



BIBD AL-KAUTHAR FUNDS

Discover Your New Investment Horizon



بنك اسلام بروني دارالسلام
BANK ISLAM BRUNEI DARUSSALAM

BIBD AL-KAUTHAR FUNDS DCC INCORPORATED (“COMPANY”)

BIBD AL-KAUTHAR FUNDS (“FUND”)

Simplified Prospectus

This document contains selected information relating to BIBD Al-Kauthar Funds. Potential investors can refer to BIBD Al-Kauthar Funds Prospectus for further details.

Key Features

Fund Company	BIBD Al-Kauthar Funds DCC Incorporated
Fund Structure	<p>The Company is a dedicated cell company (“DCC”). It is structured as an open-ended umbrella fund in which different funds may be issued from time to time with the prior approval of the Authority. There are three (3) funds which the Company has established at the date of this Simplified Prospectus;</p> <ul style="list-style-type: none">(1) BIBD Al-Kauthar Asia-Pacific Fund(2) BIBD Al-Kauthar Americas Fund(3) BIBD Al-Kauthar Europe Fund <p>A Fund is presented by shares created and issued by the DCC in respect of one of its cells pursuant to the provision of section 147G of the International Business Companies Order, 2000.</p> <p>The Fund Company has designated Bank Islam Brunei Darussalam Berhad to act as its Investment Manager (“the Investment Manager”).</p>

Key Features

Fund Objective	<p>The objective of the Fund is to seek long-term capital appreciation by investing into a diversified portfolio of shariah compliant securities or instruments through a Multi-Managers Approach. The Investment Manager may appoint several fund advisors to manage the Fund according to specific investment mandate of each Fund.</p> <p>Shariah compliance means that a particular investment or financial transaction has been conducted or structured in a way considered “legal” or “authorized” pursuant to Islamic law.</p>
Investment Policy	<p>The Fund aims to achieve long-term capital appreciation.</p> <p>All investments made by the Fund shall be in compliance with the principles and precepts of shariah and will be conducted under the supervision and guidelines of the Shariah Investment Guidelines established by the Shariah Advisory Body.</p> <p>The following investment considerations shall also apply to all Funds:</p> <ul style="list-style-type: none">(a) to outperform the given benchmark as stated in the investment mandate of the respective Fund; and(b) to apply risk management processes that monitors and measures the risk entailed in the investment positions of the respective funds at any time as well as their contribution to the overall risk profile of the Fund’s portfolio with the objective to be within the acceptable level of risk and in accordance with the principle of risk diversification.

Key Features

<p>Investment Risks</p>	<p>Potential investors should consider the following risk factors before investing in the Company:</p> <ul style="list-style-type: none"> • Currency risk • Country risk • Liquidity risk • Market risk • Manager risk • Multi-manager risk <p>Further details on the risks can be obtained from the BIBD Al-Kauthar Funds Prospectus.</p>						
<p>Fees and Expenses</p>	<p>The following fees and charges are directly incurred by the Investor.</p> <table data-bbox="445 724 871 826"> <tr> <td>Sales charge</td> <td>3%</td> </tr> <tr> <td>Redemption fee</td> <td>None</td> </tr> <tr> <td>Switching fee</td> <td>2%</td> </tr> </table>	Sales charge	3%	Redemption fee	None	Switching fee	2%
Sales charge	3%						
Redemption fee	None						
Switching fee	2%						

Key Parties

<p>Promoter</p>	<p>Bank Islam Brunei Darussalam Berhad</p>
<p>Investment Manager</p>	<p>Bank Islam Brunei Darussalam Berhad</p>
<p>Custodian</p>	<p>Deutsche Bank AG Singapore Branch</p>
<p>Registrar and Distributor</p>	<p>BIBD Securities Bhd Unit 9-11, Suria Kiulap Complex, Kiulap, Bandar Seri Begawan, BE1518, Brunei Darussalam</p>
<p>Authority</p>	<p>Brunei International Financial Centre</p>

Shariah Information

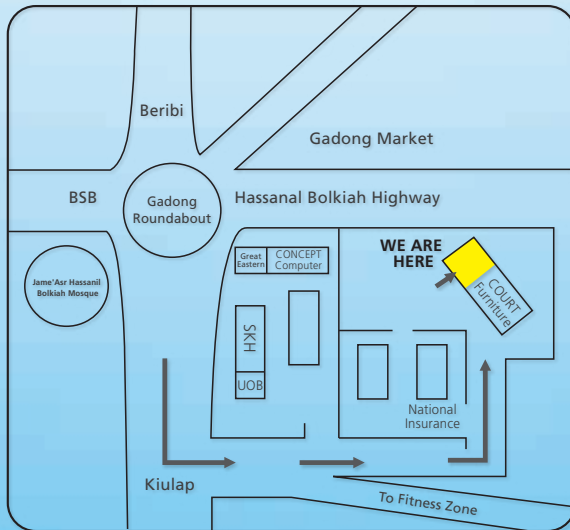
Shariah Principles	<ul style="list-style-type: none">• Musharakah
Shariah Advisory Board	<p>BIBD Shariah Advisory Board</p> <ul style="list-style-type: none">• Pehin Orang Kaya Paduka Setia Raja Dato Paduka Seri Setia Ustaz Haji Awang Suhaili bin Haji Mohiddin• Dato Hj Metussin bin Hj Baki• Dr. Hjh Masnon bte Hj Ibrahim• Hj Mazanan bin Hj Yusof

Additional Information

Date of Incorporation of the Company	December 29, 2009
Application for License	Mutual Funds Order, 2000
Class of Fund	Public Fund

DISCLAIMER

Investors are advised to fully understand and familiarise themselves with the contents, term and conditions and the risk associated with investment products. Bank Islam Brunei Darussalam Berhad (BIBD) and its Distributor do not assume any liability for the action of the investor that may result in losses due to the failure on the investor to obtain adequate information. If in doubt, investors should seek independent advice from qualified professional advisors before investing.



Managed by:

Bank Islam Brunei Darussalam
 Lot 159, Jalan Pemancha, Bandar Seri Begawan, BS8711,
 Brunei Darussalam

For more information, please contact us at:

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