah namely the <i>Qur'an</i> (the holy book of Islam) and <i>Sunnah</i> (practices and explanations rendered by the Prophet Muhammad (<i>pbuh</i>)) and other sources of Shariah such as <i>Ijtihad</i> (intellectual reasoning) of Shariah scholars.
Shariah requirements	The rulings, guidelines and resolutions made by the SAC of the SC or the advice given by the Shariah Adviser.
short to medium term	A period ranging from 1 month to 5 years.
Sophisticated Investors	Any person who: (a) is determined to be a sophisticated investor under the Guidelines on Categories of Sophisticated Investors issued by the SC or under any relevant laws/guidelines for wholesale funds; or (b) acquires any capital market product specified under the Guidelines on Unlisted

	Capital Market Products under the Lodge and Launch Framework where the consideration is not less than RM250,000.00 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise.
sukuk	Certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC of the SC.
Unit Holder(s)	The registered holder for the time being of a unit of the Fund including corporations, institution or persons jointly so registered.

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