

United Great Dragon Fund

Manager: UOB Asset Management (Malaysia) Berhad
Registration No. 199101009166 (219478-X)
Trustee: Deutsche Trustees Malaysia Berhad
Registration No. 200701005591 (763590-H)

This Prospectus is dated 8 January 2021.

The date of constitution of the United Great Dragon Fund is 8 January 2021.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 9.

TABLE OF CONTENTS

PAGE NO.

| | |
|----------------------------------------------------------------------------------------------|----|
| RESPONSIBILITY STATEMENTS AND STATEMENTS OF DISCLAIMER..... | 1 |
| DEFINITION | 2 |
| CORPORATE DIRECTORY | 6 |
| CHAPTER 1: THE FUND | 7 |
| 1.1 Name of the Fund | 7 |
| 1.2 Fund Category | 7 |
| 1.3 Fund Type | 7 |
| 1.4 Base Currency | 7 |
| 1.5 Class(es) of Units | 7 |
| 1.6 Initial Offer Period | 7 |
| 1.7 Initial Offer Price | 7 |
| 1.8 Commencement Date | 7 |
| 1.9 Investment Objective | 7 |
| 1.10 Investment Policy and Strategy | 8 |
| 1.11 Asset Allocation | 8 |
| 1.12 Performance Benchmark | 8 |
| 1.13 Investors' Profile | 8 |
| 1.14 Distribution Policy | 8 |
| 1.15 Permitted Investments..... | 9 |
| 1.16 Investment Restrictions and Limits | 9 |
| 1.17 Risk Factors..... | 9 |
| 1.18 Risk Mitigation..... | 16 |
| CHAPTER 2: INFORMATION ON THE UNITED CHINA A-SHARES INNOVATION FUND ("TARGET FUND") | 17 |
| 2.1 About the Management Company and Sub-Manager of the Target Fund..... | 17 |
| 2.2 About the Target Fund..... | 17 |
| 2.3 General Authorised Investments and Guidelines..... | 20 |

Prospectus in respect of the United Great Dragon Fund

| | | |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------|----|
| 2.4 | Fees Charged by the Target Fund | 25 |
| 2.5 | Temporary Suspension or Suspension of Dealing | 26 |
| 2.6 | Limitation on Realisation | 28 |
| 2.7 | Compulsory Realisations | 28 |
| CHAPTER 3: FEES, CHARGES AND EXPENSES..... | | 30 |
| 3.1 | Sales Charge | 30 |
| 3.2 | Redemption Charge | 30 |
| 3.3 | Transfer Fee..... | 30 |
| 3.4 | Switching Fee | 30 |
| 3.5 | Other Charges | 30 |
| 3.6 | Annual Management Fee..... | 31 |
| 3.7 | Annual Trustee Fee..... | 31 |
| 3.8 | Other Expenses..... | 31 |
| 3.9 | Policy on Rebates and Soft Commissions | 31 |
| CHAPTER 4: TRANSACTION INFORMATION..... | | 33 |
| 4.1 | Sale and Purchase of Units..... | 33 |
| 4.1.1 | Computation of NAV and NAV per Unit of the Fund | 33 |
| 4.2 | Pricing of Units..... | 35 |
| 4.3 | Sale of Units | 36 |
| 4.4 | Redemption of Units | 37 |
| 4.5 | Cooling-off Policy | 38 |
| 4.6 | Minimum Holdings | 38 |
| 4.7 | Policy on Gearing..... | 38 |
| 4.8 | Transfer of Units | 38 |
| 4.9 | Switching Facility..... | 39 |
| 4.10 | Temporary Suspension of Determination of NAV and of the Issue, Switching and Redemption of Units. | 39 |
| 4.11 | Valuation of the Fund and Bases of Valuation of the Assets of the Fund | 40 |
| 4.11.1 | Valuation of the Fund | 40 |
| 4.11.2 | Bases for Valuation of the Assets of the Fund | 40 |
| 4.12 | Mode of Distribution | 41 |

| | |
|-------------------------------------------------------------------------------------------------------------------------------|-----------|
| CHAPTER 5: THE MANAGER..... | 42 |
| 5.1 Background Information | 42 |
| 5.2 Role, Duties and Responsibilities of the Manager | 42 |
| 5.3 Board of Directors..... | 42 |
| 5.4 Investment Committee..... | 42 |
| 5.5 Investment Team..... | 43 |
| 5.6 Material Litigation | 43 |
| CHAPTER 6: TRUSTEE..... | 44 |
| 6.1 About Deutsche Trustees Malaysia Berhad | 44 |
| 6.2 Experience in Trustee Business..... | 44 |
| 6.3 Roles, Duties and Responsibilities of the Trustee | 44 |
| 6.4 Trustee's Delegate (Custodian) | 44 |
| 6.5 Trustee's Disclosure of Material Litigation and Arbitration | 44 |
| 6.6 Trustee's Disclosure on Related-Party Transactions/Conflict of Interests | 45 |
| CHAPTER 7: SALIENT TERMS OF THE DEED | 46 |
| 7.1 Rights and Liabilities of the Unit Holders..... | 46 |
| 7.2 Maximum Fees and Charges permitted by the Deed | 46 |
| 7.3 Procedures to increase the maximum rate of the direct and indirect fees and charges as provided in the Prospectus..... | 47 |
| 7.4 Procedures to increase the maximum rate of the direct and indirect fees and charge as set out in the Deed | 48 |
| 7.5 Permitted Expenses payable out of the Fund's property | 48 |
| 7.6 The Manager's Right to Retire | 49 |
| 7.7 Removal and Replacement of the Manager | 49 |
| 7.8 Retirement of the Trustee | 50 |
| 7.9 Removal and Replacement of the Trustee | 50 |
| 7.10 Termination of the Fund..... | 50 |
| 7.11 Termination of a Class of Units | 51 |
| 7.12 Unit Holders' Meeting | 51 |
| CHAPTER 8: APPROVALS AND CONDITIONS..... | 54 |
| CHAPTER 9: RELATED-PARTY TRANSACTIONS OR CONFLICT OF INTEREST..... | 55 |

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| CHAPTER 10: TAX ADVISER'S LETTER..... | 56 |
| CHAPTER 11: ADDITIONAL INFORMATION..... | 62 |
| 11.1 Reports and up-to-date information relating to the Fund..... | 62 |
| 11.2 Customer Service..... | 62 |
| 11.3 Deed(s) | 62 |
| 11.4 Financial Year End | 62 |
| 11.5 Unclaimed Moneys Policy | 62 |
| 11.6 Tax | 62 |
| 11.7 Additional Information on Class(es) of Units..... | 62 |
| 11.8 Consent | 63 |
| CHAPTER 12: DOCUMENTS AVAILABLE FOR INSPECTION..... | 64 |
| CHAPTER 13: LIST OF UOB ASSET MANAGEMENT (MALAYSIA) BERHAD'S OFFICE, INSTITUTIONAL UNIT TRUST ADVISERS AND AUTHORISED DISTRIBUTORS..... | 65 |
| APPENDIX I..... | 66 |

RESPONSIBILITY STATEMENTS AND STATEMENTS OF DISCLAIMER

Responsibility Statements

This Prospectus in respect of the United Great Dragon Fund has been reviewed and approved by the directors of UOB Asset Management (Malaysia) Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the United Great Dragon Fund and a copy of this Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of this Prospectus, should not be taken to indicate that Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of UOB Asset Management (Malaysia) Berhad, the management company responsible for the said Fund and takes no responsibility for the contents in this Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Prospectus, 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.

Additional Statements

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in this Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this Prospectus or the conduct of any other person in relation to the Fund.

This Prospectus does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

The Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or U.S. Person(s), except in a transaction which does not violate the securities laws of the United States of America. Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in the Fund.

Additional Disclosures on Personal Information

Investors are advised to read and understand the full personal data or information related disclosures which will be given to you together with the application form before purchasing Units of the Fund. The said disclosures consist of, but are not limited to, UOB Asset Management (Malaysia) Berhad being entitled to transfer, release and disclose from time to time any information relating to the Unit Holders to any of UOB Asset Management (Malaysia) Berhad's parent company, subsidiaries, associate companies, affiliates, delegates, service providers and/or agents (including any outsourcing agents and/or data processors) for any purpose on the basis that the recipients shall continue to maintain the confidentiality of information disclosed as required by laws, regulations or directives, regulatory agency, government body or authority, or in relation to any legal action to any court.

DEFINITION

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| the Act or CMSA | The Capital Markets and Services Act 2007. |
| A-Shares | Equity securities listed on PRC Stock Exchanges selected by the Management Company from time to time in relation to the Target Fund and denominated in Renminbi. |
| Authority | Monetary Authority of Singapore. |
| Base Currency | The base currency of the Fund, i.e. USD. |
| Bursa Malaysia | The stock exchange managed or operated by Bursa Malaysia Securities Berhad. |
| Business Day | <p>A day on which Bursa Malaysia is open for trading.</p> <p>The Manager may declare certain Business Days to be a non-Business Day if the Target Fund is closed for business. This is to ensure investors are given a fair valuation of the Fund when making subscription or redemption.</p> |
| Class(es) of Units | 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 and a "Class" means any one class of Units. |
| Class A USD Acc | A class of units of the Target Fund denominated in USD, which does not declare and pay distributions but accumulates investment gains and income in its net asset value. |
| Class JPY Acc | A class of units of the Target Fund denominated in Japanese Yen, which does not declare and pay distributions but accumulates investment gains and income in its net asset value. |
| CNH | Offshore Renminbi. |
| CNY | Onshore Renminbi. |
| Code | The Code on Collective Investment Schemes issued by Monetary Authority of Singapore, as amended from time to time. |
| CSRC | China Securities Regulatory Commission. |
| Deed | The deed entered into between the Manager and the Trustee dated 11 August 2020, including any supplementary deed(s) in relation to the Fund and registered with the SC. |
| Deposits | Moneys placed in financial institutions in fixed deposits or current account. |
| Deposited Property | All the assets for the time being held or deemed to be held upon the trusts of the Target Fund's deed (or if the context so requires, the part thereof attributable to the Target Fund or any class of the Target Fund) excluding any amount for the time being standing to |

Prospectus in respect of the United Great Dragon Fund

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| | the credit of the relevant distribution account referred to in the Target Fund's deed. |
| FATCA | The U.S. Foreign Account Tax Compliance Act, as amended from time to time. |
| FIMM | The Federation of Investment Managers Malaysia. |
| financial institution | <p>(a) if the institution is in Malaysia:</p> <ul style="list-style-type: none">(i) licensed bank*;(ii) licensed investment bank*;(iii) licensed Islamic bank#; and <p>(b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.</p> <p><i>Note:</i></p> <p>* <i>has the same meaning as prescribed under the Financial Services Act 2013.</i></p> <p># <i>a bank licensed under the Islamic Financial Services Act 2013.</i></p> |
| Forward Price | The price of a Unit that is the NAV per Unit calculated at the next valuation point after a purchase request or a redemption request, as the case may be, is received by us. |
| Fund | United Great Dragon Fund. |
| Guidelines | The Guidelines on Unit Trust Funds, issued by the SC, as may be amended from time to time. |
| IUTA | An institutional unit trust adviser registered with the FIMM. |
| long-term | A period of at least five (5) years. |
| Jointholder | A person who holds Units together with another person or persons and "Jointholders" means the persons who are holding the same Units. |
| Management Company | UOB Asset Management Ltd, Singapore. |
| Manager, UOBAM(M), us, our, we | UOB Asset Management (Malaysia) Berhad. |
| MSCI China A Onshore Index | Morgan Stanley Capital Investment China A Onshore Index. |
| MYR Hedged Class | A class of Units of the Fund which is denominated in MYR but will be hedged against the USD. |
| Net Asset Value (NAV) | The NAV of the Fund is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point. Where the Fund has more than one Class of Units, there shall be a NAV of the Fund attributable to each Class of Units. |
| NAV per Unit | The NAV attributable to a Class of Units divided by the number of Units in circulation of that Class of Units, at the valuation point. |

Prospectus in respect of the United Great Dragon Fund

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| OTC | Over-the-counter. |
| PRC | People's Republic of China. |
| PRC Securities | Onshore securities in the PRC invested into by the Target Fund. |
| PRC Stock Exchanges | The Shanghai Stock Exchange, the Shenzhen Stock Exchange and any other stock exchange that may open in the PRC in the future. |
| Prospectus | This prospectus, which is the first prospectus for the Fund. |
| RM / MYR | Ringgit Malaysia, the official currency of Malaysia. |
| RMB / Renminbi | The official currency of the PRC. |
| RMB Hedged Class | A class of Units of the Fund which is denominated in RMB but will be hedged against the USD. |
| RQFII | Renminbi qualified foreign institutional investor under the RQFII Regulations. |
| RQFII Eligible Securities | Securities and investments permitted to be held or made by a RQFII under the RQFII Regulations. |
| RQFII Regulations | The laws and regulations governing the establishment and operation of the RQFII regime in the PRC, as may be promulgated and/or amended from time to time. |
| SAFE | The PRC State Administration of Foreign Exchange. |
| SC | Securities Commission Malaysia. |
| Special Resolution | A resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority of not less than three-fourths of the Unit Holders present and voting at the meeting in person or by proxy; for the avoidance of doubt, "three-fourths of the Unit Holders present and voting" means three-fourths of the votes cast by the Unit Holders present and voting; for the purposes of terminating the Fund or a Class of Units, "Special Resolution" means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority in number representing at least three-fourths of the value of the Units held by the Unit Holders present and voting at the meeting in person or by proxy. |
| Sub-Manager | Ping An Fund Management Company Limited. |
| Target Fund | United China A-Shares Innovation Fund. |
| the Trustee / DTMB | Deutsche Trustees Malaysia Berhad. |
| Trustee of the Target Fund | HSBC Institutional Trust Services (Singapore) Limited or its representative or any other corporation for the time being duly appointed as trustee of the Target Fund. |
| Unit(s) | Refers to an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a |

Prospectus in respect of the United Great Dragon Fund

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| | Unit Holder in the Fund and means a unit issued for each Class of Units. |
| Unit Holder(s) | The person registered as the holder of a Unit or Units including persons jointly registered. |
| USD | United States Dollar, the official currency of United States of America. |
| USD Class | A class of Units of the Fund which is denominated in USD. |
| U.S. (United States) Person(s) | <ul style="list-style-type: none">(a) a U.S. citizen (including dual citizen);(b) a U.S. resident alien for tax purposes;(c) a U.S. partnership;(d) a U.S. corporation;(e) any estate other than a non-U.S. estate;(f) any trust if:<ul style="list-style-type: none">i) a court within the U.S. is able to exercise primary supervision over the administration of the trust;ii) one or more U.S. Persons have the authority to control all substantial decisions of the trust; and(g) any other person that is not a non-U.S. person. |

Note: Unless the context otherwise requires, words importing the singular number should include the plural number and vice versa.

CORPORATE DIRECTORY

Manager

Name: UOB Asset Management (Malaysia) Berhad
Company No. 199101009166 (219478-X)

Registered Office and
Business Address: Level 22, Vista Tower
The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur
Malaysia

Telephone number: 03-2732 1181
Facsimile number: 03-2164 8188
Email Address: UOBAMCustomerCareMY@UOBgroup.com
Website: www.uobam.com.my

Trustee

Name: Deutsche Trustees Malaysia Berhad
Company No. 200701005591 (763590-H)

Registered Office and
Business Address: Level 20, Menara IMC
No.8, Jalan Sultan Ismail
50250 Kuala Lumpur
Malaysia

Telephone number: 03-2053 7522
Facsimile number: 03-2053 7526

CHAPTER 1: THE FUND

1.1 Name of the Fund

United Great Dragon Fund

1.2 Fund Category

Equity (Feeder Fund)

1.3 Fund Type

Growth

1.4 Base Currency

USD

1.5 Class(es) of Units

- MYR Hedged Class;
- RMB Hedged Class; and
- USD Class.

We have the discretion to introduce new Class(es) of Units with different features which include but are not limited to the fees and charges without the need to obtain Unit Holder's approval, provided that in our opinion after consulting the Trustee, such new Class(es) of Units does not materially prejudice the interests of the existing Unit Holders. In the event that new Class(es) of Units is included in the Fund, Unit Holders will be notified by way of notice prior to the effective date of the new Class(es) of Units in accordance to the relevant laws. Subsequently, a supplementary prospectus or replacement prospectus will be registered, lodged and issued.

1.6 Initial Offer Period

A period of twenty one (21) calendar days from the date of this Prospectus, i.e. from 8 January 2021 to 28 January 2021.

1.7 Initial Offer Price

| MYR Hedged Class | RMB Hedged Class | USD Class |
|------------------|------------------|-----------|
| MYR0.5000 | RMB0.5000 | USD0.5000 |

1.8 Commencement Date

The first (1st) Business Day after the end of the Initial Offer Period.

1.9 Investment Objective

The Fund seeks to provide long term capital appreciation.

Note: Any material change to the investment objective of the Fund would require Unit Holders' approval.

1.10 Investment Policy and Strategy

The Fund seeks to achieve its investment objective by investing a minimum of 90% of the Fund's NAV in the Target Fund with the remaining balance in liquid assets.

When deemed necessary, we may use derivatives such as options, futures contracts, forwards contracts or swaps for the purpose of hedging. In the event of a downgrade in the rating of a counterparty of an OTC derivative, we reserve the right to deal with the OTC derivative in the best interest of the Unit Holders.

We may adopt a temporary defensive strategy that may be inconsistent with the Fund's investment strategy and asset allocation in response to adverse economic, political or any market condition. Under such circumstances, the Fund may hold up to 100% of its NAV in liquid assets.

If in our opinion, the Target Fund no longer meets the Fund's objective, we may, in consultation with the Trustee, liquidate the investments in the Target Fund and hold 100% of the Fund's NAV in liquid assets or replace the Target Fund with another fund with similar objective.

Note: A replacement of the Target Fund would require Unit Holders' approval.

1.11 Asset Allocation

- A minimum of 90% of the Fund's NAV in the Target Fund; and
- Up to 10% of the Fund's NAV in liquid assets.

1.12 Performance Benchmark

MSCI China A Onshore Index.

The performance benchmark is available at www.msci.com. Investors may also obtain information on the benchmark from us. Please refer to the *Corporate Directory* section on page 6 for contact details.

The risk profile of the Fund is not the same as the risk profile of the performance benchmark. There is no guarantee that the Fund will outperform the benchmark.

1.13 Investors' Profile

The Fund is suitable for investors who:-

- are seeking long-term capital appreciation;
- are looking for exposure to PRC companies across all sectors which are beneficiaries of technology, innovation and trends; and
- are comfortable with the volatility and risks of an equity fund.

1.14 Distribution Policy

Given the Fund's investment objective, the Classes of Units are not expected to pay any distribution. However, distribution (if any) is at our discretion.

For further details on the mode of distribution, please refer to Section 4.12 Mode of Distribution.

1.15 Permitted Investments

Unless otherwise prohibited by the relevant regulatory authorities or any relevant law and provided always that there are no inconsistencies with the objective of the Fund, the Fund is permitted to invest in the following:-

1. the Target Fund or a collective investment scheme;
2. money market instruments;
3. Deposits;
4. financial derivatives instruments, including but not limited to options, futures contracts, forward contracts and swaps, for hedging purposes; and
5. any other investments as may be agreed between us and the Trustee from time to time.

1.16 Investment Restrictions and Limits

1. The Fund must not invest in:-
 - (a) more than one (1) collective investment scheme at the same time;
 - (b) a fund-of-funds;
 - (c) a feeder fund; and
 - (d) any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.
2. For a feeder fund that invests in a sub-fund of an umbrella scheme, the sub-fund of the umbrella scheme should be treated as if it is a separate collective investment scheme.

1.17 Risk Factors

1.17.1 General Risks of Investing in a Unit Trust Fund

Whilst we believe that the investment policy will be effective and that investment in unit trust funds may be rewarding, investors should be aware that there are risks associated with their investment in unit trust funds. Below are some of the **general risks** which investors should be aware of when investing in a unit trust fund:

Market Risk

Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's net asset value.

Manager Risk

This risk refers to the day-to-day management of the fund by the management company 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 or weaknesses in operational process and systems, may adversely affect the performance of the fund.

Inflation Risk

This is the risk that investors' investment in the unit trust 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

Non-adherence with the laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced expansion potential for us. Investment goals may also be affected should we not adhere to the investment mandate (such as a unit trust fund's investment objective and investment policy and strategy). The non-adherence may be the

outcome from human error (for instance our oversight) or system failure (causing unnecessary downtime). The magnitude of such risk and its impact on the unit trust fund and/or unit holders are dependent on the nature and severity of the non-compliance. In order to mitigate this risk, we have stringent internal controls and ensures that compliance monitoring processes are undertaken.

Loan Financing Risk

This risk occurs when investors take a loan or financing facility to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments. 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 net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the loan.

1.17.2 Specific Risks associated with the investment portfolio of the Fund

Below are some of the **specific risks** when investing in the Fund; these may include but are not limited to:

(a) Target Fund Risk

The Fund is a feeder fund which invests a minimum of 90% of its NAV into the Target Fund at all times. All investment decisions on the Target Fund are left with the Target Fund's fund manager and we will have no control over the investment processes and decisions made by the Target Fund. As such, the Fund is exposed to the risk of its NAV declining when the Target Fund's NAV declines.

(b) Currency Risk

Currency risk at the Fund level

Fluctuations in the exchange rate between the Base Currency and the currencies in which the investments are denominated (at Fund or Target Fund level) may have an impact on the value of the Fund. While the Fund invests into the Class A USD Acc of the Target Fund which is the same as the Fund's Base Currency, investors should be aware that if the currencies in which the investments (of the Target Fund) are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. Investors should also note that any gains or losses arising from the fluctuation in exchange rate may further increase or decrease the returns of the investment.

Currency risk at the Class level

Any fluctuation in the exchange rates between the Base Currency and the currency denomination of the respective Class(es) which are different from the Base Currency may also have an impact on the value of investor's holdings.

Investors of the hedged Class(es) will be subject to minimal currency risk as we will as much as practicable mitigate this risk by hedging the currency denomination of the hedged Class(es) against the Base Currency of the Fund, i.e. USD. Investors should note that this hedging may not fully eliminate the currency risk on the hedged Class(es). In addition, by employing this hedging, investors would not be able to enjoy the additional currency gains when Base Currency moves favourably against the currency denomination of the hedged Class(es). Additional transaction costs of hedging will also be borne by investors of the hedged Class(es).

Investors in the USD Class will not be subject to currency risk at the Class level as it is denominated in the same currency as the Base Currency of the Fund.

For further explanation of currency risk at the Target Fund level, please refer to *Foreign Exchange and Currency Risk* faced by the Target Fund on page 16.

(c) Risk of Limitation on Realisation of the Target Fund

As the Fund will be investing a minimum of 90% of its NAV in the Target Fund, the realisation proceeds of the Fund are subject to the provisions of the deed of the Target Fund. The Management Company may limit the total number of units to be realised by the holders or cancelled by the Management Company on any dealing day to 10% of the total number of units of the Target Fund or any class of the Target Fund then in issue. Investors are advised to understand the limitation on realisation of the Target Fund at Section 2.6 Limitation on Realisation.

Under such circumstance, we will apply such limitation proportionately to all Unit Holders who have validly requested realisations on such dealing day.

(d) Risk of Compulsory Realisation of the Target Fund

As the Fund will be investing a minimum of 90% of its NAV in the Target Fund, any event of compulsory realisation occurred on the Target Fund will have an impact to the Fund. Investors are advised to understand the compulsory realisation of the Target Fund at Section 2.7 Compulsory Realisations.

Under such circumstances, we, in consultation with the Trustee will call for a Unit Holder's meeting to decide on whether to terminate the Fund or replace the Target Fund with a new target fund with similar investment objective.

Note: A replacement of the Target Fund or termination of the Fund would require Unit Holders' approval.

1.17.3 Specific Risks related to the Target Fund

Equity Risk

The Target Fund's investments in stocks and other securities including, without limitation, exchange traded funds and equity-related securities such as depositary receipts are subject to market risks that historically have resulted in greater price volatility than that experienced by bonds and other fixed income securities. This in turn may affect the value or volatility of the Target Fund.

Default and Insolvency Risk for Bank Deposits

Deposits with banks and other financial institutions are subject to adverse changes in the financial conditions of such institutions, or in general economic conditions, or both, which may impair the ability of such institutions to make payments of interest and to return the principal. Such institutions' ability to meet their obligations may also be adversely affected by their operation, performance or winding-up, which may increase the potential for default by such institutions. Any default by such institutions could result in substantial losses to the Target Fund.

Liquidity Risk for Bank Deposits

Term or fixed deposits may be subject to early withdrawal charges or deductions. In particular, where the Target Fund faces a large realisation request which requires the Target Fund to withdraw its deposits prematurely, the relevant institutions may impose early withdrawal charges or deductions, which will be borne by the Target Fund and ultimately its holders.

Concentration Risk

Concentration of the Target Fund's investments in a relatively small number of securities, sectors or industries, or geographical regions may significantly affect the performance of the Target Fund.

PRC-related risks

a) Economic risk

The economy of the PRC differs from the economies of most developed countries in many respects, including with respect to government involvement in its economy, level of development, growth rate and control of foreign exchange. The regulatory and legal framework for capital markets and companies in the PRC is not well developed when compared with those of developed countries.

The economy in the PRC has experienced rapid growth in recent years. However, such growth may or may not continue, and may not apply evenly across different sectors of the PRC's economy. All these may have an adverse impact on the performance of the Target Fund concerned.

b) Legal and regulatory risk

The legal system of the PRC is based on written laws and regulations. However, many of these laws and regulations are still untested and the enforceability of such laws and regulations remains unclear. In particular, regulations which govern currency exchange in the PRC are relatively new and their application is uncertain. Such regulations also empower the CSRC and SAFE to exercise discretion in their respective interpretation of the regulations, which may result in increased uncertainties in their application.

c) Dependence upon trading market for A-Shares

The PRC Stock Exchanges on which A-Shares are traded are undergoing development. Market volatility in the A-Share markets may result in significant fluctuation in the prices of the securities traded on such markets and thereby changes in the net asset value of the Target Fund.

If sizeable redemption requests are received in the absence of a liquid trading market for A-Shares, the Target Fund may need to liquidate its investments at a substantial discount in order to satisfy such requests and the Target Fund may suffer losses in trading such securities.

d) A-Share market suspension risk

A-Shares may only be bought from, or sold to, the Target Fund from time to time where the relevant A-Shares may be sold or purchased on the PRC Stock Exchanges. Given that the A-Share market is considered volatile and unstable (with the risk of suspension of a particular stock or government intervention), the subscription and redemption of Units may also be disrupted.

e) Disclosure of substantial shareholding

Under the PRC's disclosure of interest requirements, the Target Fund investing in A-Shares via the Management Company's RQFII quota may be deemed to be acting in concert with other funds managed within the Management Company group of companies or by the Management Company's substantial shareholders and therefore may be subject to the risk that the Target Fund's holdings may have to be reported in aggregate with the holdings of such other funds mentioned above should the aggregate holding trigger the reporting threshold under PRC law, currently being 5% of the total issued shares of the relevant PRC listed company. This may expose the Target Fund's holdings to the public and may adversely impact the performance of the Target Fund.

In addition, subject to the interpretation of PRC courts and regulators, certain provisions contained in the PRC laws and regulations may be applicable to the Target Fund's investments with the result that where the holdings of the Target Fund (possibly with the holdings of other investors deemed as concert parties of the Target Fund) exceed 5% of the total issued shares of a PRC listed company, the Target Fund may not reduce its holdings in such company within 6 months of the last purchase of shares of such company. If the Target Fund violates the rule and sells any of its holdings in such company in the 6-month period, it may be required by the listed company to return any profits realised from such trading to the listed company.

Moreover, under PRC's civil procedures, the Target Fund's assets may be frozen to the extent of the claims made by such company.

f) RQFII risks

i. Investment through the Management Company's RQFII quota

Under the prevailing regulations in the PRC, foreign investors can only invest in eligible securities through institutions that have obtained QFII or RQFII status in the PRC. As of the date of registration of the prospectus of the Target Fund, it is intended that the Target Fund invests directly in RQFII Eligible Securities via the Management Company's RQFII status.

There are rules and restrictions under current RQFII Regulations including rules on investment restrictions and rules on repatriation of principal and profits, which are applicable to the RQFII as a whole and not only to the investments made by the Target Fund. Such rules and restrictions imposed by the PRC government on RQFIIs may have an adverse effect on the Target Fund's liquidity and performance.

RQFII restrictions on investments apply to the quota granted to a RQFII as a whole. Thus, any violation of the RQFII Regulations on investments arising out of activities of the RQFII could result in the revocation of or other regulatory actions in respect of the quota of such RQFII as a whole, including any portion utilised by the Target Fund for investment in RQFII Eligible Securities.

As there are limits on the total shares held by the RQFII, as well as all underlying investors (including the RQFII), in one listed company under the RQFII Regulations, the capacity of

the Target Fund to make investments in A-Shares will be affected by the activities of all underlying investors and not just the Management Company's activities.

ii. RQFII Regulations

The RQFII Regulations which regulate investments by RQFIIs in the PRC and repatriation of funds are relatively new and novel in nature. The application and interpretation of the RQFII Regulations are therefore relatively untested and there is uncertainty as to how they will be applied. CSRC and SAFE have been given wide discretions in the RQFII Regulations and there is no precedent or certainty as to how these discretions might be exercised now or in the future. At this stage of early development, the RQFII Regulations may be subject to further revisions in the future, there is no assurance whether such revisions will prejudice the RQFII, or whether the Management Company's RQFII quota which is subject to review from time to time by CSRC and SAFE may be removed substantially or entirely.

The RQFII Regulations continue to develop and are undergoing continual change. CSRC and/or SAFE may have power in the future to impose new restrictions or conditions on or terminate the Management Company's RQFII status which may adversely affect the Target Fund and its holders. It is not possible to predict how such changes would affect the Target Fund.

iii. RQFII quotas

The Target Fund will utilise the Management Company's RQFII quota granted under the RQFII Regulations. This quota is limited and may be reached. Moreover, the Management Company may allocate its RQFII quota across different public fund products under the Management Company's management from time to time or (subject to SAFE approval) to products or accounts that are not public fund products but under the Management Company's management. As such, the Target Fund does not have exclusive use of a specified amount of the Management Company's RQFII quota and will depend on the Management Company's allocation of such quota. There can be no assurance that the Management Company will continue to maintain its RQFII status or make available a sufficient portion of its RQFII quota to the Target Fund to meet all applications for subscriptions. Such limitations may result in a rejection of applications or a suspension of new subscriptions into the Target Fund.

Should the Management Company lose its RQFII status or retire or be removed from its position as the Management Company of the Target Fund, or its RQFII quota be revoked or reduced, the Target Fund may not be able to invest in RQFII Eligible Securities through its RQFII quota, and may be required to dispose of its holdings, which would likely have a material adverse effect on the Target Fund.

For each RQFII quota approved by SAFE, the relevant RQFII is required to utilise the RQFII quota effectively within one year from the SAFE approval date. If the Management Company fails to utilise its RQFII quota effectively within the applicable timeframe, SAFE could reduce or revoke its RQFII quota depending on the circumstances.

iv. Limits on redemption

Where the Target Fund is invested in PRC's securities market through the Management Company's RQFII quota, repatriation of funds from the PRC may be subject to the RQFII Regulations in effect from time to time. Currently, regulatory prior approval is not required for repatriation of funds under its RQFII quota. However, there is no assurance that the RQFII Regulations will not change or that regulatory restrictions will not be imposed on the repatriation of funds in the future. Investment regulations and/or the approach adopted by SAFE in relation to the repatriation may change from time to time.

v. PRC Custodian and PRC Broker risk

RQFII Eligible Securities acquired by the Target Fund through the Management Company's RQFII quota will be maintained by the PRC Custodian in electronic form via a securities account with the China Securities Depository and Clearing Corporation and a cash account with the PRC Custodian.

The Management Company will also select one or more PRC Brokers to execute transactions for the Target Fund in the PRC markets. If, for any reason, the Target Fund ability to use a PRC Broker is affected, this could disrupt the operations of the Target Fund. The Target Fund may also incur losses due to the acts or omissions or insolvency of the PRC Brokers or the PRC Custodian in the execution or settlement of any transaction or in the transfer of any funds or securities.

According to the RQFII Regulations and market practice, the securities and cash accounts for the Target Fund in the PRC are to be maintained in the name of (for example) "UOB ASSET MANAGEMENT LTD - UNITED CHINA A-SHARES INNOVATION FUND". Notwithstanding these arrangements, the RQFII Regulations are subject to the interpretation of the relevant authorities in PRC; and given that pursuant to the RQFII Regulations, the Management Company, as the RQFII, will be the party entitled to the securities (albeit not constituting an ownership interest), the securities of the Target Fund may be vulnerable to a claim by a liquidator against the Management Company and may not be as well protected as if they were registered solely in the name of the Target Fund. There is a risk that the Management Company's creditors may incorrectly assume that the Target Fund's assets belong to the Management Company and such creditors may seek to gain control of the Target Fund's assets to meet the Management Company's liabilities.

Investors should note that cash deposited in the cash account of the Target Fund with the PRC Custodian will not be segregated but will be a debt owing from the PRC Custodian to the Target Fund as a depositor. Such cash will be co-mingled with cash belonging to other clients of the PRC Custodian. In the event of bankruptcy or liquidation of the PRC Custodian, the Target Fund will not have any proprietary rights to the cash deposited in such cash account, and the Target Fund will become an unsecured creditor ranking *pari passu* with all other unsecured creditors of the PRC Custodian. The Target Fund may face difficulty and/or encounter delays in recovering such debt, or may not be able to recover it in full or at all, in which case the Target Fund will suffer losses.

vi. Foreign exchange controls

Renminbi is currently not a freely convertible currency and is subject to exchange controls imposed by the PRC government. As the Target Fund invests in the PRC, such controls could affect the repatriation of funds or assets out of the country, thus affecting the ability of the Target Fund to satisfy realisations.

vii. CNY and CNH differences risk

While both CNY and CNH are the same currency, they are traded in different and separated markets. CNY and CNH are traded at different rates and their movement may not be in the same direction. Although there has been a growing amount of Renminbi held offshore (i.e. outside the PRC), CNH cannot be freely remitted into PRC and is subject to certain restrictions, and vice versa. You should note that subscriptions and realisations of units of the Target Fund will be in the relevant class currency, and will be converted to/from CNH and the holder will bear the foreign exchange expenses associated with such conversion and the risk of a potential difference between the CNY and CNH rates. The liquidity and the net asset value of the Target Fund may also be adversely affected by the rate and liquidity of Renminbi outside the PRC.

viii. PRC tax risk

As a result of investing in RQFII Eligible Securities, the Target Fund may be subject to withholding and other taxes imposed by the PRC. Investors should be aware that any changes or clarifications in the PRC taxation legislation may be retrospective in nature and could affect the amount of income which may be derived and the amount of capital returned from the Target Fund's investments. Laws governing taxation may continue to change and may contain conflicts and ambiguities.

Under current PRC tax law, there are no specific rules or regulations governing the taxation of RQFIIs. The tax treatment for a RQFII investing in RQFII Eligible Securities is governed by the general taxation provisions of the Corporate Income Tax Law of the PRC ("CIT Law") effective on 1 January 2008. This is on the basis that the RQFII would be managed and operated such that it would not be considered a tax resident enterprise in the PRC and would

not be considered to have a permanent establishment in the PRC. Under CIT Law, a 10% withholding income tax shall be imposed on PRC-sourced income (including gains from transfers of RQFII Eligible Securities) for a foreign enterprise that does not have any establishment or place of business in the PRC, or that has an establishment or place of business in the PRC but whose income is not effectively connected with such establishment or place of business.

The State Administration of Taxation has issued a circular Guoshuihan 2009 No. 47 on 23 January 2009 clarifying that QFIIs are subject to 10% withholding tax on dividends and interest income that are sourced in the PRC. However, the position with regard to taxation of QFIIs or RQFIIs and the Target Fund in respect of their gains and profits other than dividends and interest income remains unclear.

Also the PRC tax authorities have not clarified whether income tax is payable on capital gains arising from securities trading RQFIIs. The relevant tax authorities may in the future clarify the tax position and impose an income tax or withholding tax on realised gains by RQFIIs from dealing in PRC Securities.

There is a risk the PRC tax authorities may seek to collect tax on capital gains without giving any prior warning, and possibly, on a retrospective basis. If such tax is collected, the tax liability will be payable by the RQFII. In such event, any tax levied on and payable by the RQFII may be passed on to and borne by the Target Fund to the extent that such tax is indirectly or directly attributable to the Target Fund through its holdings of RQFII Eligible Securities. Under the terms of the deed of the Target Fund, there shall be payable out of the Deposited Property (by way of direct payment or reimbursement to the Trustee or the Management Company) all taxation payable in respect of the income of the Target Fund or the holding of or dealings with any Deposited Property of the Target Fund.

In light of the uncertainties in the taxation position, some or all of the RQFIIs may withhold certain amounts in anticipation of PRC withholding tax on capital gains attributed to the quotas held by the RQFIIs. The amount withheld by the RQFIIs may be held by them for a specified period of time or indefinitely.

The Management Company is of the opinion that a reserve may be warranted and may establish such a reserve in respect of the Target Fund ("Reserve"). This Reserve is intended to cover potential PRC tax liabilities which may arise from realised and/or unrealised gains relating to investments in RQFII Eligible Securities by the Target Fund.

Upon the clarification by the PRC tax authorities of the tax liability to the advantage of the RQFII and/or the Target Fund, all or part of the Reserve may be rebated to and retained by the Target Fund. In the event that the PRC tax authorities' clarification results in a disadvantageous outcome for the RQFII and/or the Target Fund, there is no guarantee that the Reserve or withheld amounts by the Management Company (the "withheld amounts") will be enough to cover such PRC tax liabilities. If the withheld amounts or Reserve is insufficient to satisfy the PRC tax liabilities, such tax liabilities may have to be satisfied from the Deposited Property of the Target Fund, which will lower the Target Fund's net asset value.

Investors should note that as and when the PRC tax authorities provide clarity on the position, treatment and implications of taxation of RQFIIs, such implications may have a retrospective effect such that the net asset value of the Target Fund may be lower or higher than what was calculated at the relevant time. In addition, before published guidance is issued and is well established in the administrative practice of the PRC tax authorities, the practices with respect to investments in RQFII Eligible Securities may differ from, or be applied in a manner inconsistent with, the practices with respect to the analogous investments described herein or any new guidance that may be issued. In this regard, investors who had realised their units in the Target Fund prior to any credit made into the Target Fund as a result of the PRC tax authorities' clarification on the tax position of RQFIIs shall not have the benefit or right to any amount so credited.

In the event the Target Fund is terminated before the PRC tax authorities provide clarity, the Reserve may either be retained by or transferred to the Trustee on behalf of the Target Fund. In this situation, the investors will not have any right or claim on such amount until clarification by the PRC tax authorities.

Foreign Exchange and Currency Risk

The Fund will be investing in the Class A USD Acc of the Target Fund, which is denominated in USD. Where the Target Fund makes investments which are denominated in a currency that is different from the Target Fund, fluctuations of the exchange rates of the currency of the Target Fund's investments may affect the value of the units. In the management of the Target Fund, the Management Company may hedge the foreign currency exposure of the Target Fund and may adopt an active or passive currency management approach. However, the foreign currency exposure of the Target Fund may not be fully hedged depending on the circumstances of each case. Such circumstances include but are not limited to the outlook, hedging costs and market liquidity of the relevant currency.

Note: The Fund will be investing in the Class A USD Acc of the Target Fund, which is denominated in USD.

1.18 Risk Mitigation

The risk management strategies and techniques employed will be at the Target Fund level, please refer to Section 1.17.3 Specific Risks related to the Target Fund for more information on the risk management procedures on certain investments.

In addition, we may take temporary defensive positions that may be inconsistent with the Fund's investment strategy in response to adverse economic, political or market conditions. In such circumstances, the Fund may hold up to 100% of its assets in liquid assets as a defensive strategy. As a result, the Fund's performance may deviate from the Target Fund's performance. The Fund will also be monitored daily to ensure compliance with the permitted investments and restrictions.

THE ABOVE SHOULD NOT BE CONSIDERED TO BE AN EXHAUSTIVE LIST OF THE RISKS WHICH POTENTIAL INVESTORS SHOULD CONSIDER BEFORE INVESTING INTO THE FUND. POTENTIAL INVESTORS SHOULD BE AWARE THAT AN INVESTMENT IN THE FUND MAY BE EXPOSED TO OTHER RISKS FROM TIME TO TIME.

YOU SHOULD RELY ON YOUR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF AN INVESTMENT. YOU SHOULD READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS AND, IF NECESSARY, CONSULT YOUR ADVISER(S) BEFORE MAKING AN INVESTMENT DECISION.

CHAPTER 2: INFORMATION ON THE UNITED CHINA A-SHARES INNOVATION FUND (“TARGET FUND”)

2.1 About the Management Company and Sub-Manager of the Target Fund

The Fund invests all or substantially all of its assets into Class A USD Acc of the United China A-Shares Innovation Fund. Details of the Management Company and Sub-Manager of the Target Fund are set out below:-

Management Company of the Target Fund

The Management Company of the Target Fund is UOB Asset Management Ltd (“UOBAM”), whose registered office is at 80, Raffles Place, UOB Plaza, Singapore 048624.

UOBAM is a wholly-owned subsidiary of United Overseas Bank Limited (“UOB”). Established in 1986, UOBAM has been managing collective investment schemes and discretionary funds in Singapore for over 30 years. UOBAM is licensed and regulated by the Authority. UOBAM has a joint venture with Ping An Fund Management Company Limited. In addition, it also has a strategic alliance with Wellington Management and UTI International (Singapore) Private Limited. Through its network of offices, UOBAM offers global investment management expertise to institutions, corporations and individuals, through customised portfolio management services and unit trusts. UOBAM is one of the largest unit trust managers in Singapore in terms of assets under management.

Since 1996, UOBAM has won a total of 198 awards in Singapore. These awards recognise UOBAM's investment performance across different markets and sectors.

Sub-Manager of the Target Fund

The Management Company has appointed Ping An Fund Management Company Limited as the Sub-Manager of the Target Fund. The Sub-Manager is domiciled in the PRC and is regulated by the CSRC, PRC's securities market regulator. The Sub-Manager was set up in January 2011 in Shenzhen, PRC. Its shareholders are China Ping An Trust Co., Ltd., UOBAM and Sanya Yingwan Tourism Co., Ltd. The Sub-Manager and its group of companies have managed collective investment schemes or discretionary funds since 2011.

2.2 About the Target Fund

| Information on the Target Fund | |
|----------------------------------------------|-----------------------------------------|
| Name of Target Fund | United China A-Shares Innovation Fund |
| Regulatory Authority | Monetary Authority of Singapore |
| Management Company of the Target Fund | UOB Asset Management Ltd |
| Sub-Manager of the Target Fund | Ping An Fund Management Company Limited |
| Domicile | Singapore |
| Name of share class | Class A USD Acc |
| Launch Date of the Target Fund | 1 August 2019 |

Investment Objective

The investment objective of the Target Fund is to achieve long-term capital appreciation by investing primarily in A-Shares of companies listed in the PRC which are beneficiaries of technology, innovation and trends.

Investment Focus and Approach

The Target Fund seeks to achieve its investment objective by investing substantially all its assets in A-Shares of companies across all sectors which we believe are expected to benefit from technology, innovation and trends that are listed in the Shanghai Stock Exchange (SSE) and Shenzhen Stock Exchange (SZSE). It may also make investments into A-Shares listed in the SME Board and/or ChiNext

Prospectus in respect of the United Great Dragon Fund

Market of SZSE, Science and Technology Innovation Board of SSE and/or through such other programmes which allow direct investment into A-Shares.

Currently, the Target Fund's assets may be invested into A-Shares via the Management Company's RQFII quota.

The Target Fund will be managed in an unconstrained manner and may at times be concentrated by industry sector.

The Target Fund will invest primarily in equity securities. Subject to the foregoing, the Target Fund may invest in other securities including, without limitation, exchange traded funds and equity-related securities such as depositary receipts.

The Management Company has delegated the investment management of the Target Fund's assets to the Sub-Manager.

The Sub-Manager's investment process in relation to the Target Fund is as follows:-

- i. to combine the results of macro-economic research, industry research, quantitative research and individual share research with the aim to achieve long-term capital gains for the Target Fund's assets;
- ii. to analyse and take into account trends and structural changes in the general economy, various industrial sectors and the securities markets in the PRC; and
- iii. in addition, measures to control risk will be applied to maximise risk-adjusted returns.

Financial derivative instruments (FDIs), such as forward contracts, future contracts, options contracts and swaps, may be used or invested in for the purposes of hedging existing positions, efficient portfolio management or a combination of both purposes.

In the event of extreme market conditions or severe market stress or disruptions, or if there are no suitable investment opportunities for the Target Fund at any time, up to 100% of its assets may be temporarily held in cash, placed in cash deposits and/or invested in money market instruments and short-term debt securities (which may not be issued in the PRC or by PRC entities, or which may not be RQFII Eligible Securities). The Target Fund may also hold part of its assets in liquid investments or cash for liquidity purposes.

Investment Restrictions

The Target Fund shall be subject to the investment guidelines and borrowing limits set out under Appendix 1 of the Code.

As long as there is any Japanese institutional investor holding Units in the Target Fund, the Target Fund shall further be subject to the following investment restrictions which are compliant with the relevant rules and regulations (the "JITA regulations") of the Investment Trusts Association, Japan ("JITA"). In this respect, the Management Company and the Sub-Manager shall not:-

- (a) utilise leveraging in the Target Fund;
- (b) sell any security short;
- (c) borrow monies for the purpose of leveraging the Target Fund;
- (d) borrow in excess of 10% of the Target Fund's net asset value for the purpose of meeting redemptions and bridging requirements;
- (e) invest in any "non-liquid asset" which is defined as an asset that is not listed on any stock exchanges or not a readily realisable investment;
- (f) acquire the shares of any one company (including investment corporations) if as a result of such acquisition the total number of shares of such company held by all investment funds managed by the Management Company and the Sub-Manager would exceed 50% of the total number of all issued and outstanding shares of such company;

Prospectus in respect of the United Great Dragon Fund

- (g) enter into any transactions with itself or any of its directors as principal;
- (h) enter into any transactions which are intended to benefit only the Management Company, Sub-Manager or any parties other than the holders, to the detriment of the holders;
- (i) engage in currency hedging (save that the Management Company and Sub-Manager may engage in currency hedging at a class level of the Target Fund for any class other than Class JPY Acc);
- (j) use FDIs (save that the Management Company and Sub-Manager may use FDIs at a class level of the Target Fund for any class other than Class JPY Acc);
- (k) invest more than 10% of the Target Fund's net asset value in equities issued by the same issuer;
- (l) invest less than 50% of the Target Fund's net asset value in securities;
- (m) invest in any trust-type or corporate-type investment funds;
- (n) invest in any fund-of-funds;
- (o) enter into any cross trade transactions.

The Management Company may from time to time modify the above restrictions pursuant to, amongst others, changes in the Code or the JITA regulations. Prior notice shall be given to holders if such modification amounts to a significant change.

In the event of any inconsistency or conflict between the provisions of the Code and the above restrictions, the stricter provision will prevail.

Authorised Investments

The authorised investments of the Target Fund ("Authorised Investments") are as follows:-

- (i) any Quoted Investment¹ which is selected by the Management Company for the purpose of investment of the Deposited Property;
- (ii) any Investment² in respect of which an application for listing or permission to deal has been made to a Recognised Market³ and the subscription for or purchase of which is either conditional upon such listing or permission to deal being granted within a specified period not exceeding 12 weeks (or such other period as may be agreed between the Management Company and the trustee of the Target Fund) or in respect of which the Management Company is satisfied that the subscriptions or other transactions will be cancelled if the application is refused;
- (iii) any Unquoted Investment⁴ which is selected by the Management Company for the purpose of investment of the Deposited Property;

¹ "Quoted Investment" means any Investment which is quoted, listed or dealt in on any Recognised Market.

² "Investment" means any share, stock, bond, note, debenture, debenture stock, loan, loan stock, certificates of deposit, commercial paper, promissory note, treasury bill, fixed or floating rate instrument, unit or sub-unit in any unit trust scheme, share or unit in any exchange traded fund, participation in a mutual fund, warrant, option or other stock purchase right, futures or any other security (as defined in the Securities and Futures Act) (all of the foregoing denominated in any currency) or any money market instrument or any other derivative which may be selected by the Investment Manager of the Target Fund for the purpose of investment of the Deposited Property or which may for the time being form part thereof.

³ "Recognised Market" means, subject to the provisions of the Code, any stock exchange or over-the-counter or over-the-telephone market, any futures exchange and any organised securities market which is open to the public and on which securities are regularly traded, being in each case an exchange or market in any part of the world and in relation to any particular Investment includes any responsible firm, corporation or association in any country in the world so dealing in the Investment as to be expected generally to provide in the opinion of the Investment Manager of the Target Fund a satisfactory market for the Investment (subject to any applicable provisions under the Code) and is approved by the trustee of the Target Fund and in such case the Investment shall be deemed to be the subject of an effective permission to deal or be dealt in on the market deemed to be constituted by such firm, corporation or association.

⁴ "Unquoted Investment" means any Investment which is not quoted, listed or dealt in on any Recognised Market.

- (iv) any Investment which is a unit in any unit trust scheme or a share or participation in an open-ended mutual fund or other collective investment scheme;
- (v) the currency of any country or any contract for the spot purchase or sale of any such currency or any forward contract of such currency;
- (vi) any Investment denominated in any currency;
- (vii) any Investment which is a future, option, forward, swap, collar, floor or other derivative; and
- (viii) any Investment which is not covered by sub-paragraphs (i) to (vii) above, as selected by the Management Company and approved by the trustee of the Target Fund in writing.

2.3 General Authorised Investments and Guidelines

The Target Fund is subject to the investment guidelines and provisions set out under the Code. The following permissible investments, limits and restrictions in relation to the Target Fund are extracted from *Appendix 1* of the Code:-

A1 Permissible Investments

A1.1 The scheme's underlying investments may only consist of the following permissible investments:-

- a) transferable securities;
- b) money market instruments;
- c) eligible deposits;
- d) units in other schemes;
- e) financial derivatives; and
- f) shares or securities equivalent to shares that are not listed for quotation or quoted and have not been approved for listing for quotation or quotation on an organised exchange.

A1.2 For the purpose of paragraph A1.1,

a) "transferable securities" refer to:

- i) shares or securities equivalent to shares; and
- ii) bonds or other securitised debt instruments,

that meet the requirements of paragraph A1.3 but do not include:

- A) money market instruments; or
- B) any security the title to which cannot be transferred or can be transferred only with the consent of a third party.

b) "eligible deposits" refer to deposits with banks licensed under the Banking Act (Cap. 19), finance companies licensed under the Finance Companies Act (Cap. 108), merchant banks approved as financial institutions under section 28 of the Monetary Authority of Singapore Act (Cap. 186) or any other deposit-taking institution licensed under an equivalent law in a foreign jurisdiction.

Requirements of transferable securities

A1.3 Transferable securities should meet the following requirements:-

- a) the maximum potential loss which may be incurred as a result of the investment is limited to the amount paid for it;
- b) the investment is liquid;
- c) the investment is subject to reliable and verifiable valuation on a daily basis; and
- d) there is appropriate information available to the market on the investment or, where relevant, on the portfolio.

Requirements of financial derivatives

A1.4 Financial derivatives should meet the following requirements:-

- a) the underlying consists of instruments referred to in paragraph A1.1, commodities, indices which meets the requirements in *Appendix 5* of the Code: Index Funds, interest rates,

foreign exchange rates or currencies. In the case of financial derivatives on commodities, such transactions should be settled in cash at all times. The manager should also undertake in the trust deed to settle such transactions in cash and disclose the fact in the prospectus;

- b) the financial derivatives are liquid;
- c) the financial derivatives are subject to reliable and verifiable valuation on a daily basis and can be sold, liquidated or closed by an offsetting transaction at any time at their fair value; and
- d) the financial derivatives should not result in the delivery of investments other than those described in paragraph A1.1(a) to (f)

OTC financial derivatives

A1.5 In the case of OTC financial derivatives, reliable and verifiable valuation stated in paragraph A1.4(c) refers to:-

- a) a valuation made by the manager based on a current market value; or
- b) where such value is not available, a fair value based on an appropriate valuation model which is checked at an appropriate frequency by an independent party.

The valuation by the manager should not be based solely on a valuation provided by the counterparty to the transaction.

A2 Spread of Investments

Single entity limit and group limit

A2.1 The Target Fund should comply with the following limits:-

- a) Investments in:
 - i) transferable securities; or
 - ii) money market instruments

issued by a single entity should not exceed 10% of the Target Fund's net asset value ("single entity limit").

- b) Aggregate investments in, or exposures to, a group of entities through:
 - i) transferable securities;
 - ii) money market instruments;
 - iii) eligible deposits; and
 - iv) counterparty risk exposures arising from the use of OTC financial derivatives

should not exceed 20% of the Target Fund's net asset value ("group limit"). For the purposes of this paragraph, a group of entities refers to an entity, its subsidiaries, fellow subsidiaries and its holding company.

Government and other public debt securities / money market instruments

A2.2 The single entity limit of 10% may be raised to 35% of the Target Fund's net asset value where:-

- a) the issuing entity or trust is, or the issue is guaranteed by, either a government, government agency or supranational, that has a minimum long-term rating of BBB by Fitch, Baa by Moody's or BBB by Standard and Poor's (including such sub-categories or gradations therein); and
- b) except for schemes with a fixed maturity, not more than 20% of the Target Fund's net asset value may be invested in any single issue of transferable securities or money market instruments by the same entity or trust.

A2.3 If there is a downgrade in rating to that below the minimum rating as stated in paragraph A2.2(a), or if the rating agencies no longer rate the entity or the guarantor, the single entity limit should revert to 10%.

A2.4 The single entity limit of 10% does not apply where:-

- a) the issuing entity or trust is, or the issue is guaranteed by, either a government, government agency or supranational, that has a minimum long-term rating of AA by Fitch, Aa by Moody's or AA by Standard and Poor's (including such sub-categories or gradations therein); and

- b) except for schemes with a fixed maturity, not more than 20% of the Target Fund's net asset value may be invested in any single issue of transferable securities or money market instruments by the same entity or trust.

A2.5 If there is a downgrade in rating to that below the minimum rating as stated in paragraph A2.4(a), or if the rating agencies no longer rate the entity or the guarantor, the single entity limit as specified in paragraph A2.1(a) or A2.2, as the case may be, should apply accordingly.

Concentration limit

A2.6 The Target Fund should not invest in more than:-

- a) 10% of the total outstanding shares, or securities equivalent to shares, of any single entity or trust; and
- b) 10% of the money market instruments of a single issuing entity or trust.

A3 Global Exposure

A3.1 The global exposure of the Target Fund to financial derivatives or embedded financial derivatives should not exceed 100% of the Target Fund's net asset value at all times.

A3.2 The manager should calculate the global exposure of the Target Fund based on the:-
a) Commitment Approach.

Commitment Approach

A3.3 The global exposure of the Target Fund is calculated as the sum of:-

- a) the absolute value of the exposure of each individual financial derivative not involved in netting or hedging arrangements;
- b) the absolute value of the net exposure of each individual financial derivative after netting or hedging arrangements; and
- c) the sum of the values of cash collateral received pursuant to:
 - i) the reduction of exposure to counterparties of OTC financial derivatives; and
 - ii) Efficient portfolio management techniques relating to securities lending and repurchase transactions, and that are reinvested.

Netting arrangements

A3.4 Netting arrangements may be taken into account to reduce the Target Fund's exposure to financial derivatives

A3.5 The Target Fund may net positions between:-

- a) financial derivatives on the same underlying assets, even if the maturity dates are different; or
- b) financial derivatives and the same corresponding underlying asset, if those underlying assets are transferable securities, money market instruments or units in other schemes.

Hedging arrangements

A3.6 Hedging arrangements may be taken into account to reduce the Target Fund's exposure to financial derivatives.

A3.7 The marked-to-market value of transferable securities, money market instruments or units in schemes involved in hedging arrangements may be taken into account to reduce the Target Fund's exposure to financial derivatives.

A3.8 For the purposes of paragraphs A3.6 and A3.7, the hedging arrangement should:-

- a) not be aimed at generating a return;
- b) result in an overall verifiable reduction of the risk of the Target Fund;
- c) offset the general and specific risks linked to the underlying being hedged;
- d) relate to the same asset class being hedged; and
- e) be able to meet its hedging objective in all market conditions.

A3.9 Notwithstanding paragraph A3.8, financial derivatives used for the purposes of hedging currency exposure may be netted when calculating the global exposure.

Exposure arising from reinvestment of cash collateral

- A3.10 The Target Fund which reinvests cash collateral received from counterparties of OTC financial derivatives, securities lending or repurchase transactions to generate a return in excess of high quality 3-month government bonds should include in its global exposure calculations the cash amount reinvested.

A4 Use of Financial Derivatives

Spread of underlying assets

- A4.1 The exposure of the Target Fund to the underlying assets of financial derivatives should be sufficiently diversified on a portfolio basis.

- A4.2 In the case where the underlying assets are:

- transferable securities, money market instruments, eligible deposits or units in other schemes, the limits in section A2 above, except for the concentration limits, apply;
- commodities, the limits in section 4 of *Appendix 5* of the Code: Index Funds apply; and
- indices, paragraphs A4.2(a) and (b) apply to each constituent of the index, where applicable,

on a portfolio basis.

Exposure to financial derivatives – Commitment Approach

- A4.3 The exposure of the Target Fund to financial derivatives under the Commitment Approach in paragraph A3.3 is described below. Exposure is determined by converting the positions in financial derivatives into equivalent positions in the underlying assets.

Calculation methods

- A4.4 Table 1 below sets out the methods for calculating the exposure of various financial derivatives under the Commitment Approach.

- A4.5 The exposure to financial derivatives under the Commitment Approach should be converted into the base currency of the Target Fund by using the spot rate.

- A4.6 Where a currency financial derivative has two legs that are not in the base currency of the Target Fund, the exposure to both legs should be accounted for under the Commitment Approach.

- A4.7 For financial derivatives not covered in Table 1 below or where the methods do not provide an adequate and accurate assessment of the risks relating to the financial derivatives, the manager should inform and justify to the Authority of the alternative method applied.

- A4.8 The calculation methodology of the alternative method referred to in paragraph A4.7 should be based on the market value of the equivalent position in the underlying asset, although the notional value or price of the financial derivative may be used if it is more conservative. Where a more conservative calculation is used, hedging and netting arrangements, as set out in paragraphs A3.4 to A3.9, should not be taken into account to reduce the exposure to the financial derivative involved if it results in an underestimation of the global exposure.

Table 1: Calculation Methods

| Types of financial derivatives | Method for calculating exposure |
|-------------------------------------------------------------------|---------------------------------------------------------------------------|
| Plain Vanilla Options (Include bought/sold puts and calls) | |
| Bond option | No. of contracts x face value x underlying price x delta |
| Currency option | Contract's notional value (of currency leg) x delta |
| Equity option | No. of contracts x no. of equity shares x underlying price x delta |
| Index option | No. of contracts x contract's notional value x index level x delta |
| Interest rate option | Contract's notional value x delta |
| Warrant and Rights | No. of shares/bonds x market value of underlying referenced asset x delta |

| Futures | |
|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bond future | No. of contracts x contract's notional value x market value of the future; or No. of contracts x contract's notional value x market price of the cheapest bond to deliver, adjusted by the conversion factor |
| Currency future | No. of contracts x contract's notional value |
| Equity future | No. of contracts x contract's notional value x market price of underlying equity share |
| Index future | No. of contracts x value of 1 point x index level |
| Interest rate future | No. of contracts x contract's notional value |
| Commodity future | No. of contracts x contract's notional value |
| Swaps | |
| Contract for differences | No. of shares/bonds x market value of underlying referenced instrument |
| Credit default swap | Protection buyer: market value of the underlying reference asset Protection seller: the higher of the market value of the underlying reference asset or the notional value of the credit default swap |
| Currency swap | Notional value of currency leg(s) |
| Interest rate swap | Market value of underlying; or Notional value of the fixed leg |
| Total return swap | Underlying market value of reference asset(s) |
| Forwards | |
| Forward rate agreement | Notional value |
| FX forward | Notional value of currency leg(s) |

A5 Counterparty of Financial Derivatives

OTC financial derivatives

- A5.1 The counterparty of an OTC financial derivative should be subject to prudential supervision by a financial supervisory authority in its home jurisdiction.
- A5.2 Subject to the group limit in paragraph A2.1, the maximum exposure of the Target Fund to the counterparty of an OTC financial derivative may not exceed:
- in the case of an eligible financial institution described in paragraph A5.3, 10% of the Target Fund's net asset value; or
 - in any other case, 5% of the Target Fund's net asset value
- ("counterparty limits").
- A5.3 For the purpose of paragraph A5.2, an eligible financial institution should have a minimum long-term rating of A by Fitch Inc., A by Moody's Investors Service or A by Standard and Poor's (including sub-categories or gradations therein). Alternatively, where the financial institution is not rated, the Target Fund should have the benefit of a guarantee by an entity which has a long-term rating of A (including sub-categories or gradations therein).
- A5.4 The exposure to a counterparty of an OTC financial derivative should be measured based on the maximum potential loss that may be incurred by the Target Fund if the counterparty defaults and not on the basis of the notional value of the OTC financial derivative.

Exchange-traded financial derivatives

- A5.5 Financial derivatives which:
- are transacted on an exchange where the clearing house performs a central counterparty role; and

Prospectus in respect of the United Great Dragon Fund

- b) have trades which are characterised by a daily marked-to-market valuation of the financial derivative positions and subject to at least daily margining,

would not be subject to the counterparty limits in paragraph A5.2.

A6 Borrowings

- A6.1 The Target Fund may borrow, on a temporary basis, for the purposes of meeting redemptions and bridging requirements.
- A6.2 The Target Fund may only borrow from banks licensed under the Banking Act (Cap. 19), finance companies licensed under the Finance Companies Act (Cap. 108), merchant banks approved as financial institutions under section 28 of the Monetary Authority of Singapore Act (Cap. 186) or any other deposit-taking institution licensed under an equivalent law in a foreign jurisdiction.
- A6.3 The borrowing period should not exceed one month.
- A6.4 Aggregate borrowings for the purposes of paragraph A6.1 should not exceed 10% of the Target Fund's net asset value at the time the borrowing is incurred.

Additional Information in relation to the Target Fund

For the purpose of investment in respect of the Target Fund, the Management Company has confirmed the following:-

- a) The Target Fund will only hold warrants that complies with the Guidelines.
- b) The Target Fund will not invest in structured warrants.
- c) The Target Fund will not invest in unlisted securities.
- d) The regulatory authority of the countries that the Target Fund will invest in will be an ordinary or associate member of the International Organization of Securities Commissions.
- e) The Target Fund does not intend to use derivative instruments except for hedging. For the purpose of OTC derivatives, the Target Fund's Management Company will restrict their dealings with counterparties to entities that have a minimum long-term issuer credit rating of A by Fitch Inc., A by Moody's Investors Service or A by Standard and Poor's.
- f) The value of the Target Fund's placement in deposit with any single institution must not exceed 20% of the net asset value of the Target Fund.
- g) In any event that the single entity limit of transferable securities or money market instruments is allowed to raise above 10% of the net asset value of the Target Fund, the Target Fund will keep the single entity limit to a maximum of 10% of the net asset value of the Target Fund.
- h) In any event the rating of a counter-party of an OTC derivative falls below the minimum required or the counter-party ceases to be rated, the Management Company will within a reasonable period of not more than 3 months from the date of breach take all necessary steps and actions to rectify the breach.
- i) The Management Company will not enter into any transaction to which the relevant limit is breached, and the Target Fund Manager will within a reasonable period of not more than 3 months from the date of breach take all necessary actions to rectify the breach.

The Target Fund currently does not intend to carry out securities lending or repurchase transactions but may in the future do so, in accordance with the applicable provisions of the Code. Accordingly, the Target Fund may at such time in the future become subject to the provisions on securities lending and repurchase transactions as set out in the Code.

2.4 Fees Charged by the Target Fund

| | |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Subscription Fee | Waived. |
| Realisation Fee | Nil. |
| Management Fee | Currently, 1.75% per annum of the net asset value of the Target Fund. There will be no double charging of management fee. |

Prospectus in respect of the United Great Dragon Fund

| | |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustee Fee | Currently, not more than 0.05% per annum of the net asset value of the Target Fund, subject to a minimum of SGD5,000 per annum. |
| Registrar and Transfer Agent Fee | The higher of SGD15,000 per annum or 0.125% per annum, subject always to a maximum of SGD25,000 per annum. |
| Valuation and Accounting Fees | 0.2% per annum of the net asset value of the Target Fund. |
| Audit Fee, Custodian Fee, Transaction Costs and Other Fees and Charges | Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% per annum, depending on the proportion that each fee or charge bears to the net asset value of the Target Fund. |

Note: Prospective investors should take note that although the Target Fund has waived the subscription fee and there will be no double charging of annual management fee, however, there are certain fees and expenses which will be charged by the Target Fund as mentioned above and investors will hence be subjected to higher fees and expenses indirectly.

2.5 Temporary Suspension or Suspension of Dealing

2.5.1 Subject to the provisions of the Code, the Management Company or the trustee of the Target Fund may, with the prior written approval of the other, suspend the issue and realisation of units of the Target Fund or any class of the Target Fund during:-

- (a) any period when the Recognised Market on which a material part of the Authorised Investments forming part of the Deposited Property of the Target Fund for the time being are listed, quoted or dealt in is closed (otherwise than for public holidays) or during which dealings are substantially restricted or suspended;
- (b) the existence of any state of affairs which, in the opinion of the Management Company or the trustee of the Target Fund, might seriously prejudice the interests of the holders in relation to the Target Fund or class of the Target Fund as a whole or of the Deposited Property;
- (c) any period when a state of emergency prevents a practicable disposal of such Authorised Investments by or on behalf of the trustee of the Target Fund;
- (d) any breakdown in the means of communication normally employed in determining the price of any of such Authorised Investments, or the current price on the relevant Recognised Market, or when for any reason the prices of any of such Authorised Investments, or the amount of any liability of the trustee of the Target Fund and/or the Management Company for the account of the Target Fund, cannot be promptly and accurately ascertained (including any period when the fair value of a material portion of the Authorised Investments cannot be determined);
- (e) any period when remittance of moneys which will or may be involved in the realisation of such Authorised Investments or in the payment for such Authorised Investments for the time being constituting the Deposited Property is not possible or cannot, in the opinion of the Management Company and the trustee of the Target Fund, be carried out at normal rates of exchange;
- (f) upon the occurrence of any event causing the Management Company to liquidate a substantial percentage of the assets comprised in the Deposited Property (as determined in the Management Company's absolute discretion), or to terminate the Target Fund;
- (g) any period whereby dealing of units of the Target Fund has to be suspended to effect the subdivision or consolidation of units;

- (h) any period when the dealing of units of the Target Fund is suspended pursuant to any order or direction of the Authority or any judicial or governing authority of competent jurisdiction;
- (i) any 48 hour period (or such longer period as may be agreed between the Management Company or the trustee of the Target Fund) prior to the date of any meeting of holders of the Target Fund or class of the Target Fund (or any adjourned meeting thereof);
- (j) any period when the business operations of the Management Company, the Sub-Manager or the trustee of the Target Fund in relation to the operation of the Target Fund are substantially interrupted or closed as a result of or arising from pestilence, acts of war, terrorism, insurrection, revolutions, civil unrest, riots, strikes or acts of God;
- (k) exceptional circumstances, where the Management Company has determined that such suspension is in the best interest of the holders;
- (l) any period when dealings in any underlying entity in which the Target Fund has invested a substantial portion of its assets are suspended; or
- (m) such other circumstances as may be required under the provisions of the Code.

2.5.2 Without prejudice to paragraph 2.5.1 above, the trustee of the Target Fund may, with the prior approval of the Authority, suspend the issue and realization of units of the Target Fund or any class of the Target Fund if:-

- a) the Management Company goes into liquidation (except a voluntary liquidation for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the trustee of the Target Fund, such approval not to be unreasonably withheld or delayed);
- b) a receiver or trustee is appointed of the whole or of any substantial part of the Management Company's assets or undertaking; or
- c) the Management Company convenes a meeting of its creditors or make or propose to make any arrangement or composition with or any assignment for the benefit of its creditors.

2.5.3 Subject to the provisions of the Code, the Management Company and/or the trustee of the Target Fund may from time to time also suspend the issue and/or realisation of units of the Target Fund in certain situations as set out in the deed of the Target Fund, including suspending the realisation of units of the Target Fund for such reasonable period as may be necessary to effect an orderly redemption of investments in accordance with Clause 16.8 of the deed of the Target Fund.

For further details of the situations as set out in the deed of the Target Fund which may lead to suspension of determination of net asset value, please refer to APPENDIX I at the end of this Prospectus.

2.5.4 Subject to the provisions of the Code, any such suspension will take effect upon the declaration in writing thereof to the trustee of the Target Fund by the Management Company (or, as the case may be, to the Management Company by the trustee of the Target Fund) and will end as soon as practicable when the condition giving rise to the suspension no longer exists and no other condition under which such suspension is authorised under paragraphs 2.5.1 to 2.5.3 above or the applicable provisions of the Target Fund's deed exists upon the declaration in writing thereof by the Management Company (or, as the case may be, the trustee of the Target Fund), and in any event, within such period as may be prescribed by the Code. The period of suspension may be extended in accordance with the Code. Any payment for any units realised before the commencement of any such suspension which has not been paid before the commencement thereof may, if the Management Company and the trustee of the Target Fund agree, be deferred until immediately after the end of such suspension.

2.6 Limitation on Realisation

The Management Company may, with the approval of the trustee of the Target Fund and subject to the provisions of the deed of the Target Fund, limit the total number of units to be realised by the holders or cancelled by the Management Company on any dealing day to 10% of the total number of units of the Target Fund or any class of the Target Fund then in issue. Such limitation will be applied proportionately to all holders who have validly requested realisations on such dealing day and to the Management Company.

Any units which are not realised or cancelled will be realised or cancelled on the next dealing day, provided that if the number of units to be realised or cancelled still exceeds such limit, the Management Company may continue to carry forward the realisation or cancellation requests in the same manner, until such time as the total number of units to be realised or cancelled on a dealing day falls within such limit. As a result, the Fund's redemption proceeds from the Target Fund may be delayed. Please refer to Section 4.4 Redemption of Units for the schedule of redemption proceeds for the respective Classes of Units.

If realisation requests are so carried forward and the holders of the Target Fund are affected, the Management Company will notify the holders within 7 business days. Realisation requests which have been carried forward from an earlier dealing day shall be dealt with in priority to later requests.

2.7 Compulsory Realisations

The Management Company has the right (in consultation with the trustee of the Target Fund) to compulsorily realise any holdings of units in the Target Fund held by:-

- (a) any holder:-
 - (i) whose subscription for or holding of units, in the opinion of the Management Company, is or may be in breach of any applicable law or regulation in any jurisdiction; or
 - (ii) where such realisation is, in the opinion of the Management Company, necessary or desirable for the compliance of the Management Company or the Target Fund with any applicable law or regulation in any jurisdiction (including any regulatory exemption conditions); or
- (b) any holder whose holdings, in the opinion of the Management Company:-
 - (i) may cause the Target Fund to lose its authorised or registered status with any regulatory authority in any jurisdiction; or
 - (ii) may cause the offer of the units of the Target Fund, the Target Fund, the prospectus of the Target Fund, the deed of the Target Fund, the Management Company or the trustee of the Target Fund to become subject to any authorisation, recognition, approval or registration requirements under any law or regulation in any other jurisdiction; or
- (c) any holder whose holdings, in the opinion of the Management Company:-
 - (i) may cause a detrimental effect on the tax status of the Target Fund in any jurisdiction or on the tax status of the holder of the Target Fund; or
 - (ii) may result in the Target Fund or other holders of the Target Fund suffering any other legal or pecuniary or administrative disadvantage which the Target Fund or holders might not otherwise have incurred or suffered; or
- (d) any holder who fails any anti-money laundering, anti-terrorist financing or know-your-client checks, or where information and/or documentary evidence requested by the Management Company and/or the trustee of the Target Fund for the purposes of any anti-money laundering, anti-terrorist financing or know-your-client checks cannot be obtained from the holder (or the holder has failed to provide the same) in a timely manner; or
- (e) any holder, where information (including but not limited to information regarding tax status, identity or residency), self-certifications or documents as may be requested by the Management Company and/or the trustee of the Target Fund pursuant to laws, regulations, guidelines, directives or contractual obligations with other jurisdictions' authorities (including, without limitation, the FATCA and/or any Singapore laws, regulations, guidelines and directives

implemented as part of any intergovernmental agreement entered into between the U.S. and Singapore in connection with FATCA) cannot be obtained from the holder, or the holder has failed to provide the same, in a timely manner; or

- (f) any holder who does not consent, or withdraws his consent, for the Management Company or the trustee of the Target Fund to collect, use and/or disclose information or data relating to the holder, where (in the opinion of Management Company or the trustee of the Target Fund) such information or data is necessary or desirable for the Management Company, the trustee of the Target Fund, their respective related corporations and/or other service providers to perform their respective services and/or duties to or in respect of the Target Fund and/or the holder.

Any compulsory realisation under this paragraph may be carried out by the Management Company on any dealing day, with prior notice to the relevant holder, and shall be carried out in accordance with, and at the realisation price determined under, the applicable provisions on realisations in the deed of the Target Fund.

If the Management Company and/or the trustee of the Target Fund are required to account to any duly empowered fiscal authority of Singapore or elsewhere for any income or other taxes, charges or assessments whatsoever on the value of any units held by a holder, the Management Company (in consultation with the trustee of the Target Fund) shall be entitled, at any time with prior notice to that holder, to realise such number of units held by that holder as may be necessary to discharge the liability arising. The Management Company and/or the trustee of the Target Fund (as the case may be) shall be entitled to apply the proceeds of such realisation in payment, reimbursement and/or set-off against the liability.

The Management Company, the trustee of the Target Fund and their respective delegates, agents or associates shall not be liable for any loss (whether direct or consequential and including, without limitation, loss of profit or interest) or damage suffered by any holder or any party arising out of or caused in whole or in part by any actions which are taken by the Management Company, trustee of the Target Fund and/or any of their respective delegates, agents or associates under this Section 2.7 Compulsory Realisations.

CHAPTER 3: FEES, CHARGES AND EXPENSES

There are fees and charges directly incurred when you purchase or redeem Units of the Fund. All fees and charges quoted below are **exclusive** of taxes and/or duties imposed by law or required to be paid in connection with the products or services provided by the Manager and/or the Trustee.

3.1 Sales Charge

| | |
|-------------------------|-----------------------------------------------|
| Manager | Up to 5.00% of the NAV per Unit of the Class. |
| Authorised distributors | Up to 5.00% of the NAV per Unit of the Class. |

Note:

The sales charge is applicable to all Classes of Units.

Investors should note that sales charge levied may vary when you purchase Units from different authorised distributors or from us, subject to the maximum sales charge disclosed herein. The difference in sales charge imposed is based on the different levels of services provided and/or the size of the investment undertaken. Nevertheless, we have the discretion to waive and/or reduce the sales charge.

Please refer to Section 4.2 Pricing of Units for information on how the sales charge is calculated.

3.2 Redemption Charge

Nil.

3.3 Transfer Fee

| MYR Hedged Class | RMB Hedged Class | USD Class |
|------------------------------------------|------------------|-----------|
| RM 15.00 | RMB 15.00 | USD 15.00 |
| per transfer, subject to our discretion. | | |

3.4 Switching Fee

For switching from a Class of Units to other funds (or its classes) denominated in the same currency managed by us, the differential sales charge on the amount switched will be imposed.

Please refer to Section 4.9 Switching Facility for further details.

3.5 Other Charges

There are no other charges (except charges levied by the banks on remittance of money) payable directly by Unit Holders when purchasing or redeeming Units of the Fund.

There are fees and expenses indirectly incurred when you invest in the Fund. All fees and charges quoted below are exclusive of taxes and/or duties imposed by law or required to be paid in connection with the products or services provided by the Manager and/or the Trustee.

3.6 Annual Management Fee

Up to 1.80% per annum of the NAV of the Class, calculated and accrued on a daily basis.

Note:

We may in our discretion, from time to time, charge an annual management fee that is lower than that stated above.

Please refer to Section 4.1.1 Computation of NAV and NAV per Unit of the Fund on how the annual management fee is calculated.

3.7 Annual Trustee Fee

Up to 0.06% per annum of the NAV of the Fund, subject to a minimum of RM15,000 per annum, calculated and accrued on a daily basis (excluding foreign custodian fees and charges, where applicable).

Please refer to Section 4.1.1 Computation of NAV and NAV per Unit of the Fund on how the annual trustee fee is calculated.

3.8 Other Expenses

Only fees and expenses that are directly related and necessary in operating and administering the Fund may be charged to the Fund in accordance with the Deed. These include but are not limited to the following:-

- audit fees;
- commission or fees paid to brokers or dealers;
- foreign custodian fees and charges, if any;
- tax adviser's fee;
- taxes and other duties imposed by the government and/or other authorities;
- valuation fees incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund;
- independent investment committee members fee;
- costs for modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;
- costs of convening meetings of Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- bank charges and cost of borrowing;
- costs and fees for the printing and posting of annual and interim reports;
- lodgment fee for Fund's reports;
- costs and fees for the subscription and maintenance of the benchmark index;
- any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred by the Fund; and
- any other expenses allowed under the Deed.

3.9 Policy on Rebates and Soft Commissions

It is our policy to channel all rebates, if any, received from stockbrokers or dealers to the Fund. However, soft commissions received for goods and services which are of demonstrable benefit to Unit Holders and in the form of research and advisory services that assist in the decision making process relating to

Prospectus in respect of the United Great Dragon Fund

the Fund's investments such as fundamental databases, financial wire services, technical analysis software and stock quotation system incidental to investment management of the Fund are retained by us.

THERE ARE FEES AND CHARGES INVOLVED AND INVESTORS ARE ADVISED TO CONSIDER THEM BEFORE INVESTING IN THE FUND.

CHAPTER 4: TRANSACTION INFORMATION

4.1 Sale and Purchase of Units

4.1.1 Computation of NAV and NAV per Unit of the Fund

The NAV of the Fund is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point. For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund is inclusive of the management fee and trustee fee for the relevant day.

The NAV per Unit of a Class of Units is the NAV of the Fund attributable to a Class of Units divided by the number of Units in circulation for that particular Class of Units, at the same valuation point.

The valuation of the Fund will be carried out in the Base Currency. Accordingly, all assets that are not denominated in USD will be translated to USD for valuation purposes. The foreign exchange rate used for this purpose shall be the bid foreign exchange rate quoted by Reuters or other reputable information service providers at 4.00 p.m. United Kingdom time or such rate or method as may be prescribed under the relevant laws from time to time.

Due to multiple Classes of Units in the Fund, the income, expenses, indirect fees and/or charges for the Fund are apportioned based on the value of the Class of Units of the Fund (quoted in the Base Currency) relative to the value of the whole Fund (also quoted in the Base Currency), which is shown as multi-class ratio.

An illustration of computation of NAV and the NAV per Unit for a particular day:-

| | Fund | MYR Hedged Class | RMB Hedged Class | USD Class |
|-----------------------------------------------------------------|----------------|------------------|------------------|---------------|
| Units in circulation | 203,300,000.00 | 133,000,000.00 | 56,000,000.00 | 14,300,000.00 |
| Opening NAV in Base Currency | 27,940,000.00 | 16,500,000.00 | 4,000,000.00 | 7,440,000.00 |
| Multi-class ratio (%) | 100 | 59.06 | 14.32 | 26.63 |
| Add Income for the day | 100,000.00 | 16,870.64 | 48,076.92 | 35,052.44 |
| Less Expenses for the day | -100,000.00 | -16,870.64 | -48,076.92 | -35,052.44 |
| Add Currency forward gain/loss* | 500 | 300 | 200 | 0 |
| NAV before deducting Management Fee and Trustee Fee for the day | 27,940,500.00 | 16,500,300.00 | 4,000,200.00 | 7,440,000.00 |
| Less Management Fee for the day at 1.80% per annum | 1,377.89 | 813.71 | 197.27 | 366.90 |

Prospectus in respect of the United Great Dragon Fund

| | | | | | |
|---------------|---------------------------------------------------------------------------|---------------|----------------|---------------|---------------|
| Less | Trustee Fee for the day at 0.06% per annum | 45.93 | 27.12 | 6.58 | 12.23 |
| | NAV | 27,939,076.18 | 16,499,459.16 | 3,999,996.15 | 7,439,620.87 |
| | <u>NAV per Unit of the MYR Hedged Class</u> | | | | |
| | NAV of the Fund attributable to the MYR Hedged Class in Base Currency | | 16,499,459.16 | | |
| Divide | Units in circulation | | 133,000,000.00 | | |
| | NAV per Unit of MYR Hedged Class in USD (rounded to 4 decimal places) | | 0.1241 | | |
| Divide | Exchange rate (assume 1 MYR = 0.24 USD) | | 0.24 | | |
| | NAV per Unit of MYR Hedged Class (rounded to 4 decimal places) | | 0.5169 | | |
| | <u>NAV per Unit of the RMB Hedged Class</u> | | | | |
| | NAV of the Fund attributable to the RMB Hedged Class in Base Currency | | | 3,999,996.15 | |
| Divide | Units in circulation | | | 56,000,000.00 | |
| | NAV per Unit of the RMB Hedged Class in USD (rounded to 4 decimal places) | | | 0.0714 | |
| Divide | Exchange rate (assume 1 RMB = 0.14 USD) | | | 0.14 | |
| | NAV per Unit of RMB Hedged Class (rounded to 4 decimal places) | | | 0.5102 | |
| | <u>NAV per Unit of the USD Class</u> | | | | |
| | NAV of the Fund attributable to the USD Class | | | | 7,439,620.87 |
| Divide | Units in circulation | | | | 14,300,000.00 |
| | NAV per Unit of USD Class (rounded to 4 decimal places) | | | | 0.5203 |

Please note that the calculation set out above is for illustration purposes only.

4.2 Pricing of Units

We adopt the single pricing policy which is in line with the SC's requirement for the Malaysian unit trust industry. Under this regime, both the selling price and buying price of Units will be quoted based on a single price, i.e. the net asset value per unit of the fund.

The daily NAV per Unit of the Fund is valued at the next valuation point after a purchase request or a redemption request is received by us, i.e., on Forward Price basis.

Example:

Making an investment

Assuming the NAV per Unit on 2 December 2020 is RM0.5263 and there is a sales charge of 5% of the NAV per Unit imposed by us; if a Unit Holder intends to invest a sum of RM10,000.00 in the Fund, the amount that a Unit Holder will have to pay as sales charge will therefore be:-

$$\begin{aligned}\text{Sales charge} &= 5\% \times (\text{amount to be paid}) \\ &= 5\% \times \text{RM10,000} \\ &= \text{RM500}\end{aligned}$$

The total amount that will have to be paid to us will therefore be:

$$\begin{aligned}\text{Total to be paid} &= \text{amount to be invested} + \text{sales charge} \\ &= \text{RM10,000} + \text{RM500} \\ &= \text{RM10,500}\end{aligned}$$

The number of Units that will be allocated to the Unit Holder will therefore be:

$$\begin{aligned}\text{Units allocated to the} &= \frac{\text{amount to be invested}}{\text{NAV per Unit}} \\ \text{Unit Holder} &= \frac{\text{RM10,000}}{\text{RM0.5263}} \\ &= \underline{19,000.57 \text{ Units}}\end{aligned}$$

Please note that the calculation set out above is for illustration purposes only.

Redeeming an investment

Assuming the NAV per Unit on 2 December 2020 is RM0.5263 and there is no redemption charge for this Fund; if a Unit Holder intends to redeem 10,000 Units from the Fund, the amount that we will have to pay to Unit Holder will therefore be:-

$$\begin{aligned}\text{Units redeemed by Unit Holder} &= 10,000 \text{ Units} \\ \text{Amount payable to} &= \text{Units redeemed} \times \text{NAV per Unit} - \text{redemption charge} \\ \text{Unit Holder} &= 10,000 \text{ units} \times \text{RM0.5263} - 0\% \\ &= \underline{\text{RM5,263.00}}\end{aligned}$$

Please note that the calculation set out above is for illustration purposes only.

Incorrect Pricing

Subject to any relevant law, if there is an error in the pricing of the NAV per Unit of the Fund, we will take immediate remedial action to correct the error. Rectification shall, where necessary, extend to the reimbursements of money as follows if the error is at or above the significant threshold of 0.5% of the NAV per Unit:

Prospectus in respect of the United Great Dragon Fund

- (a) if there is an over pricing in relation to the purchase and creation of Units, the Fund shall reimburse the Unit Holder;
- (b) if there is an over pricing in relation to the redemption of Units, we shall reimburse the Fund;
- (c) if there is an under pricing in relation to the purchase and creation of Units, we shall reimburse the Fund; and
- (d) if there is an under pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder.

We retain the discretion whether or not to reimburse if the error is below 0.5% of the NAV per Unit or where the total impact on a Unit Holder's account of each Class of Units is less than RM10.00 or an equivalent denomination in the currency that a particular Class of Units is denominated, if applicable. This is because the reprocessing costs may be greater than the amount of the adjustment.

Policy on rounding adjustment

In calculating a Unit Holder's investments, the NAV per Unit of the Fund will be rounded up to four decimal places.

Units allocated to a Unit Holder will be rounded up to two decimal places.

4.3 Sale of Units

| Minimum Initial Investment | MYR Hedged Class | RMB Hedged Class | USD Class |
|-------------------------------|----------------------------------------------------------------|------------------|--------------|
| | RM 1,000 | RMB 1,000 | USD 1,000 |
| | or such other lower amount as we may from time to time decide. | | |
| Minimum Additional Investment | MYR Hedged Class | RMB Hedged Class | USD Class |
| | RM 100 | RMB 100 | USD 100 |
| | or such other lower amount as we may from time to time decide. | | |

Application for Units must be received by us on or before the cut-off time of 4:00 p.m. on any Business Day. Any application received after 4:00 p.m. on any Business Day will be taken as an application made on the next Business Day.

Investors are required to complete the application forms, which are available at:

- (a) our head office; or
- (b) offices of our authorised distributors.

For the convenience of applicants, all authorised distributors are authorised to accept the application forms accompanied by the necessary remittance for onward transmission to us. You may contact any of our authorised distributors listed in Section 13 List of UOB Asset Management (Malaysia) Berhad's Office, Institutional Unit Trust Advisers and Authorised Distributors.

Note: We reserve the right to accept or reject any application in whole or part thereof without assigning any reason.

All applicants intending to invest in a Class other than MYR Hedged Class are required to have a foreign currency account with any financial institutions as all transactions relating to the particular foreign currency will ONLY be made via telegraphic transfers.

INVESTORS ARE ADVISED NOT TO MAKE ANY PAYMENTS IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF A FUND.

PLEASE BE ADVISED THAT IF AN INVESTOR INVESTS IN UNITS THROUGH AN IUTA WHICH ADOPTS THE NOMINEE SYSTEM OF OWNERSHIP, THE INVESTOR WOULD NOT BE CONSIDERED TO BE A UNIT HOLDER UNDER THE DEED AS THE INVESTOR'S NAME WILL NOT APPEAR IN THE REGISTER OF UNIT HOLDERS. THE INVESTOR MAY CONSEQUENTLY NOT HAVE ALL THE RIGHTS ORDINARILY EXERCISABLE BY A UNIT HOLDER (FOR EXAMPLE, THE RIGHT TO CALL FOR A UNIT HOLDERS' MEETING AND TO VOTE THEREAT).

Unitholdings in Different Classes

Investors should note that there are differences when purchasing Units of a Class other than USD Class in the Fund, i.e. MYR Hedged Class.

For illustration purposes, assume the exchange rate of RM to USD is 0.25, and you have USD10,000 to invest. The MYR Hedged Class is priced at RM1.0000, while the USD Class is priced at USD1.0000. By purchasing Units in the MYR Hedged Class, you will receive more Units for every RM invested in the Fund, i.e. 40,000 Units, compared to purchasing Units in USD Class, i.e. 10,000 Units.

Upon a voting by poll, the votes by every Unit Holders present in person or by proxy shall be proportionate to the value of Unit held by him or her. Hence, holding more number of Units may not give you an advantage when voting at Unit Holders meetings. You should note that in a Unit Holders' meeting to terminate or wind up the Fund or a Class of Units, a special resolution may only be passed by a majority in number representing at least three-fourths (3/4) of the value of the Units held by Unit Holders voting at the meeting, and not based on number of Units held.

4.4 Redemption of Units

Unit Holders may redeem their investments in the Fund on any Business Day by completing the prescribed redemption request form or such other manner as we may accept and returning it to us on any Business Day; the redemption request form is available at our head office and also offices of our authorised distributors. There is no restriction on the number of times a Unit Holder can redeem.

The minimum redemption amount for the Classes of Units is 1,000 Units or such other lesser Units as we may from time to time decide.

However, if the redemption request leaves a Unit Holder with less than 1,000 Units or such other lesser Units as we may from time to time decide (minimum holdings) remaining in his account, we will request the Unit Holder to redeem the remaining Units in the Unit Holder's account.

Units redeemed on or before the cut-off time of 4:00 p.m. on any Business Day (T) will be redeemed at the NAV per Unit at the close of Business Day on the day the redemption form is received by us (i.e., on a Forward Price basis).

Any redemption request received after 4:00 p.m. on any Business Day (T) will be taken as a redemption request made on the next Business Day.

Redemption proceeds will be paid within:-

- eight (8) Business Days for MYR Hedged Class;
- ten (10) Business Days for RMB Hedged Class; and
- eight (8) Business Days for USD Class;

from the date we receive a complete redemption request form.

4.5 Cooling-off Policy

A cooling-off right refers to the right of the Unit Holder to obtain a refund of his investment if he so requests within the cooling-off period (within six (6) Business Days from the date of receipt of application to purchase Units). This is to provide the Unit Holder with the opportunity to reverse his investment decision that could have been unduly influenced by certain external elements or factors. The cooling-off right is only given to an individual investor, other than those listed below, who is investing for the first time in any unit trust funds managed by us:-

- (i) our staff; and
- (ii) persons registered with a body approved by the SC to deal in unit trusts.

Within the cooling-off period, the refund to the Unit Holders for every Unit held by the Unit Holders shall be the sum of:-

- (a) the price of the Units on the day the Units were purchased; and
- (b) the sales charge originally imposed on the day the Units were purchased.

In other words, the Unit Holders shall be refunded with their original investment proceeds within ten (10) days of the date of receipt of the cooling-off notice from the Unit Holders.

4.6 Minimum Holdings

The minimum holding of Units of each of the Classes of Units is 1,000 Units or such other lesser Units as we may from time to time decide.

4.7 Policy on Gearing

The Fund is not permitted to borrow cash or other assets (including the borrowing of securities within the meaning of the Securities Borrowing and Lending Guidelines) in connection with its activities.

However, the Fund may borrow cash for the purpose of meeting redemption requests for Units and for short-term bridging requirements. We will ensure that:

- (a) the Fund's cash borrowing is only on a temporary basis and that borrowings are not persistent;
- (b) the borrowing period should not exceed one month;
- (c) the aggregate borrowings of the Fund should not exceed 10% of the Fund's NAV at the time the borrowing is incurred; and
- (d) the Fund only borrows from financial institutions.

Except for the securities lending as provided under the Securities Borrowing and Lending Guidelines, as well as complying with relevant rules and directives issued by Bursa Malaysia, Bursa Malaysia Depository Sdn Bhd and Bursa Malaysia Securities Clearing Sdn Bhd, none of the cash or investments of the Fund may be lent. Further, the Fund may not assume, guarantee, endorse or otherwise become directly or contingently liable for or in connection with any obligation or indebtedness of any person.

4.8 Transfer of Units

Units in the Fund are transferable subject to a minimum of 1,000 Units or such other lesser Units as we may from time to time decide, and any other terms and conditions as may be imposed by us.

However, if the transfer request leaves a Unit Holder with less than 1,000 Units (minimum holdings) remaining in the account, we will request the Unit Holder to transfer the remaining Units from the transferor's account to the transferee's account.

A copy of the "Transfer Form" can be obtained from our head office and also offices of our authorised distributors.

4.9 Switching Facility

Unit Holders are allowed to switch from the Fund to other fund(s) (or its classes) managed by the Manager provided that the currency denomination is the same and subject to the Manager's discretion.

The minimum switching amount is 1,000 Units and the amount switched must meet the minimum initial investment amount of the intended fund (or its classes) that the Unit Holder intends to switch into. However, if the switching request leaves a Unit Holder with less than 1,000 Units (minimum holdings), we will automatically switch the balance of the Units held in the Unit Holder's account.

Also, Unit Holders are to take note that we reserve the right to reject any switching requests if we are of the view that the switching transaction is contrary with the best interest of the Fund or the existing Unit Holders of a particular Class. A copy of the "Other Transactions Form" to perform this transaction can be obtained from our office and also offices of our authorised distributors. Subject to our discretion, we may impose switching fee.

The switching transaction is subject to the conditions set out below:-

1. A unit holder who originally purchased units of a fund with "no sales charge" imposed and intends to switch into any other funds with "no sales charge" imposed, the switch will be based on the net asset value per unit of the fund that he intends to switch into.
2. A unit holder who originally purchased units of a fund with "no sales charge" imposed and intends to switch into any other funds with "sales charge" imposed, he will be required to pay the sales charge imposed by the fund that he intends to switch into.
3. If a unit holder who originally purchased units of a fund with "sales charge" imposed and decides to switch into any other funds with "higher sales charge" imposed, he will be required to pay the difference of the sales charge ("differential sales charge") on the amount switched into that fund.
4. A unit holder who originally purchased units of a fund with "sales charge" imposed and intends to switch into any other funds with "lower sales charge" imposed, the switch will be at the net asset value per unit of the fund that he intends to switch into.

Note: Investors are advised to check the eligibility criteria if they intend to switch to a wholesale fund.

Please refer to the table below for an illustration on how the switching facility works:-

| SWITCHING FROM | SWITCHING TO | | |
|-------------------------------|--------------------------------|--------------------------------|---------------------------------------------------|
| CURRENT FUND (OR ITS CLASSES) | INTENDED FUND (OR ITS CLASSES) | | |
| Fund with "sales charge" | Fund with "no sales charge" | Fund with "lower sales charge" | Fund with "higher sales charge" |
| | No sales charge. | No sales charge. | Differential sales charge on the amount switched. |
| Fund with "no sales charge" | No sales charge. | Not applicable. | Differential sales charge on the amount switched. |

Please note that the net asset value per unit of the fund to be switched out and the net asset value per unit of the fund to be switched into may be of different Business Days.

4.10 Temporary Suspension of Determination of NAV and of the Issue, Switching and Redemption of Units.

We may suspend the determination of the NAV of Units in the Fund, the issue of Units, switching of Units and the redemption of Units under the following circumstances: -

- (a) during any period when dealing in the Target Fund is suspended or payment is deferred*;

Prospectus in respect of the United Great Dragon Fund

- (b) during any period when an emergency exists as a result of which disposal of the Target Fund which constitute a substantial portion of the assets of the Fund is not practically feasible or would be seriously prejudicial to the Unit Holders;
- (c) when for any other reason the prices of the Target Fund cannot be promptly or accurately be ascertained;
- (d) during any period when remittance of monies which will or may be involved in the realisation of or in the payment for any of the Fund's investments cannot, in our opinion, be carried out at normal rates of exchange; and
- (e) in the event of the publication of a notice convening a Unit Holders' meeting.

Unit Holders who have requested subscription, switching or redemption of their Units will be notified in writing of any such suspension of the right to subscribe, to convert or to require redemption of units and will be promptly notified upon termination of such suspension. Any such suspension will be published in the newspapers in which the Fund's Unit prices are generally published if in our opinion the suspension is likely to exceed one (1) week. Any suspension shall be in accordance with the Deed.

Note: **For further details on temporary suspension or suspension dealing of the Target Fund, please refer to Section 2.5 Temporary Suspension or Suspension of Dealing.*

4.11 Valuation of the Fund and Bases of Valuation of the Assets of the Fund

4.11.1 Valuation of the Fund

The Fund will be valued at least once on every Business Day. The valuation of the Fund will be carried out in a fair and accurate manner, at the valuation point.

As the Target Fund is a foreign fund, the valuation of the Units in respect of a particular Business Day can only be carried out on the following Business Day.

Unit Holders may contact us directly during business hours to obtain the latest price of the Fund. Please refer to the *Corporate Directory* section on page 6 for contact details.

Note: Valuation point is the particular point in time on a Business Day, as we may decide, at which the NAV of the Fund is calculated.

4.11.2 Bases for Valuation of the Assets of the Fund

| Investment Instruments | Valuation Basis |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Collective investment schemes | Investments in unlisted collective investment schemes will be valued based on the last published redemption price. |
| Money market instruments | Investments in money market instruments are valued at book cost, meaning cost of acquisition plus accretion of discount. For investments in commercial papers, valuation will be performed by reference to the fair value prices quoted by a bond pricing agency registered with the SC. |
| Deposits | For Deposits placed with a financial institution, valuation will be performed by reference to the principal value provided by the financial institution that issues or provides such investments including interest accrued thereon for the relevant period, if any. |
| Derivatives | Derivative instruments positions will be marked to market using valuation prices quoted by the derivatives' provider as at the close of the Business Day of the respective markets on the same calendar day. |

Prospectus in respect of the United Great Dragon Fund

| Investment Instruments | Valuation Basis |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Foreign exchange rate conversion | Where the value of an asset of the Fund is denominated in foreign currency, the assets are translated to USD for a Business Day using the bid foreign exchange rate quoted by Reuters, at United Kingdom time 4:00p.m. on the same calendar day. |
| Any other instruments | Fair value as determined in good faith by us, on methods or bases which have been verified by the auditors of the Fund and approved by the Trustee. |

4.12 Mode of Distribution

You are given the option to either:-

a) Reinvest your income distribution

Income distributed will be reinvested into your account in the form of additional Units at no cost, based on the NAV per Unit at the end of the Business Day of the income declaration date.

or

b) Receive your income distribution

The income distribution will be paid to you by way of transfer into a bank account held in your name.

You should note that income distribution (if any) which is less than 300 in the denominated currency of the Fund/Class, or such other amount as we may from time to time decide, will be automatically reinvested into your account in the form of additional Units at no cost, based on the NAV per unit on the income declaration date. Income distribution (if any) that cannot be credited into your bank account after one (1) month from the date of payment will be automatically reinvested into your account in the form of additional Units at no cost, based on the NAV per unit at the end of the fifteenth (15th) day after the said one (1) month period. In the event the fifteenth (15th) day falls on a non-Business Day, reinvestment will be made on the following Business Day.

If you do not state your option in the application form, the income distribution (if any) will be automatically reinvested into your account in the form of additional Units. You may also inform us or any of our authorized distributors in writing, at any time before the income declaration date of your wish of receiving cash payment or additional Units via reinvestment.

UNIT PRICES AND DISTRIBUTIONS PAYABLE, IF ANY, MAY GO DOWN AS WELL AS UP.

CHAPTER 5: THE MANAGER

5.1 Background Information

UOB Asset Management (Malaysia) Berhad holds the capital markets and services licence for fund management in Malaysia under the CMSA since January 1997. In January 2014, UOBAM(M) has obtained the approval from the SC to deal in securities restricted to unit trust products. UOBAM(M) has more than 21 years' experience in providing fund management, for both institutional and retail clients. UOBAM(M) is substantially owned by UOB Asset Management Ltd ("UOBAM"), headquartered in Singapore. UOBAM has more than 30 years of experience managing collective investment schemes and discretionary funds.

5.2 Role, Duties and Responsibilities of the Manager

We are responsible for the day-to-day management, marketing and administration of the Fund, where our key functions include:-

- a) endeavouring to manage the Fund in a sound and professional manner in accordance with its investment objective, the provisions of this Prospectus and the Deed;
- b) endeavouring to properly administer the Fund and to arrange for sale and redemption of Units of the Fund;
- c) issuing the Fund's interim and annual reports to the Unit Holders;
- d) keeping proper records of the Fund; and
- e) keeping the Unit Holders informed on material matters relating to the Fund.

5.3 Board of Directors

The functions of the Board of Directors are to elaborate, decide, endorse or resolve all matters pertaining to us and the Fund at the board meetings that are held formally four times yearly or as and when circumstances require.

- Mr Wong Kim Choong (non-independent director)
- Mr Thio Boon Kiat (alternate to Mr Wong Kim Choong) (non-independent director)
- Ms Lim Suet Ling (non-independent director)
- Mr Seow Lun Hoo (non-independent director)
- Mr Seow Voon Ping (alternate to Mr Seow Lun Hoo) (non-independent director)
- Mr Lim Kheng Swee (non-independent director)
- Encik Syed Naqiz Shahabuddin bin Syed Abdul Jabbar (independent director)
- Mr Wong Yoke Leong (independent director)

5.4 Investment Committee

The investment committee's role and responsibilities include the following:-

- a) selecting appropriate strategies to achieve the proper performance of the Fund in accordance with the Fund's investment objective;
- b) ensuring that the strategies selected are properly and efficiently implemented by us; and
- c) actively monitor, measure and evaluate our fund management performance.

The investment committee meets four times yearly or as and when circumstances require.

5.5 Investment Team

The designated person responsible for fund management function is Mr Francis Eng Tuck Meng. His profile is as set out below:

Mr Francis Eng Tuck Meng - Chief Investment Officer

Francis has more than 20 years of investment-related experience including fund management and equities research. Prior to being with UOBAM(M), he was a senior analyst with a foreign securities firm and was part of the equities research team that was ranked by Greenwich and Asiamoney. Francis is a Chartered Financial Analyst (“CFA”) charterholder. He holds a Bachelor of Economics degree with a double major in Actuarial Studies and Finance.

5.6 Material Litigation

As at 30 June 2020, we are not engaged in any litigation or arbitration proceedings, either as plaintiff or defendant which has a material effect on our financial position or any of our delegates, and the board of directors are not aware of any proceedings pending or threatened, or of any fact likely to give rise to any such proceedings which might materially and adversely affect our position or our business or any of our delegates.

Further information and/or update information on the Manager, key personnel of the Manager, the board of directors’ profile, investment committee, management team, investment team, and etc. can be obtained from the Manager’s website at www.uobam.com.my.

CHAPTER 6: TRUSTEE

6.1 About Deutsche Trustees Malaysia Berhad

Deutsche Trustees Malaysia Berhad (“DTMB”) was incorporated in Malaysia on 22 February 2007 and commenced business in May 2007. DTMB is registered as a trust company under the Trust Companies Act 1949, with its business address at Level 20, Menara IMC, 8 Jalan Sultan Ismail, 50250 Kuala Lumpur.

DTMB is a member of Deutsche Bank Group (“Deutsche Bank”). Deutsche Bank provides commercial and investment banking, retail banking, transaction banking and asset and wealth management products and services to corporations, governments, institutional investors, small and medium-sized businesses, and private individuals.

6.2 Experience in Trustee Business

DTMB is part of Deutsche Bank’s Securities Services, which provides trust, custody and related services on a range of securities and financial structures. As at 30 June 2020, DTMB is the trustee for 186 collective investment schemes including unit trust funds, wholesale funds, exchange-traded funds and private retirement schemes.

DTMB’s trustee services are supported by Deutsche Bank (Malaysia) Berhad (“DBMB”), a subsidiary of Deutsche Bank, financially and for various functions, including but not limited to financial control and internal audit.

6.3 Roles, Duties and Responsibilities of the Trustee

DTMB’s main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the relevant provisions of the Deeds, the CMSA and all relevant laws.

6.4 Trustee’s Delegate (Custodian)

The Trustee has appointed DBMB as the custodian of the assets of the Fund. DBMB is a wholly-owned subsidiary of Deutsche Bank AG. DBMB offers its clients access to a growing domestic custody network that covers over 30 markets globally and a unique combination of local expertise backed by the resources of a global bank. In its capacity as the appointed custodian, DBMB’s roles encompasses safekeeping of assets of the Fund; trade settlement management; corporate actions notification and processing; securities holding and cash flow reporting; and income collection and processing.

All investments of the Fund are registered in the name of the Trustee for the Fund, or where the custodial function is delegated, in the name of the custodian to the order of the Trustee for the Fund. As custodian, DBMB shall act only in accordance with instructions from the Trustee.

6.5 Trustee’s Disclosure of Material Litigation and Arbitration

As at 30 June 2020 neither the Trustee nor its delegate is (a) engaged in any material litigation and arbitration, including those pending or threatened, or (b) aware of any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Trustee and any of its delegate.

6.6 Trustee's Disclosure on Related-Party Transactions/Conflict of Interests

As the Trustee for the Fund and the Manager's delegate for the fund accounting and valuation services, there may be related party transactions involving or in connection with the Fund in the following events:-

- (1) where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, etc.);
- (2) where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the SC's guidelines and other applicable laws;
- (3) where the Manager appoints DTMB to perform its back office functions (e.g. fund accounting and valuation); and
- (4) where DTMB has delegated its custodian functions for the Fund to DBMB.

DTMB will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best that are reasonably available for or to the Fund and are on an arm's length basis as if between independent parties.

While DTMB has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. DTMB's commitment to act in the best interests of the Unit Holders does not preclude the possibility of related party transactions or conflicts.

CHAPTER 7: SALIENT TERMS OF THE DEED

7.1 Rights and Liabilities of the Unit Holders

Rights of the Unit Holders

A Unit Holder of the Fund has the right:

- 1) to receive distributions, if any, of the Fund;
- 2) to participate in any increase in the value of the Units;
- 3) to call for Unit Holders' meetings and to vote for the removal of the Trustee or the Manager through a Special Resolution;
- 4) to receive annual and interim reports of the Fund; and
- 5) to enjoy such other rights and privileges as provided for in the Deed.

No Unit Holder shall be entitled to require the transfer to him of any of the assets of the Fund or be entitled to interfere with or question the exercise by the Trustee, or the Manager on its behalf, of the rights of the Trustee as the registered owner of such assets.

Liabilities of the Unit Holders

As a Unit Holder of the Fund, and subject to the provisions of the Deed, your liabilities would be limited to the following:

- 1) No Unit Holder shall by reason of any provision of the Deed and the relationship created between the Manager, the Trustee and the Unit Holders, or in any event whatsoever, be liable for any amount in excess of the purchase price paid for the Units as determined in accordance with the Deed at the time the Units were purchased and any charges payable in relation thereto.
- 2) A Unit Holder shall not be under any obligation to indemnify the Manager and/or the Trustee in the event that the liabilities incurred by the Manager and/or the Trustee in the name of or on behalf of the Fund pursuant to and/or in the performance of the provisions of the Deed exceed the value of the assets of the Fund, and any right of indemnity of the Manager and/or the Trustee shall be limited to recourse to the Fund.

7.2 Maximum Fees and Charges permitted by the Deed

Sales charge

6.00% of the NAV per Unit.

Redemption charge

2.00% of the NAV per Unit.

Annual management fee

2.00% per annum of the NAV of the Class, calculated and accrued on a daily basis.

Annual trustee fee

0.06% per annum of the NAV of the Fund, subject to a minimum of RM15,000 per annum, calculated and accrued on a daily basis (excluding foreign custodian fees and charges, where applicable).

7.3 Procedures to increase the maximum rate of the direct and indirect fees and charges as provided in the Prospectus

Sales Charge

The Manager may only charge a sales charge at a rate higher than that disclosed in the Prospectus if:

- (a) the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- (b) a supplementary prospectus or replacement prospectus in respect of the Fund setting out the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplementary prospectus or replacement prospectus.

Redemption Charge

The Manager may only charge a redemption charge at a rate higher than that disclosed in the Prospectus if:-

- (a) the Manager has notified the Trustee in writing of and the effective date for the higher charge;
- (b) a supplementary prospectus or replacement prospectus in respect of the Fund setting out the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplementary prospectus or replacement prospectus.

Annual Management Fee

The Manager may only charge an annual management fee at a rate higher than that disclosed in the Prospectus if:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplementary prospectus or replacement prospectus stating the higher rate is registered, lodged and issued thereafter; and
- (d) such time as may be prescribed by any relevant law shall have elapsed since the date of the supplementary prospectus or replacement prospectus.

Annual Trustee Fee

The Trustee may only charge an annual trustee fee at a rate higher than that disclosed in the Prospectus if:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplementary prospectus or replacement prospectus stating the higher rate is registered, lodged and issued thereafter; and
- (d) such time as may be prescribed by any relevant law shall have elapsed since the date of the supplementary prospectus or replacement prospectus.

7.4 Procedures to increase the maximum rate of the direct and indirect fees and charge as set out in the Deed

The maximum sales charge, redemption charge, annual management fee or annual trustee fee set out in the Deed may not be increased unless a meeting of Unit Holders has been held in accordance with the Deed. A supplemental deed proposing a modification to the Deed to increase such charges or fees is required to be submitted for registration with the SC accompanied by a resolution of not less than two-thirds (2/3) of all Unit Holders at the meeting of Unit Holders sanctioning the proposed modification to the Deed.

7.5 Permitted Expenses payable out of the Fund's property

Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund may be charged to the Fund. These would include (but are not limited to) the following:

- (a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;
- (b) taxes and other duties charged on the Fund by the government and/or other authorities;
- (c) costs, fees and expenses properly incurred by the auditors of the Fund;
- (d) costs, fees and expenses incurred for the valuation of any investment of the Fund by independent valuers for the benefit of the Fund;
- (e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;
- (f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- (g) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;
- (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the independent members of the investment committee, unless the Manager decides otherwise;
- (n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- (o) costs and expenses incurred in relation to the distribution of income (if any);

- (p) costs and expenses incurred in relation to the borrowing under Clause 7.2.5 of the Deed;
- (q) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets or investments of the Fund;
- (r) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and lodgment of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law; and
- (s) costs, fees and expenses incurred for the subscription and maintenance of the benchmark index; and
- (t) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (s) above.

7.6 The Manager's Right to Retire

The Manager shall have the power to retire in favour of some other corporation and as necessary under any relevant law upon giving to the Trustee three (3) months' notice in writing of the Manager's desire so to do, or such other period as the Manager and the Trustee may agree upon, and subject to the fulfilment of the following conditions:

- the retiring Manager shall appoint such corporation by writing under the seal of the retiring Manager as the management company of the Fund in its stead and assign and transfer to such corporation all its rights and duties as management company of the Fund;
- such corporation shall enter into such deed or deeds as the Trustee may consider to be necessary or desirable to secure the due performance of its duties as management company for the Fund; and
- upon the payment to the Trustee of all sums due from the retiring Manager to the Trustee under the Deed at the date of such retirement, the retiring Manager shall be absolved and released from all further obligations under the Deed but without prejudice to the rights of the Trustee or any Unit Holder or other person in respect of any act or omission on the part of the retiring Manager prior to such retirement and the new management company may and shall thereafter exercise all the powers and enjoy all the rights and shall be subject to all the duties and obligations of the Manager under the Deed as fully as though such new management company had been originally a party to the Deed.

7.7 Removal and Replacement of the Manager

The Manager may be removed by the Trustee on the grounds that:

- the Manager has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the Unit Holders' interest for the Trustee to do so after the Trustee has given notice to the Manager of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a Special Resolution;
- unless expressly directed otherwise by the relevant authorities, if the Manager is in breach of any of its obligations or duties under the Deed or the relevant laws, or has ceased to be eligible to be a management company under the relevant laws; or
- the Manager has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose, or has had a receiver appointed or has ceased to carry on business;

If any of the above occurs, the Manager shall upon receipt of a written notice from the Trustee cease to be the management company of the Fund by the mere fact of the Manager's receipt of the notice. The

Trustee shall, at the same time, by writing appoint some other corporation already approved by the relevant authorities to be the management company of the Fund; such corporation shall have entered into such deed or deeds as the Trustee may consider to be necessary or desirable to secure the due performance of its duties as management company for the Fund.

7.8 Retirement of the Trustee

The Trustee may retire upon giving three (3) months' notice to the Manager of its desire so to do, or such other period as the Manager and the Trustee shall agree, and may by deed appoint in its stead a new trustee approved by the relevant authorities and under any relevant law.

7.9 Removal and Replacement of the Trustee

The Manager shall take all reasonable steps to replace the Trustee as soon as practicable after becoming aware that:

- the Trustee has ceased to exist;
- the Trustee has not been validly appointed;
- the Trustee was not eligible to be appointed or act as a trustee under any relevant law;
- the Trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the Deed or any relevant law;
- a receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under the appointment,
- a petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared to be insolvent); or
- the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any relevant law.

The Trustee may be removed and such corporation may be appointed as trustee of the Fund by Special Resolution of the Unit Holders at a duly convened meeting.

7.10 Termination of the Fund

The Fund may be terminated or wound up should the following events occur:

- The SC has withdrawn the authorization of the Fund pursuant to section 256E of the Act; or
- A Special Resolution is passed at a meeting of Unit Holders to terminate or wind up the Fund.

Upon the termination of the Fund, the Trustee shall:

- a) sell all the assets of the Fund then remaining in its hands and pay out of the Fund any liabilities of the Fund; such sale and payment shall be carried out and completed in such manner and within such period as the Trustee considers to be in the best interests of the Unit Holders; and
- b) from time to time distribute to the Unit Holders, in proportion to the number of Units held by them respectively:
 - i) the net cash proceeds available for the purpose of such distribution and derived from the sale of the assets of the Fund less any payments for liabilities of the Fund; and
 - ii) any available cash produce;

provided always that the Trustee shall not be bound, except in the case of final distribution, to distribute any of the moneys for the time being in his hands the amount of which is insufficient for payment to the Unit Holders of USD Fifty cents (USD0.50) or its foreign currency equivalent, if applicable, in respect of each Unit and provided also that the Trustee shall be entitled to retain out of any such moneys in his hands full provision for all costs, charges, taxes, expenses, claims and demands incurred, made or

anticipated by the Trustee in connection with or arising out of the winding-up of the Fund and, out of the moneys so retained, to be indemnified against any such costs, charges, taxes, expenses, claims and demands; each such distribution shall be made only against the production of such evidence as the Trustee may require of the title of the Unit Holder relating to the Units in respect of which the distribution is made.

In the event the Fund is terminated, the Trustee shall be at liberty to call upon the Manager to grant the Trustee, and the Manager shall so grant, a full and complete release from the Deed.

In any of the following events:

- (a) if the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee and the relevant authorities;
- (b) if, in the opinion of the Trustee, the Manager has ceased to carry on business; or
- (c) if, in the opinion of the Trustee, the Manager has to the prejudice of Unit Holders failed to comply with the provisions of the Deed or contravened any of the provisions of any relevant law;

the Trustee shall summon a Unit Holders' meeting for the purpose of seeking directions from the Unit Holders. If at any such meeting a Special Resolution to terminate and wind-up the Fund is passed by the Unit Holders, the Trustee shall apply to the court for an order confirming such Special Resolution.

7.11 Termination of a Class of Units

The Manager may only terminate a particular Class of Units if the termination of that Class of Units does not prejudice the interests of Unit Holders of any other Class of Units. For the avoidance of doubt, the termination of a Class of Units shall not affect the continuity of any other Class of Units of the Fund.

If at a meeting of Unit Holders to terminate a Class of Units, a Special Resolution to terminate a particular Class Units is passed by the Unit Holders:

- (a) the Trustee and the Manager shall notify the relevant authorities in writing of the passing of the Special Resolution;
- (b) the Trustee or the Manager shall as soon as practicable inform all Unit Holders of the Fund of the termination of that Class of Units; and
- (c) the Trustee or the Manager shall publish a notice on the termination of that Class of Units in at least one national Bahasa Malaysia newspaper and one national English newspaper, if those Units are available in Malaysia.

The Trustee shall then arrange for a final review and audit of the final accounts of the Fund attributable to that Class of Units by the auditor of the Fund. Upon the completion of the termination of that Class of Units, the Trustee and the Manager shall notify the relevant authorities of the completion of the termination of that Class of Units.

7.12 Unit Holders' Meeting

Quorum required for a Unit Holders' Meeting

The quorum required for a meeting of Unit Holders shall be five (5) Unit Holders, whether present in person or by proxy, provided that if the Fund has five (5) or less Unit Holders, the quorum required for a meeting of Unit Holders of the Fund shall be two (2) Unit Holders, whether present in person or by proxy; if the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation at the time of the meeting.

Meeting convened by the Unit Holders

The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) requiring the retirement or removal of the Trustee;
- (c) considering the most recent financial statements of the Fund;
- (d) giving to the Trustee such directions as the meeting thinks proper; or
- (e) considering any matter in relation to the Deed,

provided always that the Manager shall not be obliged to summon such a meeting unless a direction has been received from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or all the Unit Holders of a particular Class of Units.

Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or of a particular Class of Units, as the case may be, summon a meeting of Unit Holders of the Fund or of that Class of Units by:

- (a) sending by post at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the relevant Unit Holders;
- (b) publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and
- (c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

Meeting convened by the Manager

The Manager may summon a meeting of Unit Holders for any purpose whatsoever by:

- (a) giving at least fourteen (14) days written notice of the meeting to Unit Holders; and
- (b) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

Meeting convened by the Trustee

Where:

- (a) the Manager is in liquidation,
- (b) in the opinion of the Trustee, the Manager has ceased to carry on business, or
- (c) in the opinion of the Trustee, the Manager has, to the prejudice of Unit Holders, failed to comply with the Deed or contravened any of the provisions of the Act,

the Trustee shall summon a Unit Holders' meeting by:

- (a) sending by post at least twenty-one (21) days before the date of the proposed meeting a notice of the proposed meeting to each of the Unit Holders at the Unit Holder's last known address or, in the case of Jointholders, to the Jointholder whose name stands first in the records of the Manager at the Jointholder's last known address; and

Prospectus in respect of the United Great Dragon Fund

- (b) publishing at least twenty-one (21) days before the date of the proposed meeting an advertisement giving notice of the meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities.

The Trustee may also summon a Unit Holders' meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) giving instructions to the Trustee or the Manager if the Trustee considers that the investment management policies of the Manager are not in the interests of Unit Holders;
- (c) securing the agreement of the Unit Holders to release the Trustee from any liability;
- (d) deciding on the next course of action after the Trustee has suspended the sale and redemption of Units; and
- (e) deciding on the reasonableness of the annual management fee charged to each Class of Units.

CHAPTER 8: APPROVALS AND CONDITIONS

Variation to paragraph 10.16(a) of the Guidelines sought:-

“A management company must –

- (a) pay the unit holder in cash the proceeds of the repurchase of units as soon as possible, within 10 days of receiving the repurchase request;”

Variation of the abovementioned paragraph has been obtained from and approved by the SC on 29 December 2020 to vary the redemption proceeds payment period for the respective Classes to as follow:-

- eight (8) Business Days for MYR Hedged Class;
- ten (10) Business Days for RMB Hedged Class; and
- eight (8) Business Days for USD Class.

CHAPTER 9: RELATED-PARTY TRANSACTIONS OR CONFLICT OF INTEREST

Policies and Procedures on Dealing with Conflict of Interest

Manager

In the course of managing the Fund, we may face conflicts in respect of our duties to the Fund. In such circumstances, we are obliged to act in the best interests of our investors and we will seek to resolve any conflicts fairly and in accordance with the Deed. We have in place policies and procedures to deal with any conflict of interest situations.

All conflict of interest situations, if any, will be forwarded to the investment committee for the Fund for verification before a fair and equitable decision is reached. The decision from the investment committee for the Fund will be final.

Our employees are required to obtain a pre-trade approval for their own personal investment transactions, whether or not such securities are quoted on Bursa Malaysia. To avoid any potential conflicts of interest between employees and clients' trades, outstanding employees' trades will be cancelled by the dealer representative once a client order for the same security is received.

All pre-trade approvals shall be reviewed by the compliance officer and granted by the chief executive officer (or any other directors in the absence of the chief executive officer) and be filed with the company.

Fund managers and research analysts are prohibited from participating in initial public offerings and/or private placements where application for securities offered are marked for UOBAM(M)'s clients. For the avoidance of doubt, all employees shall seek prior approval from the chief executive officer for application of any initial public offerings and/or private placements.

As at 30 June 2020, none of our directors or substantial shareholder has any direct or indirect interest in any other corporations carrying on a similar business as us, except as otherwise disclosed below:

- **UOB Asset Management Ltd** is a substantial shareholder of UOB Asset Management (Thailand) Co. Ltd, UOBAM(M), UOB Islamic Asset Management Sdn Bhd, UOB Alternative Investment Management Pte Ltd, UOB Asset Management (Japan) Ltd, UOB Asset Management (Brunei) Sdn Bhd, UOB Asset Management (Taiwan) Ltd and PT UOB Asset Management Indonesia.
- **Mr Thio Boon Kiat** is a director of UOB Asset Management Ltd, Ping An Fund Management Company Limited, UOB Asset Management (Thailand) Co., Ltd and UOB Asset Management (Taiwan) Co., Ltd (and Chairman).

Cross Trades Policy

We may conduct cross trades between funds and private mandate managed by us provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of our employee and the Fund's account(s) and between our proprietary trading and the Fund's account(s) are strictly prohibited.

All cross trades transactions are executed in accordance to our policy, monitored by the compliance unit.

Advisers

The auditors, tax advisers and solicitors have confirmed that they do not have any existing or potential conflict of interest with us and/or the Fund.

CHAPTER 10: TAX ADVISER'S LETTER

3 July 2020

The Board of Directors
UOB Asset Management (Malaysia) Berhad
Level 22, Vista Tower
The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur

Dear Sirs

United Great Dragon Fund Taxation of the Fund and Unit Holders

1. This letter has been prepared for inclusion in the First Prospectus in connection with the offer of units in the United Great Dragon Fund (hereinafter referred to as "the Fund").

The following is general information based on Malaysian tax law in force at the time of lodging the First Prospectus with the Securities Commission Malaysia ("SC") and investors should be aware that the tax law may be changed at any time. To an extent, the application of tax law depends upon an investor's individual circumstances. The information provided below does not constitute tax advice. The Manager therefore recommends that an investor consult his accountant or tax adviser on questions about his individual tax position.

2. Taxation of the Fund

2.1 Income Tax

As the Fund's Trustee is resident in Malaysia, the Fund is regarded as resident in Malaysia. The taxation of the Fund is governed principally by Sections 61 and 63B of the Malaysian Income Tax Act, 1967 ("MITA").

Pursuant to the Section 2(7) of MITA, any reference to interest shall apply, mutatis mutandis, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah. The effect of this is that any gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah, will be accorded the same tax treatment as if they were interest.

The income of the Fund in respect of dividends, interest or profits from deposits and other investment income (other than income which is exempt from tax) derived from or accruing in Malaysia is liable to income tax. The Fund may be receiving income such as exit fee which will be subject to tax at the prevailing tax rate applicable on the Fund. Gains on disposal of investments by the Fund will not be subject to income tax.

The income tax rate applicable to the Fund is 24%.

Tax exempt interest as listed in the Appendix attached received by the Fund are not subject to income tax.

With effect from 1 January 2014, Malaysia has fully moved to a single-tier income tax system. The Fund is not liable to tax on any Malaysia sourced dividends paid, credited or distributed to the Fund under the single tier tax system, where the company paying such dividend is not entitled to deduct tax under the MITA. The tax deductibility of other deductions by the Fund against such dividend income will be disregarded in ascertaining the chargeable income of the Fund.

In addition to the single-tier dividend that may be received by the Fund, the Fund may also receive Malaysian dividends which are tax exempt from investments in companies which had previously

enjoyed or are currently enjoying the various tax incentives provided under the law. The Fund is not subject to income tax on such tax exempt dividend income.

The Fund may also receive dividends, profits and other income from investments outside Malaysia. Income derived from sources outside Malaysia and received in Malaysia by a unit trust is exempted from Malaysian income tax. However, such income may be subject to foreign tax in the country from which the income is derived.

The tax treatment of hedging instruments would depend on the particular hedging instruments entered into. Generally, any gain or loss relating to the principal portion will be treated as capital gain or loss. Gains or losses relating to the income portion would normally be treated as revenue gains or losses. The gain or loss on revaluation will only be taxed or claimed upon realisation. Any gain or loss on foreign exchange is treated as capital gain or loss if it arises from the revaluation of the principal portion of the investment.

Generally, income from distribution by the Malaysia Real Estate Investment Trusts ("REIT") will be received net of withholding tax of 10%. No further tax will be payable by the Fund on the distribution. Distribution from such income by the Fund will also not be subject to further tax in the hands of the Unit Holders.

Expenses being manager's remuneration, maintenance of register of Unit Holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage, which are not allowed under the general deduction rules, qualify for a special deduction, subject to a minimum of 10% and a maximum of 25% of such expenses pursuant to Section 63B of the MITA.

2.2 Gains on Disposal of Investments

Gains on disposal of investments by the Fund will not be subject to income tax but where the investments represent shares in real property companies, such gains may be subject to Real Property Gains Tax ("RPGT") under the RPGT Act, 1976. A real property company is a controlled company which owns or acquires real properties or shares in real property companies with a market value of not less than 75% of its total tangible assets. A controlled company is a company which does not have more than 50 members and is controlled by not more than 5 persons.

2.3 Service Tax

The issuance of units by the Fund to investors will not be subject to Service Tax. Any distributions made by the Fund to unitholders are also not subject to Service Tax. The Fund would not be required to pay Service Tax on the acquisition of fund management services from the Fund Manager.

To the extent that the Fund invests in any financial services products (e.g. securities, derivatives, units in a fund or unit trust), the acquisition of these interests will also not be subject to Service Tax.

If the Fund acquires any imported taxable services from a service provider outside of Malaysia, these services would be subject to 6% Service Tax. The Fund would be required to file an SST-02A return on an adhoc basis and report and pay this amount of tax to the Royal Malaysian Customs Department.

3. Taxation of Unit Holders

3.1 Taxable Distribution

Unit Holders will be taxed on an amount equivalent to their share of the total taxable income of the Fund to the extent such income is distributed to them. Unit Holders are also liable to pay income tax on the taxable income distributions paid by the Fund. Taxable income distributions carry a tax credit in respect of the tax chargeable on that part of the Fund. Unit Holders will be subject to tax on an amount equal to the net taxable income distribution plus attributable underlying tax paid by the Fund.

Income distributed to Unit Holders is generally taxable as follows in Malaysia :-

| Unit Holders | Malaysian Tax Rates for Year of Assessment 2019 | Malaysian Tax Rates for Year of Assessment 2020 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Malaysian tax residents:</p> <ul style="list-style-type: none"> ▪ Individual and non-corporate Unit Holders ▪ Co-operative societies <p>Malaysian tax residents:</p> <ul style="list-style-type: none"> ▪ Trust bodies ▪ Corporate Unit Holders <ul style="list-style-type: none"> i. A company with paid up capital in respect of ordinary shares of not more than RM2.5 million where the paid up capital in respect of ordinary shares of other companies within the same group as such company is not more than RM2.5 million (at the beginning of the basis period for a year of assessment) and having gross income from source or sources consisting of a business of not more than RM50 million for the basis period of a year assessment ii. Companies other than those in (i) above <p>Non-Malaysian tax residents:</p> <ul style="list-style-type: none"> ▪ Individual and non-corporate Unit Holders ▪ Co-operative societies | <ul style="list-style-type: none"> ▪ Progressive tax rates ranging from 0% to 28% ▪ Progressive tax rates ranging from 0% to 24% ▪ 24% ▪ 17% for every first RM500,000 of chargeable income ▪ 24% for chargeable income in excess of RM500,000 ▪ 24% ▪ 28% ▪ 24% | <ul style="list-style-type: none"> ▪ Progressive tax rates ranging from 0% to 30% ▪ Progressive tax rates ranging from 0% to 24% ▪ 24% ▪ 17% for every first RM600,000 of chargeable income ▪ 24% for chargeable income in excess of RM600,000 ▪ 24% ▪ 30% ▪ 24% |

The tax credit that is attributable to the income distributed to the Unit Holders will be available for set off against tax payable by the Unit Holders. There is no withholding tax on taxable distributions made to non-resident Unit Holders.

Non-resident Unit Holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdictions.

3.2 Tax Exempt Distribution

Tax exempt distributions made out of gains from realisation of investments and other exempt income earned by the Fund will not be subject to Malaysian tax in the hands of Unit Holders,

whether individual or corporate, resident or non-resident. All Unit Holders do not pay tax on that portion of their income distribution from the Fund's distribution equalisation account.

3.3 Distribution Voucher

To help complete a Unit Holder's tax returns, the Manager will send to each Unit Holder a distribution voucher as and when distributions are made. This sets out the various components of the income distributed and the amount of attributable income tax already paid by the Fund.

3.4 Sale, Transfer or Redemption of Units

Any gains realised by a Unit Holder on the sale, transfer or redemption of his units are generally tax-free capital gains unless the Unit Holder is an insurance company, a financial institution or a person trading or dealing in securities. Generally, the gains realised by these categories of Unit Holders constitute business income on which tax is chargeable.

3.5 Reinvestment of Distribution

Unit Holders who receive their income distribution by way of investment in the form of the purchase of new units will be deemed to have received their income distribution after tax and reinvested that amount in the Fund.

3.6 Unit Splits

Unit splits issued by the Fund are not taxable in the hands of the Unit Holders.

Yours faithfully

Mark Chan Keat Jin
Executive Director

Tax Exempt Income of Unit Trusts

1. Interest or discount paid or credited to any individual, unit trust and listed closed-end fund in respect of the following will be exempt from tax: -
 - Securities or bonds issued or guaranteed by the Government; or
 - Debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the SC; or
 - Bon Simpanan Malaysia issued by the Central Bank of Malaysia.
2. Income of a unit trust in respect of interest derived from Malaysia and paid or credited by any bank or financial institution licensed under the Financial Services Act 2013 ("FSA") or the Islamic Financial Services Act 2013 ("IFSA") or any development financial institution regulated under the Development Financial Institutions Act 2002 ("DFIA").

Provided that the exemption shall not apply to the interest paid or credited to a unit trust that is a wholesale fund which is a money market fund.

In addition to the above, the Minister of Finance ("MoF") has informed vide their letter dated 23 January 2020 to the SC that the tax exemption on interest income received by corporate investors for investment in retail money market fund will be withdrawn with effect from 1 July 2020 (expiry date). However, the MoF has agreed to defer the expiry date to 1 July 2021 vide its letter to SC dated 17 April 2020.

3. Interest in respect of any savings certificates issued by the Government.
4. Interest paid or credited to any person in respect of Sukuk originating from Malaysia, other than convertible loan stock, issued in any currency other than RM and approved or authorized by, or lodged with, the SC or approved by the Labuan Financial Services Authority.
5. Interest received in respect of bonds and securities issued by Pengurusan Danaharta Nasional Berhad within and outside Malaysia.
6. Interest income derived from bonds (other than convertible loan stocks) paid or credited by any company listed in Malaysia Exchange of Securities Dealing and Automated Quotation Berhad ("MESDAQ") (now known as Bursa Malaysia Securities Berhad ACE Market).
7. Income derived from the Sukuk Issue which has been issued by the Malaysia Global Sukuk Inc.
8. Discount or profit received from the sale of bonds or securities issued by Pengurusan Danaharta Nasional Berhad or Danaharta Urus Sendirian Berhad within and outside Malaysia.
9. Income derived from the Sukuk Ijarah, other than convertible loan stock, issued in any currency by 1Malaysia Sukuk Global Berhad.
10. Gain or profit received from the investment in Islamic securities, other than convertible loan stock, which are issued in accordance with the principles of *Mudharabah*, *Musarakah*, *Ijarah*, *Istisna'* or any other principle approved by the Shariah Advisory Council established by the SC under the Capital Markets and Services Act 2007.
11. Gains or profits in lieu of interest, derived from the Sukuk Wakala in accordance with the principle of *Al-Wakala Bil Istithmar*, other than a convertible loan stock, issued in any currency by Wakala Global Sukuk Berhad.
12. Income derived from Sukuk Kijang is exempted from the payment of income tax pursuant to Income Tax (Exemption) (No. 10) Order 2013. For the purpose of this order, "Sukuk Kijang" means the Islamic Securities of nominal value of up to two hundred and fifty million United States dollars (USD\$250,000,000) issued or to be issued in accordance with the Shariah principle of Ijarah by BNM Kijang Berhad.

13. Gains or profits derived, in lieu of interest, derived from the Sukuk Wakala with the nominal value up to one billion and five hundred million United States Dollar (USD1,500,000,000.00) in accordance with the principle of *Wakala Bil Istithmar*, other than a convertible loan stock, issued by the Malaysia Sovereign Sukuk Berhad.
14. Gains or profits derived, in lieu of interest from the Sukuk Wakala with the nominal value up to one billion and five hundred million United States Dollar (US\$1,500,000,000.00) in accordance with the principle of *Wakala*, other than a convertible loan stock, issued by the Malaysia Sukuk Global Berhad (formerly known as 1Malaysia Sukuk Global Berhad).
15. Income received by the Fund from Malaysia Building Society Berhad ("MBSB").

CHAPTER 11: ADDITIONAL INFORMATION

11.1 Reports and up-to-date information relating to the Fund

The interim and annual reports of the Fund will be forwarded to Unit Holders no later than two (2) months from the end of the respective period.

Unit Holders can also obtain up-to-date fund information from our monthly fund fact sheets via our website at <http://www.uobam.com.my>.

As for the Fund's daily NAV per Unit, it will be published through our website at <http://www.uobam.com.my>. Unit Holders are also welcome to contact us during business hours from 9:00 a.m. to 5:30 p.m. from Monday to Friday to obtain the latest NAV per Unit.

Note: The Fund's annual and interim reports are available upon request.

11.2 Customer Service

Unit Holders can seek the assistance of our marketing personnel on queries relating to the Fund or this Prospectus at our business office, during business hours from 9:00 a.m. to 5:30 p.m. from Monday to Friday (refer to the *Corporate Directory* section at page 6 for contact number).

11.3 Deed(s)

| | |
|----------------|----------------|
| Principal Deed | 11 August 2020 |
|----------------|----------------|

11.4 Financial Year End

30 April.

11.5 Unclaimed Moneys Policy

If the cheques for the payment of redemption moneys to Unit Holders are not presented for payment, and those moneys remain unclaimed for such period as may be prescribed by the Unclaimed Moneys Act 1965, we shall lodge such moneys with the registrar of unclaimed moneys in accordance with the provisions of the Unclaimed Moneys Act 1965.

11.6 Tax

A Unit Holder and/or the Fund (as the case may be) (hereinafter referred to as the "Paying Party") shall upon demand pay any tax which may be imposed by law to the party duly entitled to collect such tax in addition to any other payments payable by the Paying Party pursuant to the Prospectus and the Deed.

11.7 Additional Information on Class(es) of Units

We have the discretion to introduce new Class(es) of Units with different features which include but not limited to fees and charges without the need to obtain Unit Holder's approval, provided that in our opinion after consulting the Trustee, such new Class(es) of Units does not materially prejudice the interests of the existing Unit Holders. In the event that new Class(es) is included in the Fund, Unit Holders will be notified by way of notice prior to the effective date of the new Class(es) of Units in accordance to the relevant laws. Subsequently, a supplementary prospectus or replacement prospectus will be registered, lodged and issued.

11.8 Consent

The Trustee, Management Company and Sub-Manager have given their consent for the inclusion of their names and statements in the form and context in which they appear in this Prospectus and have not withdrawn such consent.

The tax adviser has given its consent for the inclusion of its name and tax adviser's letter in the form and context in which they appear in this Prospectus and have not withdrawn such consent.

CHAPTER 12: DOCUMENTS AVAILABLE FOR INSPECTION

Unit Holders may inspect without charge, at our registered office or such other place as the SC may determine, the following documents or copies thereof, where applicable:

- a) The Deed and the supplemental deed(s) of the Fund (if any);
- b) The Prospectus and the supplementary or replacement prospectus (if any);
- c) The latest annual and interim reports of the Fund;
- d) Each material contract disclosed in the Prospectus and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contracts (if any);
- e) The audited financial statements of the Manager and the Fund for the current financial year (where applicable) and for the last three (3) financial years or if less than three (3) years, from the date of incorporation or commencement;
- f) All reports, letters or other documents, valuations and statements by any expert, any part of which is extracted or referred to in the Prospectus (if any);
- g) All consents given by experts disclosed in the Prospectus; and
- h) Writ and relevant cause papers for all material litigation and arbitration disclosed in the Prospectus.

CHAPTER 13: LIST OF UOB ASSET MANAGEMENT (MALAYSIA) BERHAD'S OFFICE, INSTITUTIONAL UNIT TRUST ADVISERS AND AUTHORISED DISTRIBUTORS

Head Office

UOB Asset Management (Malaysia) Berhad
Level 22, Vista Tower
The Intermark
348, Jalan Tun Razak
50400 Kuala Lumpur

Telephone number: +603 2732 1181
Facsimile number: +603 2164 8188
Email address: UOBAMCustomerCareMY@UOBgroup.com
Website: www.uobam.com.my

Institutional Unit Trust Advisers or Authorised Distributors

For more details on the list of appointed IUTAs or authorised distributors, please contact us.

APPENDIX I

Clause 8.4 of the deed of the Target Fund sets out the situations below which may lead to the suspension of determination of net asset value:-

Clause 8.4 of the deed of the Target Fund - Suspension of determination of net asset value

- (a) Subject to the provisions of the Code, the Management Company or the Trustee of the Target Fund may, with the prior written approval of the other, suspend the determination of the net asset value of the Target Fund:
- (i) any period when the Recognised Market on which a material part of the Authorised Investments forming part of the Deposited Property of the Target Fund for the time being are listed, quoted or dealt in is closed (otherwise than for public holidays) or during which dealings are substantially restricted or suspended;
 - (ii) the existence of any state of affairs which, in the opinion of the Management Company and the Trustee of the Target Fund, might seriously prejudice the interests of the Holders in relation to the Target Fund as a whole or of the Deposited Property of the Target Fund;
 - (iii) any period when a state of emergency prevents a practicable disposal of such Authorised Investments by or on behalf of the Trustee of the Target Fund;
 - (iv) any breakdown in the means of communication normally employed in determining the price of any of such Authorised Investments, or the current price on the relevant Recognised Market, or when for any reason the prices of any of such Authorised Investments, or the amount of any liability of the Trustee of the Target Fund and/or the Management Company for the account of the Target Fund, cannot be promptly and accurately ascertained (including any period when the fair value of a material portion of the Authorised Investments cannot be determined);
 - (v) any period when remittance of moneys which will or may be involved in the realisation of such Authorised Investments or in the payment for such Authorised Investments for the time being constituting the Deposited Property of the Target Fund is not possible or cannot, in the opinion of the Management Company and the Trustee of the Target Fund, be carried out at normal rates of exchange;
 - (vi) upon the occurrence of any event causing the Management Company to liquidate a substantial percentage of the assets comprised in the Deposited Property (as determined in the absolute discretion of the Management Company), or to terminate the Target Fund;
 - (vii) any period whereby dealing of units of the Target Fund has to be suspended to effect the subdivision or consolidation of units of the Target Fund;
 - (viii) any period when the dealing of units of the Target Fund is suspended pursuant to any order or direction of the Authority or any judicial or governing authority of competent jurisdiction;
 - (ix) any 48 hour period (or such longer period as may be agreed between the Management Company and the Trustee of the Target Fund) prior to the date of any meeting of unitholders of the Target Fund (or any adjourned meeting thereof);
 - (x) any period when the business operations of the Management Company or the Trustee of the Target Fund in relation to the operation of the Target Fund are substantially interrupted or closed as a result of or arising from pestilence, acts of war, terrorism, insurrection, revolutions, civil unrest, riots, strikes or acts of God;
 - (xi) exceptional circumstances, where the Management Company have determined that such suspension is in the best interest of the unitholders of the Target Fund;

- (xii) any period when dealings in any one or more underlying entities in which the Target Fund has invested a substantial portion of its assets are suspended; or
 - (xiii) such other circumstances as may be required under the provisions of the Code.
- (b) Without prejudice to Clause 8.4(a) above, the Trustee of the Target Fund may, with the prior approval of the Authority, suspend the issue and realisation of units of the Target Fund in the event of the following:
 - (i) the Management Company go into liquidation (except a voluntary liquidation for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee of the Target Fund, such approval not to be unreasonably withheld or delayed);
 - (ii) a receiver or trustee is appointed of the whole or of any substantial part of the assets or undertaking of the Management Company; or
 - (iii) the Management Company convene a meeting of their creditors or make or propose to make any arrangement or composition with or any assignment for the benefit of their creditors.
- (c) Subject to the provisions of the Code, such suspension will take effect forthwith upon the declaration in writing thereof to the Trustee of the Target Fund by the Management Company (or, as the case may be, to the Management Company by the Trustee of the Target Fund) and will terminate as soon as practicable when the condition giving rise to the suspension shall have ceased to exist and no other condition under which such suspension is authorised under this Clause 8.4 shall exist upon the declaration in writing thereof by the Management Company (or, as the case may be, the Trustee of the Target Fund), and in any event, within such period as may be prescribed by the Code. The period of suspension may be extended in accordance with the Code.

Level 22, Vista Tower, The Intermark, 348 Jalan Tun Razak, 50400 Kuala Lumpur
Tel: 603-2732 1181 Fax: 603-2164 8188

In compliance with the Capital Markets and Services Act 2007, this form should not be circulated unless accompanied by the Prospectus or Information Memorandum where applicable.

Please read and understand the Prospectus(es) and Supplementary Prospectus (if any), Information Memorandum / Replacement Information Memorandum (if any) for the Fund(s) to be invested and the Terms and Conditions as specified overleaf before completing this form.

Note: Use only **BLOCK LETTERS** and **BLACK INK** when completing this form and tick (✓) where applicable.

1. PARTICULARS OF APPLICANT

Salutation ☐ Mr ☐ Ms ☐ Mrs ☐ Others - please specify _____

Full Name (As per NRIC/ Passport) _____
(Note: Applicable to individual with the age 18 years and above only)

NRIC (New)/ Passport No. _____ Date of Birth _____ (DD/MM/YYYY)

Gender ☐ Male ☐ Female Marital Status ☐ Single ☐ Married
☐ Divorced ☐ Widowed

Nationality (Please indicate) ☐ Malaysian ☐ Non- Malaysian No. of Dependents _____
☐ Others- please specify _____

For Non-Malaysian Tax Resident, please state your Tax Resident Country _____

Race ☐ Malay ☐ Chinese ☐ Indian

Occupation _____ Nature of Business _____

Annual Income ☐ Below RM 20,000 ☐ RM 20,001 - RM 60,000 ☐ RM 60,001 - RM 120,000
☐ RM 120,000 - RM 180,000 ☐ Above RM 180,001

Source of Income ☐ Business ☒ Investment ☐ Employment ☐ Savings ☐ Inheritance
☐ Others - please specify _____

Mother's Maiden Name _____

Permanent Address _____

Postcode _____ City/ Town _____

State _____ Country _____

Correspondence Address (Holdmail or C/O is not acceptable) _____

Postcode _____ City/ Town _____

State _____ Country _____

Contact Number (Please provide at least one (1) number) Home _____

Mobile _____

Office _____

Fax Number _____

Email _____

By completing the email column above, you will receive statement, annual and/or interim reports, and other information from us via email.
If you wish to receive hard copies instead of electronic copies, please tick (✓) here. ☐

2. PARTICULARS OF JOINT APPLICANT

Salutation ☐ Mr ☐ Ms ☐ Mrs ☐ Others - please specify _____

Full Name (As per NRIC/ Passport) _____

NRIC (New)/ Passport No. _____ Date of Birth _____ - _____ - _____ (DD/MM/YYYY)

Gender ☐ Male ☐ Female Marital Status ☐ Single ☐ Married
☐ Divorced ☐ Widowed

Nationality (Please indicate) ☐ Malaysian ☐ Non- Malaysian ☐ Others- please specify _____

For Non-Malaysian Tax Resident, please state your Tax Resident Country _____

Race ☐ Malay ☐ Chinese ☐ Indian ☐ Others- please specify _____

Occupation _____ Nature of Business _____

Source of Income ☐ Business ☐ Investment ☐ Employment ☐ Savings ☐ Inheritance
☐ Others - please specify _____

Relationship with Principal Applicant ☐ Parent ☐ Spouse ☐ Sibling ☐ Others- please specify _____

Joint Applicant Current Permanent Address (Holdmail or C/O is not acceptable)

Postcode _____ City/ Town _____

State _____ Country _____

Contact Number (Please provide at least one (1) number)
Home _____
Mobile _____
Office _____

Fax Number _____

Email _____

By completing the email column above, you will receive statement, annual and/or interim reports, and other information from us via email.
If you wish to receive hard copies instead of electronic copies, please tick (✓) here. ☐

3. AUTHORITY TO OPERATE ACCOUNT

(Applicable for Joint Applicant only) Please tick (✓) account operation mode for future transactions.

Principal Applicant to sign ☐ Both Applicant must sign (Not applicable for joint application with a minor) ☐ Either Applicant to sign (Not applicable for joint application with a minor)

4. PAYMENT DETAILS / INCOME DISTRIBUTION OPTION

Note: Only bank accounts in Malaysia are accepted. PAYMENT CANNOT BE MADE TO THIRD PARTY ACCOUNTS.

| Name of Fund(s) | Malaysian Ringgit (MYR) | Other Currency (e.g. USD, SGD) |
|-----------------|-------------------------|--------------------------------|
| Currency | MYR | |
| Bank Name | | |
| Account No. | | |

Income Distribution

All distributions will be **reinvested** automatically unless otherwise specified herewith.

☐ Pay to bank account as specified in the payment details

5. COMMON REPORTING STANDARD (CRS) & FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) SELF CERTIFICATION

Instructions

1. "CRS" means the Common Reporting Standard.
UOB Asset Management (Malaysia) Berhad ("UOBAM") is required under the Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016 ("the Regulations") to collect information about each account holder's tax residency status. UOBAM is required to submit this information to the Inland Revenue Board Malaysia ("IRBM") to comply with the Regulations.
2. "FATCA" means the Foreign Account Tax Compliance Act.
UOBAM is obliged under the Income Tax (International Tax Compliance Agreements) (United States of America) Regulations 2015 to collect each account holder's US/Non-US Person status for FATCA purposes.
3. UOBAM may seek additional information from you after the submission of this form to ensure compliance with the aforementioned Regulations and any other relevant laws enacted to implement CRS and FATCA.
4. To assist you in completing this form, a glossary of terms is attached to this form. The glossary is not a substitute for understanding the requirements of the Regulations. The glossary and this document do not constitute tax advice.
5. UOBAM does not provide tax advice. Please consult your tax, legal and/or other professional advisers if you have any questions on or in relation to CRS and FATCA, the Regulations and the information requested in this Self-Certification Form.
6. Please complete this form if you are an individual Account holder. For joint or multiple Account holders, use a separate form for each individual Account holder. If the Account holder is a minor, this form needs to be completed by the parent or legal guardian of the minor.
7. This form must be signed, dated and please complete all sections in a legible manner.

5.1 COUNTRY/ JURISDICTION OF RESIDENCE FOR TAX PURPOSES AND RELATED TAXPAYER IDENTIFICATION NUMBER OR EQUIVALENT NUMBER (TIN)

PLEASE FILL IN ONLY NON-US TAX RESIDENCY INFORMATION IN SECTION 5.1. IF YOU ARE A US PERSON, PLEASE ALSO FILL UP SECTION 5.2

- 1 Whether a person is tax resident in a particular country depends on whether that person meets the definition of a tax resident under the tax laws of that country.
- 2 For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal.
- 3 Please complete the following table indicating:-
 - a.) All countries and/ or jurisdictions (including Malaysia) where you are a tax resident; and
 - b.) Your TIN for each country/ jurisdiction indicated.

NOTE:

If you are a tax resident in more than three countries/ jurisdictions, please use a separate sheet.

If a TIN is unavailable, please provide the appropriate reason A, B or C:

Reason A: The country/ jurisdiction where you are a resident for tax purposes does not issue TINs to its residents.

Reason B: You are otherwise unable to obtain a TIN or equivalent number.

(Please provide a written explanation as to why you are unable to obtain a TIN if you have selected this reason).

Reason C: No TIN is required.

(Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed).

| Country/ Jurisdiction of Tax Residence | TIN | If no TIN Available enter reason A, B or C |
|----------------------------------------|-------|--------------------------------------------|
| 1. _____ | _____ | _____ |
| 2. _____ | _____ | _____ |
| 3. _____ | _____ | _____ |

If Reason B, is selected above, explain why the Entity is unable to obtain a TIN in the corresponding row below

| Country/ Jurisdiction of Tax Residence | Explanation |
|----------------------------------------|-------------|
| 1. _____ | _____ |
| 2. _____ | _____ |
| 3. _____ | _____ |

☐ I further confirm that I am not a "US Person".

Note: Please proceed to Section 6 if you are not a US Person.

5.2 US PERSONS & FORMER US PERSONS

☐ I further confirm that I am not a "US Person".

☐ I was a US Person but I confirm I am no longer a "US Person".
A copy of Certificate of Loss of US Nationality is enclosed.

My Taxpayer identification number (TIN) / Social Security Number (SSN) is:

Tin/ SSN (9 digits) _____ TIN Country: US

Please refer definition of US Person in the Glossary.

6. DECLARATIONS, AUTHORISATIONS & UNDERTAKINGS

- 1 I/We acknowledge that I/we have received, read and fully understood the relevant Prospectus(es) and Supplementary Prospectus (if any) for the Fund(s) to be invested in, and agree to be bound by all the terms and conditions in the Fund's Deed and Prospectus including Supplemental Deed(s) and Supplementary Prospectus (if any) thereto, for my/our initial and subsequent transactions with UOB Asset Management (Malaysia) Berhad ("UOBAM").
- 2 I/We declare that I am/we are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- 3 I/We declare that I am/we are in compliance with and undertake that I/ we will comply with all applicable laws and regulations.
- 4 I/We undertake to provide UOBAM with all information as it may require for the purpose of and in connection with completing the Account Opening Form, including but not limited to, my/our information.
- 5 I/We hereby acknowledge that I am/we are aware of the fees and charges that I/we will incur directly or indirectly when investing in the Fund(s).
- 6 For joint applications only - In the absence of expressed instructions on the signatory requirement, I/we acknowledge that the instructions must be given by both of us.
- 7 For joint applications with minor only - Instructions must be given by the Principal Applicant only. In the event there is a change in the Authority To Operate Account when the minor turns 18 years old, a fresh instruction has to be given by the Principal Applicant.

In relation to the Personal Data Notice

- 8 In relation to the Personal Data Notice ("Notice") in Section 11. I/We acknowledge that I/we have read and understood the Notice and confirm to the receipt of the Notice consent to the processing of my personal data in accordance with Notice.
- 9 I/We confirm that all information in this form is accurate and true.


In relation to FATCA and CRS

- 10 I/We hereby undertake to notify UOBAM and to provide UOBAM with a suitably updated Self-Certification form within 30 days of any change in circumstances which affects the tax residency status of the Account holder named in Section 1 above or causes the information contained herein to become incorrect.
- 11 I/We agree to provide UOBAM with such documents as UOBAM may require from time to time in its sole discretion for the purpose of UOBAM satisfying itself that the information herein is valid.
- 12 I/We hereby agree and give consent to UOBAM to redeem my/our units in the Unit Trust Fund or Wholesale Fund that I/We have invested in UOBAM which are not offered to US Person in the event I/We have failed to redeem the units upon being notified by UOBAM.
- 13 Without prejudice to any other rights or remedies UOBAM may otherwise have, I/We shall indemnify, keep indemnified and hold harmless UOBAM against any and all liabilities, actions, claims, losses, damages, costs and expenses (including but not limited to legal costs on a full indemnity basis) suffered or incurred by UOBAM as a result of, or in connection the information herein being inaccurate, outdated or untrue.


Note: If you are not the Account Holder, please indicate the capacity in which you are signing the form. An authorised representative or officer must state the capacity in which he/she is signing on behalf of the Account Holder. If this form is completed by an agent acting under a duly authorised Power of Attorney, the form must be accompanied by the Power of Attorney in proper form specifically authorising the agent to represent the Account holder in making, executing and presenting the form.

In relation to the Unit Trust Loan Financing Risk Disclosure Statement

I/We acknowledge that I/We have read, understood and received a copy of the unit trust loan financing risk disclosure statement in Section 7 below.

| |
|-------------------------------------------------------------------------------------|
|  |
| _____ Principal Account Holder |

Date [] - [] - [] (DDMMYYYY)

| |
|---------------------------------------------------------------------------------------|
|  |
| _____ Joint Account Holder |

Date [] - [] - [] (DDMMYYYY)

7. UNIT TRUST LOAN FINANCING DISCLOSURE STATEMENT

Investing In a Unit Trust Fund With Borrowed Money Is More Risky Than Investing With Your Own Savings.

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

- 1 The higher the margin of the financing (that is, the amount of money you borrow for every Ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
- 2 You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- 3 If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your limits may be sold towards the settlement of your loan.
- 4 Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

8. FOR DISTRIBUTOR/ CONSULTANT/ STAFF USE ONLY

AUTHENTICATION OF IDENTITY

In compliance with Section 16(3) Anti-Money Laundering, Anti-Terrorism Financing and Proceed of Unlawful Activities Act 2001 (AMLA), I hereby confirm the following:

☐ Original identity document(s) sighted.

☐ Photocopy of identity document(s) attached.

Name

NRIC No.

Agent Code

Date

Signature

9. FOR OFFICE USE ONLY

Form Verified By

Initial

Date

Process By

Initial

Date

RM Name

Segment

Branch

UT/FD Bundle or UT only (Circle whichever applicable)

RM Name

Segment

Branch

UT/FD Bundle or UT only (Circle whichever applicable)

10. TERMS AND CONDITIONS OF THE UOB ASSET MANAGEMENT (MALAYSIA) BERHAD SUBSCRIPTION TRANSACTION

Please read the following Terms and Conditions before completing the Account Opening Form. By applying for units in any Fund(s) managed by UOB Asset Management (Malaysia) Berhad ("UOBAM"), the applicant(s) agree(s) to and will be bound by the following Terms and Conditions, the Deed and Supplemental Deed(s) (if any), the Prospectus(es) and Supplementary Prospectus (if any) of the relevant Fund(s), [which Deed and Supplemental Deed(s) (if any) are hereinafter referred to collectively as "the Deed" and the Prospectus(es) and Supplementary Prospectus (if any) are hereinafter referred to collectively as "the Prospectus"] in respect of ALL transactions. Where there are conflicting terms, the terms of the relevant Deed shall Prevail.

1. IMPORTANT POINTS TO NOTE BEFORE COMPLETING THIS FORM

- a) THE APPLICANT(S) MUST NOT USE CORRECTION FLUID on the Account Opening Form (AOF)
- b) Where there is ANY CORRECTION OR AMENDMENT, the APPLICANT(S) MUST SIGN next to the correction or amendment to indicate that the change is duly authorised by the applicant(s).

2. ELIGIBILITY

- a) To apply for units, you must be 18 years old and above on your last birthday.

Joint Applicant

- (i) You may nominate a Joint Applicant for your account. If the Joint Applicant is below 18 years old, the AOF must be accompanied by a copy of documentary evidence of the minor's age (e.g. birth certificate of identity card). UOBAM will only act on instruction given by the Principle Applicant.
- (ii) Joint application is NOT allowed for EPF Plan.
- b) For joint application, all correspondences relating to the investment units of the relevant fund will be sent to the First Applicant.
- c) All applications must be accompanied by a copy of the applicant's identity card or passport.
- d) UOBAM reserves the right to request additional documents from the applicant(s) to support the application.

3. RIGHTS OF UOBAM

UOBAM reserves the right to:

- a) accept or reject any applications in whole or in part without assigning any reason whatsoever;
- b) request for additional documents from the applicant to support the application; and
- c) vary these Terms and Conditions at any time without notifying the applicant(s).

3. PAYMENT FOR INVESTMENT

- a) The complete AOF should be accompanied by payment and submitted to any UOBAM's office or its authorised representatives.
- b) The allotment of units will be based on the date of receipt of a complete purchase request subject to clearance of the cheque and terms and conditions as stated in the Prospectus of the relevant Fund(s). Cheque/ bank draft must be made payable to "UOBAM – Subscription Account (Client's Trust Account)". Please include bank commission for outstation cheque and cross "AC PAYEE ONLY".
- c) UOBAM does not accept any cheque issued by a third party for the account of the applicant(s) (referred to as "third party cheques").

4. AUTHORITY TO OPERATE FUTURE TRANSACTIONS AND INSTRUCTIONS (FOR)

Principal Applicant to sign: UOBAM will only act on instructions given by the Principal Applicant.

Both Applicants must sign: UOBAM will only act on instructions given jointly by both parties (both applicants must be 18 years old and above).

Either Applicants to sign: UOBAM will only act on instructions given by either of the applicant (both applicants must be 18 years old and above).

For joint application with a minor, UOBAM (will only act on instructions given by the Principal Applicant. In the event there is a change in the Authority To Operate Account when the minor turns 18 years old, a fresh instruction has to be given by the Principal Applicant.

In the event of the death of any registered Joint Applicant, the survivor of the Joint Account will be the only person recognised by UOBAM and the Trustee as having the title or interest in the investment units, except where such units have been transferred to a financial institution, if such units are used as a collateral. If the surviving Joint Applicant is a minor, UOBAM and the Trustee shall recognise the estate of the Principal Applicant as having the title or interest in the investment units.

5. CHANGE OF APPLICATION DETAILS

UOBAM must be notified immediately in writing of any change to the correspondence address or resident status or other particulars stated in this form. If the applicant is a Malaysian company, the applicant is required to submit a certified true copy of Form 44 (Notice of Situation of Registered Office and Office Hours and Particulars of Changes) to UOBAM.

6. INDEMNITY

The applicant(s) hereby agree(s) to indemnify UOBAM, the Trustee(s) and any of their authorised representatives against any losses, damages, costs and expenses which may be suffered or incurred by any or all of them arising whether directly or indirectly out of or in connection with UOBAM accepting, relying on or failing to act on any instructions given by or on behalf of the applicant(s) unless due to the wilful default or negligence of UOBAM.

7. NOTICES

Notices and communication are sent at the risk of the applicant(s). UOBAM shall not be liable for the interruption, error or failure in transmission or delivery of notices unless due to its wilful default or negligence.

8. LEGAL AND TAX IMPLICATIONS

The application shall acquaint himself with the relevant tax laws and exchange control regulations in force in the countries of the applicant's citizenship, residence or domicile.

9. PERSONAL DATA NOTICE

In compliance with the requirements of the Personal Data Protection Act 2010 ("the PDPA"), we are required to give you notice of the manner we deal with your Personal Data (as defined in the PDPA) and would like to highlight the choices you have to access or limit our access and means of processing your Personal Data. The full terms are as set out in attached Personal Data Notice.

10. GLOSSARY

- a) Definition of "US PERSON"
 - (i) A US citizen or resident individual,
 - (ii) A partnership or corporation organized in the US or under the laws of the US or any state of the US,
 - (iii) A trust if (i) a court within the US would have authority under applicable law to render order or judgments concerning substantially all issue regarding administration of trust, and (ii) one or more US Persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the US; As interpreted in accordance with the US Internal Revenue Code.
- This definition shall be interpreted in accordance with the US Internal Revenue Code. Please note that persons who have lost their US citizenship and who live outside the US may nonetheless in some circumstances be treated as US Persons.

- b) I you hold multiple citizenships and one of them is US, you are a US person.
- c) If you have a US Green Card, you are a US person.
- d) If you were born in the US or a US Territory (Puerto Rico, Guam, US Virgin Islands or Northern Mariana Islands), you are a US Person.
- e) If you meet the substantial presence test**, you are a US person.

** To meet this test, you must be physically present in the United States at least:

- a) 31 days during the current year, and
- b) 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - (i) All the days you were present in the current year, and
 - (ii) 1/3 of the days you were present in the first year before the current year, and
 - (iii) 1/6 of the days you were present in the second year before the current year.

11. PERSONAL DATA NOTICE

UOB Asset Management (Malaysia) Berhad (**"the Company", "our", "us", or "we"**) is a holder of a Capital Markets Services License issued under the Capital Market and Services Act 2007 permitting the Company to carry out regulated activities of fund management and dealings in securities (restricted to unit trust).

In the course of the Company carrying out the aforesaid permitted activities, the Company may collect, record, hold, store or process your Personal Data (as defined in the Personal Data Protection Act 2010). We have always (and will continue to do so) respected the privacy and confidentiality of all the personal information we have received and collected in the course of the provision of our services to and/or our dealings with you and taken all reasonable steps to ensure the proper safeguard of such information.

In furtherance of our commitment above, we now write, in compliance with the express requirements of the Personal Data Protection Act 2010 to inform you of the manner we deal with your Personal Data and would highlight the choices you have to access or limit our access and means of processing your Personal Data.

However, we regret and are reminded to inform you that any such limit action of access or use of your Personal Data which are obligatory for you to supply to us may affect the provision of the services and products you have requested of us.

Description of the Personal Data We Collect and Process

Although the precise details and scope of the Personal Data collected may vary according to the services and products you have requested for and the specific purposes of use, the Personal Data usually collected for processing will be as follows:

1. Name;
2. Contact Details;
3. NRIC/Passport Numbers (For Business/Body Corporate(s) Business/ Company Registration Details);
4. Nationality (Resident or Non-Resident);
5. Financial Data relevant to your Account with UOBAMM including data relating to your accounts with other financial institutions
6. Other Personal Data derived from:
 - Supporting Documents such as Board Resolutions and Letter of Authorization, Forms 44 (Notice of Registered Office etc.), 49 (Register of Directors etc.), Form 25 (Particulars of Share Allotment), Specimen Signatures Forms
 - All responses and information gathered from the client/investor during the conduct of a suitability or similar other assessments carried out by us before any recommendation of any product or services;
 - Legal Documentation such as Power of Attorney;
7. Gender and Race;
8. Other Data obtain from:-
 - your employers;
 - credit reporting agencies/bureaus and statutory/regulatory agencies including the Companies Commission of Malaysia and Bank Negara Malaysia;
 - financial institutions such as banks (for example, that arising from the opening or closing of accounts) and related financial service providers;
 - other sources which you have given your consent to share and disclose personal information relating to you; and
 - your professional advisers including your tax and legal consultants.

The Purposes for Collection and Processing of Personal Data

The Personal Data collected will be processed for the following purposes:-

1. To assess your application for our products and services (including credit and risk evaluation and review of your portfolio and investment mandates) and subsequent reviews of your account(s) with us;
2. For management of your account (including risk management and audit) and to facilitate the operational processes in order to provide the services and products applied for or requested by you;
3. To comply with relevant local and foreign legal or regulatory requirements (including AMLA checks, compliance and reporting requirements) or as directed by any regulatory or government authorities/agencies including the Securities Commission and Bank Negara Malaysia or as directed by any professional organizations of which we are a member or which has oversight over us such as the Federation of Investment Management Malaysia;
4. For administrative and operational purposes including the maintenance and updating of our records/database, billing/payment purposes and research reporting;
5. For determination of your indebtedness and debt recovery purposes;
6. To keep you duly notified of new products or services and promotions offered by us or our related or affiliated companies by way of various

- notices and marketing and promotional materials and emails or phone calls;
7. To attend to queries/concerns and investigations of your complaints' and
8. For such other purpose that is incidental or ancillary to the above purposes.

We may require your assistance if the Personal Data relating to other persons is required to process your Personal Data for the above purposes and you hereby agree to use your best endeavors to assist us when required.

Disclosure of Your Personal Data

Your Personal Data will always be kept private and confidential but we may disclose your Personal Data to the following parties:-

1. Our Directors, managers and officers and dealer representatives for purposes relating to your application and subscription to our products and services
2. Our parent company and other companies within the UOB Group and other affiliated companies;
3. Regulatory or government authorities such as the Securities Commission, Bank Negara Malaysia and Bursa Malaysia and Inland Revenue Bureau and the Monetary Authority of Singapore (which regulates our holding in Singapore) and other regulatory (in Malaysia or elsewhere) or any professional organizations of which we are a member or which has oversight over us such as Federation of Investment Manager of Malaysia;
4. As required or authorized by or under any law or by Order of Court or other legal process or regulatory directive issued by a law enforcement agency;
5. Any third party service providers or agents who have been appointed by you or us to provide ancillary services to us whether in or outside Malaysia (subject to adequate security and data protection controls put in place and/or them providing confidentiality undertakings) including but not limited to trustees/custodians, brokers, analysts and market researchers;
6. Rating agencies and market research companies;
7. Our auditors, legal advisers, tax and other professional advisers; and
8. Parties authorized by you (for example, your agent, authorized proxy or spouse).

Safeguarding of your Personal Data

Please take note that your Personal Data may be stored or processed to or in locations or systems in jurisdictions outside Malaysia (where necessary to facilitate the provision of our services and products to you) subject to those jurisdictions having similar data protection laws in place and/or our securing reciprocal confidentiality undertakings. Please be assured that we will take all necessary practical steps including but not limited to incorporating reasonable security measures into any equipment in which your Personal Data is stored, to protect your Personal Data from any loss, misuse or unauthorized access or disclosure.

Your Rights to Access, Correction or Updating of your Personal Data

You may request for access to your Personal Data and be able to correct that part of your Personal Data which is inaccurate, incomplete, misleading or not up-to-date except where compliance with such a request to access or correction may be refused under the Personal Data Protection Act 2010 or other applicable laws or regulations and we may charge a prescribed fee for attending to any written request to access your Personal Data.

Save as aforesaid, you remain responsible for informing us of any changes or updates to your Personal Data provided to us.

Any such requests or inquiries with respect to this matter may be addressed to:

PDPA Contact Person

Telephone No.: 603 - 2732 1181

E-mail address: UOBAMCustomerCareMY@UOBgroup.com

UOB Asset Management (Malaysia) Berhad reserves its right to amend and/or update this Notice at any time and will provide you with such amendments or updates via suitable means.

In the event of any inconsistency between the English version and the Bahasa Malaysia version of this Notice, the English version shall prevail over the Bahasa Malaysia Version.

UOB Asset Management (Malaysia) Berhad ("Syarikat" atau "kami") adalah pemegang Lesen Perkhidmatan Pasaran Modal yang dikeluarkan di bawah Akta Pasaran Modal dan Perkhidmatan 2007 yang membenarkan Syarikat untuk menjalankan aktiviti-aktiviti pengurusan dana terkawal dan berniaga dalam sekuriti (terhad kepada amanah unit).

Dalam perjalanan Syarikat menjalankan aktiviti-aktiviti dibenarkan tersebut, Syarikat boleh mengumpul, merekod, memegang, menyimpan atau memproses Data Peribadi anda (seperti yang ditakrifkan dalam Akta Perlindungan Data Peribadi 2010). Kami sentiasa (dan akan terus melakukan sedemikian) menghormati privasi dan kesulitan semua maklumat peribadi yang kami telah terima dan kumpul dalam perjalanan pemberian perkhidmatan kami kepada dan/atau urusan kami dengan anda dan telah mengambil semua langkah-langkah munasabah untuk memastikan keselamatan wajar maklumat tersebut.

Dalam pelanjutan komitmen kami di atas, kami kini menulis, dalam mematuhi kehendak-kehendak nyata Akta Perlindungan Data Peribadi 2010 untuk memaklumkan anda cara-cara kami berurusan dengan Data Peribadi anda dan akan menekankan pilihan yang anda ada untuk mengakses atau mengehadkan akses kami dan cara pemprosesan Data Peribadi anda. Walau bagaimanapun, kami kesal dan diingatkan untuk memaklumkan anda bahawa apa-apa batasan akses atau penggunaan Data Peribadi anda yang wajib untuk anda berikan kepada kami boleh menjejaskan pemberian perkhidmatan dan produk yang anda telah minta daripada kami.

Deskripsi Data Peribadi yang Kami Kumpul dan Proses

Walaupun butiran dan skop yang tepat daripada Data Peribadi yang telah dikumpul boleh berubah berdasarkan perkhidmatan dan produk yang telah anda minta dan maksud-maksud khusus penggunaannya, Data Peribadi umum yang lazim dikumpul untuk diproses adalah seperti yang berikut:

1. Nama;
2. Butiran hubungan;
3. Nombor-nombor KP/Pasport (untuk Perniagaan/Badan Korporat(-Korporat) -Perniagaan/Butiran Pendaftaran Syarikat);
4. Warganegara (Residen atau Bukan Residen);
5. Data Kewangan yang relevan kepada Akaun anda dengan UOBAMM termasuk data berkaitan akaun-akaun anda dengan institusi-institusi kewangan lain;
6. Data Peribadi Lain yang diperoleh daripada:-
 - Dokumen-dokumen Sokongan seperti Resolusi Lembaga Pengarah dan Surat Pemberian Kuasa, Borang 44 (Notis Pejabat Berdaftar dll), 49 (Daftar Pengarah dll), Borang 25 (Butiran Pembahagian Saham), Borang-Borang Tandatangan Spesimen
 - Semua jawapan dan maklumat yang telah dikumpul oleh pelanggan /pelabur semasa pengendalian suatu kesesuaian atau penilaian serupa yang lain yang dijalankan oleh kami sebelum apa-apa pengesyoran mana-mana produk atau perkhidmatan;
 - Dokumentasi Undang-Undang seperti Surat Kuasa Wakil;
7. Jantina dan Bangsa;
8. Data lain yang diperoleh daripada:-
 - majikan anda;
 - agensi dan biro pelaporan kredit dan agensi berkanun/kawalselia termasuk Suruhanjaya Syarikat Malaysia dan Bank Negara Malaysia;
 - institusi-institusi kewangan seperti bank (seperti contoh, yang timbul daripada pembukaan atau penutupan akaun) dan pembekal-pembekal perkhidmatan kewangan yang berkaitan;
 - sumber-sumber lain yang mana anda telah memberikan persetujuan anda untuk dikongsi dan dizahirkan maklumat peribadi yang berkaitan dengan anda; dan
 - penasihat-penasihat profesional anda termasuk perunding cukai dan undang-undang anda.

Maksud-maksud untuk Mengumpul dan Memproses Data Peribadi

Data Peribadi yang telah dikumpul akan diproses untuk maksud-maksud berikut:-

1. Untuk menilai permohonan anda untuk produk dan perkhidmatan kami (termasuk penilaian kredit dan risiko dan mengkaji semula portfolio dan mandat-mandat pelaburan anda) dan kajian semula kemudiannya akaun(-akaun) anda dengan kami;
2. Untuk pengurusan akaun anda (termasuk pengurusan risiko dan audit) dan untuk memudahkan proses-proses operasi untuk memberikan perkhidmatan dan produk yang dipohon atau diminta oleh anda;
3. Untuk mematuhi kehendak-kehendak undang-undang atau kawalselia tempatan dan asing yang berkaitan (termasuk pemeriksaan AMLA, kehendak-kehendak pematuhan dan pelaporan) atau seperti yang diarahkan oleh mana-mana pihak-pihak berkuasa/agensi kawalselia atau kerajaan termasuk Suruhanjaya Sekuriti dan Bank Negara Malaysia atau seperti yang diarahkan oleh mana-mana organisasi profesional di mana kami adalah ahli atau yang mana mempunyai pengawasan ke atas kami seperti Persekutuan Pengurus-Pengurus Pelaburan Malaysia;
4. Untuk maksud-maksud pentadbiran dan operasi termasuk penyenggaraan dan pengemaskinian rekod-rekod/pangkalan data kami, maksud-maksud pembilan/pembayaran dan pelaporan kajian;
5. Untuk penentuan keberhutangan anda dan maksud-maksud pengutipan semula hutang;

6. Untuk memastikan anda telah diberitahu tentang produk atau perkhidmatan dan promosi-promosi baru yang ditawarkan oleh kami atau syarikat-syarikat berkaitan atau gabungan kami dengan cara-cara pelbagai notis dan bahan-bahan pemasaran dan promosi serta emel-emal atau panggilan-panggilan telefon;
7. Untuk mendengar pertanyaan-pertanyaan/kebimbangan -kebimbangan dan penyiasatan aduan-aduan anda; dan
8. Untuk maksud-maksud lain yang bersampingan atau berdampingan kepada maksud-maksud di atas.

Kami boleh menghendaki bantuan anda jika Data Peribadi yang berhubungan dengan orang lain dikehendaki untuk memproses Data Peribadi anda untuk maksud-maksud di atas dan anda dengan ini bersetuju untuk menggunakan usaha terbaik anda untuk membantu kami bila dikehendaki.

Penzahiran Data Peribadi Anda

Data Peribadi anda akan sentiasa disimpan secara peribadi dan sulit tetapi kami boleh menzahirkan Data Peribadi anda kepada pihak-pihak yang berikut:-

1. Pengarah-pengarah, pengurus-pengurus dan pegawai-pegawai dan wakil-wakil perniagaan kami untuk maksud-maksud berkaitan dengan permohonan dan pelanggan anda dengan produk dan perkhidmatan kami;
2. Syarikat induk kami dan syarikat-syarikat lain di dalam Kumpulan UOB dan syarikat-syarikat gabungan lain;
3. Pihak-pihak berkuasa pengawalseliaan atau kerajaan seperti Suruhanjaya Sekuriti, Bank Negara Malaysia dan Bursa Malaysia dan Biro Hasil Dalam Negeri dan Penguasa Kewangan Singapura (yang mengawal selia syarikat pemegang kami di Singapura) dan pengawalselia lain (di Malaysia atau di mana-mana) atau mana-mana organisasi profesional di mana kami adalah ahli atau yang mana mempunyai pengawasan ke atas kami seperti Persekutuan Pengurus-Pengurus Pelaburan Malaysia;
4. Seperti yang dikehendaki atau dibenarkan oleh atau di bawah mana-mana undang-undang atau oleh Perintah Mahkamah atau proses undang-undang lain atau arahan pengawalseliaan yang dikeluarkan oleh agensi penguatkuasaan undang-undang;
5. Mana-mana pembekal-pembekal perkhidmatan ketiga atau agen-agen yang telah dilantik oleh anda atau kami untuk memberikan perkhidmatan sampingan kepada kami sama ada di dalam atau di luar Malaysia (tertakluk kepada keselamatan yang mencukupi dan mempunyai kawalan data peribadi dan/atau mereka memberikan akujanji sulit) termasuk tetapi tidak terhad kepada pemegang-pemegang amanah/penjagaan, broker-broker, penganalisis-penganalisis dan pengkaji-peribadi pemegang-pengkaji pasaran;
6. Agensi-agensi perkadaran dan syarikat-syarikat kajian pasaran;
7. Juruadit, penasihat undang-undang, penasihat cukai dan penasihat profesional kami yang lain; dan
8. Pihak-pihak yang diberikuasa oleh anda (sebagai contoh, agen, proksi diberikuasa, atau pasangan anda).

Penjagaan Data Peribadi anda

Sila ambil perhatian bahawa Data Peribadi anda boleh disimpan atau diproses ke atau di lokasi-lokasi atau sistem-sistem dalam bidang kuasa di luar Malaysia (di mana diperlukan untuk memudahkan pemberian perkhidmatan -perkhidmatan dan produk kami kepada anda) tertakluk kepada bidang kuasa tersebut mempunyai undang-undang perlindungan data serupa dan/atau kami dapat memastikan akujanji kesulitan bersaling.

Sila diyakinkan bahawa kami akan mengambil semua langkah-langkah praktikal yang diperlukan termasuk tetapi tidak terhad kepada menggabungkan langkah-langkah keselamatan yang munasabah ke dalam apa-apa kelengkapan yang dalamnya Data Peribadi anda disimpan, untuk melindungi Data Peribadi anda daripada apa-apa kehilangan, salah guna, akses atau penzahiran tanpa kebenaran.

Hak-Hak Anda kepada Akses, Pembetulan atau Mengemaskini Data Peribadi anda

Anda boleh meminta untuk mengakses Data Peribadi anda dan boleh membetulkan bahagian tersebut dalam Data Peribadi anda yang tidak tepat, tidak lengkap, mengelirukan atau tidak terkini kecuali jika pematuhan dengan permintaan untuk akses atau pembetulan boleh dianggarkan di bawah Akta Perlindungan Data Peribadi 2010 atau undang-undang atau peraturan-peraturan terpakai lain dan kami boleh mengecapi fi yang ditetapkan untuk melayani apa-apa permintaan bertulis untuk mengakses Data Peribadi anda.

Kecuali seperti yang terdahulu dinyatakan, anda masih bertanggungjawab untuk memaklumkan kepada kami mengenai apa-apa perubahan atau pengemaskinian terhadap Data Peribadi anda yang telah diberikan kepada kami. Apa-apa permintaan atau pertanyaan berkenaan perkara ini boleh ditujukan kepada:-

Pegawai PDPA

No. Telefon: 603 - 2732 1181

Alamat E-mel: UOBAMCustomerCareMY@UOBgroup.com

UOB Asset Management (Malaysia) Berhad berhak untuk meminda dan/atau mengemaskini Notis ini pada bila-bila masa dan akan memberikan anda dengan pindaan tersebut atau pengemaskinian melalui cara-cara Sekiranya versi bahasa Inggeris dan versi Bahasa Malaysia tidak konsisten, notis dalam Bahasa Inggeris akan perlu diikuti.

Level 22, Vista Tower, The Intermark, 348 Jalan Tun Razak, 50400 Kuala Lumpur
Tel: 603-2732 1181 Fax: 603-2164 8188

In compliance with the Capital Markets and Services Act 2007, this form should not be circulated unless accompanied by the Prospectus or Information Memorandum where applicable.

Please read and understand the Prospectus(es) and Supplementary Prospectus (if any), Information Memorandum / Replacement Information Memorandum (if any) for the Fund(s) to be invested and the Terms and Conditions as specified overleaf before completing this form.

Note: Use only **BLOCK LETTERS** and **BLACK INK** when completing this form and tick (✓) where applicable.

1. PARTICULARS OF CORPORATE APPLICANT

Organisation Name _____

Business/Company
Registration No. _____

Country of Incorporation ☐ Malaysia ☐ Others - please specify _____

Date of Incorporation/ Registration ____ - ____ - ____ (DD/MM/YYYY)

Entity Type ☐ Foundation ☐ Partnership ☐ Sdn Bhd ☐ Berhad ☐ Sole Proprietorship
☐ Others - please specify _____

Entity Status ☐ Bumiputra Controlled ☐ Non-Bumiputra Controlled ☐ Non-Malaysian Controlled

Nature of Business ☐ Accounting/Finance ☐ Bank/Financial Institution ☐ Casino/Gambling
☐ Charities ☐ Consulting ☐ Cruise
☐ Defence/military ☐ Embassy/Consulate/High Commission ☐ Engineering
☐ Gaming Business ☐ Government/Statutory Board
☐ Investment ☐ Money Lenders/Remittance Agents
☐ Research & Development ☐ Retail & Food and Beverage
☐ Sales/Marketing/Advertising ☐ Society/Club/Association
☐ Others - please specify _____

Contact Number
(Please provide at least
one (1) number)

Home ____ - ____

Mobile ____ - ____

Office ____ - ____

Fax Number ____ - ____

Email _____

By completing the email column above, you will receive statement, annual and/or interim reports, and other information from us via email.

If you wish to receive hard copies instead of electronic copies, please tick (✓) here: ☐

2. COMPANY CORRESPONDENCE & REGISTERED ADDRESS AND CONTACT DETAILS

Correspondence Address
(Holdmail or C/O is not
acceptable)

Registered Address
(if different from the
Correspondence Address)

Company Contact Details 1

Contact Person 1 _____

Contact Designation _____

Office Email Address _____

Contact Number Office ____ - ____ Mobile ____ - ____

Company Contact Details 2

Contact Person 2 _____

Main Contact Designation _____

Office Email Address _____

Contact Number Office _____ Mobile _____

3. ENTITY FURTHER INFORMATION

Declaration of Beneficial Owner. (Shareholding of 25% or more)

I/We declare that the ultimate beneficial owner(s) and the percentage share held by the ultimate beneficial owner(s) are as follows. I/We undertake to keep UOBAM informed should there be any change to the ownership in future:

1. Beneficial Owner Name _____
 - a) NRIC/Passport No. _____
 - b) Date of Birth _____ (DD/MM/YYYY)
 - c) Nationality _____
 - d) Residential Address _____
 - e) Share _____ %
2. Beneficial Owner Name _____
 - a) NRIC/PP Number _____
 - b) Date of Birth _____ (DD/MM/YYYY)
 - c) Nationality _____
 - d) Residential Address _____
 - e) Share _____ %
3. Beneficial Owner Name _____
 - a) NRIC/PP Number _____
 - b) Date of Birth _____ (DD/MM/YYYY)
 - c) Nationality _____
 - d) Residential Address _____
 - e) Share _____ %
4. Beneficial Owner Name _____
 - a) NRIC/PP Number _____
 - b) Date of Birth _____ (DD/MM/YYYY)
 - c) Nationality _____
 - d) Residential Address _____
 - e) Share _____ %

KYC Information

- ii. Size of Business
(Annual Turnover in MYR) _____
- ii) Primary Clientele Base
(Eg. Retail / Corporate) _____
- iii) Source of Funds:

| | | |
|-------------------------------------------------------|-------------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> Dividends | <input type="checkbox"/> Equity/Capital | <input type="checkbox"/> Investment Returns |
| <input type="checkbox"/> Revenue/Turnover | <input type="checkbox"/> Trade/Business Proceed | |
| <input type="checkbox"/> Other - please specify _____ | | |
- iv) Source of Main Revenue
(Country)

| | |
|-----------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> Malaysia | <input type="checkbox"/> Others - please specify _____ |
|-----------------------------------|--------------------------------------------------------|

4. ADD USER

Important Notice

1. This section is to be completed for the usage of the UOBAM Invest Platform
2. Please ensure that the Super Users and Authorised Signatories in accordance to the Company's Board Resolution. Kindly complete all the information below and tick where applicable.

- Super User : View account details, create and can authorise own transactions
- Authoriser : View account details, create and approve only other user's transactions
- Maker : View account details and create transactions
- Read Only : View account details only

User 1: Details

| | | | |
|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------------------------------------|
| Name | | | |
| NRIC/Passport No. | | Nationality | |
| Email Address | | Mobile No. | |
| Designation | | | |
| Roles (Please tick where applicable) | <input type="checkbox"/> Authoriser | <input type="checkbox"/> Read Only | <input type="checkbox"/> Maker <input type="checkbox"/> Super User |
| Date of Birth | | | |
| User's Signature Specimen | | | |

User 2: Details

| | | | |
|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------------------------------------|
| Name | | | |
| NRIC/Passport No. | | Nationality | |
| Email Address | | Mobile No. | |
| Designation | | | |
| Roles (Please tick where applicable) | <input type="checkbox"/> Authoriser | <input type="checkbox"/> Read Only | <input type="checkbox"/> Maker <input type="checkbox"/> Super User |
| Date of Birth | | | |
| User's Signature Specimen | | | |

User 3: Details

| | | | |
|--------------------------------------|-------------------------------------|------------------------------------|--------------------------------------------------------------------|
| Name | | | |
| NRIC/Passport No. | | Nationality | |
| Email Address | | Mobile No. | |
| Designation | | | |
| Roles (Please tick where applicable) | <input type="checkbox"/> Authoriser | <input type="checkbox"/> Read Only | <input type="checkbox"/> Maker <input type="checkbox"/> Super User |
| Date of Birth | | | |
| User's Signature Specimen | | | |

[To add more users, kindly fill up duplicate of Section 4 of this page and attach it to the application.]

5. TRANSACTION APPROVAL SETTINGS

- ☐ Any 1 Authoriser ☐ Any 2 Authorisers ☐ Any 3 Authorisers
- Important Note: Super User will not require any Authoriser to approve their transactions.

6. PAYMENT DETAILS / INCOME DISTRIBUTION OPTION

Note: Only bank accounts in Malaysia are accepted. PAYMENT CANNOT BE MADE TO THIRD PARTY ACCOUNTS.

| | | |
|-----------------|-------------------------|-----------------|
| Name of Fund(s) | Malaysian Ringgit (MYR) | Other Currency |
| Currency | MYR | (e.g. USD, SGD) |
| Bank Name | | |
| Account No. | | |

Income Distribution

All distributions will be **reinvested** automatically unless otherwise specified herewith.

- ☐ Pay to bank account as specified in the payment details

7. TAX SELF - DECLARATIONS

Important information regarding tax reporting requirements for US Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

In order to comply with the regulatory requirements of FATCA and CRS, we are obliged to collect your tax self-declaration. Please complete the sections below as directed and provide any additional information that is requested. Refer to FATCA and CRS Glossary.

If you have any questions about this tax self-declaration form, please speak to your tax adviser.

Select declaration (Select one)

- ☐ **New declaration**
Proceed to complete Sections 7.1, 7.2, 7.3 and 7.4 as required.
- ☐ **Refer to attached declarations**
Choose this option if you have declared your tax status separately. Proceed to Section 8.0 Declarations and Signatures.
- ☐ **I have an existing declaration**
No changes to the previous US withholding certificate or FATCA. CRS self-certification(s) Submitted to UOBAM. Proceed to Section Declarations and Signatures.

Complete the following section based on your Entity type.
Ticked sections are mandatory.

| Section | 7.1 | 7.2 | 7.3 | 7.4 |
|----------------------------------------------------------------------------------------------|-----|-----|-----|-------------|
| Sole Proprietorship Individual Owners | ✓ | ✓ | N/A | N/A |
| Other Entity Type - Private Limited - Society (Club/Association) - FI / NBFI | N/A | ✓ | ✓ | Conditional |

7.1 SOLE PROPRIETORSHIP OWNER'S INFORMATION

This section is required only if you are a Sole Proprietorship. Provide the Sole Proprietorship (Individual/ Non-Individual) Owner's information and not the particulars of the Sole Proprietorship.

Name/Registered business name

Country of birth

For Individual Owners only.

Date of birth (DD/MM/YYYY)

For Individual Owners only.

- -

Mailing address If different from Residential/Registered address.

Business registration number/NRIC/Passport

Nationality/Country of incorporation

Residential address/Registered address

7.2 TAX RESIDENCY

Select your tax residency(ies).

- If you are a Sole Proprietorship, provide the Sole Proprietorship owner's tax residency(ies).
- If the Entity is not tax resident in any country/jurisdiction (e.g. because it is fiscally transparent), please provide its place of effective management or jurisdiction in which its principal office is located.

☐ **Malaysia** TIN number (Malaysia)

☐ **United States** TIN number (United States)

Specified US Person ☐ Yes ☐ No

☐ **Others**

Country 1

TIN number

If no TIN in country/jurisdiction

☐ Country where the Entity/Individual is resident does not issue TINs.

☐ No TIN is required.
Only select this reason if the authorities of the country of tax residence entered do not require the TIN to be disclosed.

☐ Entity/Individual is otherwise unable to obtain a TIN or equivalent number. Provide details.

Country 2

TIN number

If no TIN in country/jurisdiction

☐ Country where the Entity/Individual is resident does not issue TINs.

☐ No TIN is required.
Only select this reason if the authorities of the country of tax residence entered do not require the TIN to be disclosed.

☐ Entity/Individual is otherwise unable to obtain a TIN or equivalent number. Provide details.

7.3 FATCA AND CRS STATUS

Select one of the following statements that best describes the Entity. If you are a Sole Proprietorship, provide the Sole Proprietorship owner's FATCA and CRS status.

| Instructions | FATCA status if non-US tax resident | CRS status | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------------------------------------|
| <input type="radio"/> Passive Business More than 50% of your gross income from Passive Income in the previous year or More than 50% of your assets were used to produce Passive Income in the previous year. | Passive Non-Financial Foreign Entity | Passive Non-Financial Entity | |
| <input type="radio"/> Active Business Less than 50% of your gross income from Passive Income in the previous year and Less than 50% of your assets were used to produce Passive Income in the previous year. | Active Non-Financial Foreign Entity | Active Non-Financial Entity | |
| <input type="radio"/> Publicly Listed Company or its Related Entity Stock is regularly traded on one or more established securities markets or A Related Entity of an entity whose stock is regularly traded on an established securities market. <div> 1. Name of established securities market <input type="text"/> </div> <div> 2. Name of Related Entity (if any) <input type="text"/> </div> <div> 3. Proceed to complete Section 8.0 Declarations and Signatures. </div> | | | |
| <input type="radio"/> Non-profit organisations Non-business entity | | | Proceed to complete Section 8.0 Declarations and Signatures. |
| <input type="radio"/> Holding Company or Group Services Company Substantially all your business activities consist of: Holding (wholly or partially) the outstanding share of, or Providing financing and services to one or more subsidiaries that engage in non-FI trade/ business. However, you do not operate as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. | | | Proceed to complete Section 8.0 Declarations and Signatures |
| <input type="radio"/> Financial Institution Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution. | <div>1. Provide GIIN</div> <div> <input type="text"/> . <input type="text"/> . <input type="text"/> . <input type="text"/> </div> <div>2. Provide U.S. withholding certificate</div> <div>U.S. IRS Form W-8BEN-E / W-8IMY / W-8ECI / W-8EXP.</div> <div>3. Proceed to Complete Section 7.4 Controlling Person(s).</div> | Financial Institution | |

| Instructions | | FATCA status if non-US tax resident | CRS status |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|--------------------------------------------------------------------|
| <input type="radio"/> Financial Institution Other Investment Entity. | 1. Provide GIIN _____ . _____ . _____ . _____ 2. Provide U.S. withholding certificate U.S. IRS Form W-8BEN-E / W-8IMY / W-8ECI / W-8EXP. 3. Proceed to Complete Section 8.0 Declarations and Signatures. | Financial Institution | Financial Institution |
| <input type="radio"/> Financial Institution Depository Institution, Custodial institution or Specified Insurance Company. | 1. Provide GIIN _____ . _____ . _____ . _____ 2. Provide U.S. withholding certificate U.S. IRS Form W-8BEN-E / W-8IMY / W-8ECI / W-8EXP. 3. Proceed to Complete Section 8.0 Declarations and Signatures. | | |
| <input type="radio"/> Government Entity or Central Bank Government and government-linked entities (including Ministries, Statutory Boards, Town Councils). Central Bank. | Proceed to complete Section 8.0 Declarations and Signatures. | Exempt Beneficial Owner | Active Non-Financial Entity A Government Entity or Central Bank |
| <input type="radio"/> International Organisations Any international organisation or wholly owned agency or instrumentality thereof. | Proceed to complete Section 8.0 Declarations and Signatures. | | Active Non-Financial Entity An International Organisation |
| <input type="radio"/> Other Status If you do not fall under any of the above statuses, please specify your FATCA and CRS status. | 1. FATCA Status _____ Provide U.S. IRS Form W-8BEN-E / W-8IMY / W-8ECI / W-8EXP 2. CRS Status _____ 3. Proceed to complete Section 8.0 Declarations and Signatures. | As specified | As specified |

7.4 CONTROLLING PERSON(S)

Complete below section only if your FATCA or CRS status is any of the following:
Passive Non-Financial Foreign Entity/Passive Non-Financial Entity/Financial Institution-Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

Important

You represent that the controlling person/s have confirmed that the information in this section is accurate and up to date.

| | | | |
|---------------------------|---------|--------------------|---------------------------------|
| Name | _____ | | |
| Nationality | _____ | Date of birth | ____ - ____ - ____ (DD/MM/YYYY) |
| Percentage of ownership | _____ | Country of birth | _____ |
| Residential address | _____ % | | |
| ID number (NRIC/Passport) | _____ | ID issuing country | _____ |

Select your controlling person tax residency(ies)

☐ **United States** TIN number (United States) _____

☐ **Others**

Country 1 _____ TIN number _____

Country 2 _____ TIN number _____

If no TIN in country/jurisdiction

- ☐ Country where the Individual is resident does not issue TINs.
- ☐ No TIN is required.
Only select this reason if the authorities of the country of tax residence entered do not require the TIN to be disclosed.
- ☐ Individual is otherwise unable to obtain a TIN or equivalent number. Provide details.

If no TIN in country/jurisdiction

- ☐ Country where the Individual is resident does not issue TINs.
- ☐ No TIN is required.
Only select this reason if the authorities of the country of tax residence entered do not require the TIN to be disclosed.
- ☐ Individual is otherwise unable to obtain a TIN or equivalent number. Provide details.

Name _____

Nationality _____ **Date of birth** ____ - ____ - ____ (DD/MM/YYYY)

Percentage of ownership _____ **Country of birth** _____

Residential address _____ %

ID number (NRIC/Passport) _____ **ID issuing country** _____

Select your controlling person tax residency(ies)

☐ **United States** TIN number (United States) _____

☐ **Others**

Country 1 _____ TIN number _____

Country 2 _____ TIN number _____

If no TIN in country/jurisdiction

- ☐ Country where the Individual is resident does not issue TINs.
- ☐ No TIN is required.
Only select this reason if the authorities of the country of tax residence entered do not require the TIN to be disclosed.
- ☐ Individual is otherwise unable to obtain a TIN or equivalent number. Provide details.

If no TIN in country/jurisdiction

- ☐ Country where the Individual is resident does not issue TINs.
- ☐ No TIN is required.
Only select this reason if the authorities of the country of tax residence entered do not require the TIN to be disclosed.
- ☐ Individual is otherwise unable to obtain a TIN or equivalent number. Provide details.

8. DECLARATIONS AND SIGNATURES

- I/We acknowledge that I/we have received, read and fully understood the relevant Prospectus(es) including any Supplementary Prospectus (if any) or Information Memorandum/Replacement Information Memorandum (if any) for the Fund(s) to be invested in, and agree to be bound by all the terms and conditions in the Fund's Deed and Prospectus including Supplemental Deed(s) and Supplementary Prospectus (if any) or Information Memorandum/Replacement Information Memorandum (if any) thereto, for my/our initial and subsequent transactions with UOB Asset Management (Malaysia) Berhad ("UOBAM").
- I/We are the duly authorised officer(s) of the Institution, and warrant that the Institution has the power and capacity to enter into this agreement and undertake transactions involving the Fund(s). Attached is a certified true copy of the Institution's list of authorised signatories.
- I/We undertake to provide UOBAM with all information as it may require for the purpose of and in connection with completing the Account Opening Form, including but not limited to, my/our information on financial position, condition or prospect. I/We also undertake to provide such information and documents as UOBAM may reasonably require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA).
- I/We hereby acknowledge that I am/we are aware of the fees and charges that I/we will incur directly or indirectly when investing in the Fund(s).
- I/We represent a legally incorporated Institution. I/We declare that this application is not funded by gains from any unlawful activities.
- I/We hereby irrevocably permit and authorise UOBAM to disclose to such persons as they may think fit or necessary for the processing of my/our application information regarding my/our particulars, the money and the other particulars of my/our accounts with UOBAM and particulars of all my/our transactions with or through UOBAM.

In relation to FATCA and CRS

- I/We confirm and declare that all of the information I/we have provided on this form is complete, current and accurate. I/We undertake to notify UOBAM in writing of any change in circumstances that causes by certification on this to become incorrect and provide an appropriately updated form within 30 days of such change.
- I/We hereby acknowledge, agree and give consent to UOBAM that in the event we become a US Person:-
 - I/We shall not be eligible to apply for and to hold units in the unit funds or wholesale funds; and
 - I/We shall be deemed to have submitted a redemption request in respect of our units in the unit trust or wholesale fund to UOBAM on the business day following the day aware of our ineligibility.
 Without prejudice to any other right or remedies UOBAM may otherwise have, I/we shall indemnify, keep indemnified and hold harmless UOBAM against any and all liabilities, actions, claims, losses, damages, costs and expenses (including but not limited to legal cost on a full indemnity basis) suffered or incurred by UOBAM as a result of, or in connection any of the Beneficial Owners' US Person(s) Declaration being inaccurate, outdated or untrue.

In relation to the Personal Data Notice

9 In relation to the Personal Data Notice ("Notice") in Section 14. I/we acknowledge that I/we have read and understood the Notice and confirm to the receipt of the Notice consent to the processing of my personal data in accordance with Notice.

In relation to the Unit Trust Loan Financing Risk Disclosure Statement

10 I/We, acknowledge that I/we have read, understood and received a copy of the unit trust loan financing risk disclosure statement in section 9 below.

| |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div style="border: 1px solid black; border-radius: 50%; width: 60px; height: 60px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">Affix Seal or Company Stamp</div> <div style="border-top: 1px solid black; width: 100%; margin-top: 20px;"></div> <div style="text-align: center;">Authorised Signatory (1)</div> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Date - - (DDMMYYYY)

| |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div style="border: 1px solid black; border-radius: 50%; width: 60px; height: 60px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">Affix Seal or Company Stamp</div> <div style="border-top: 1px solid black; width: 100%; margin-top: 20px;"></div> <div style="text-align: center;">Authorised Signatory (2)</div> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Date - - (DDMMYYYY)**9. UNIT TRUST LOAN FINANCING DISCLOSURE STATEMENT****Investing In a Unit Trust Fund With Borrowed Money Is More Risky Than Investing With Your Own Savings.**

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

- 1 The higher the margin of the financing (that is, the amount of money you borrow for every Ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
- 2 You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- 3 If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your limits may be sold towards the settlement of your loan.
- 4 Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

10. FOR DISTRIBUTOR/ CONSULTANT/ STAFF USE ONLY**AUTHENTICATION OF IDENTITY**

In compliance with Section 16(3) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA), I hereby confirm the following:

☐ Original identity document(s) sighted.☐ Photocopy of identity document(s) attached.Name NRIC No. Agent Code Date Signature **11. FOR OFFICE USE ONLY**

Form Verified By

Initial

Date

Process By

Initial

Date

RM Name

Segment

Branch

UT/FD Bundle or UT only (Circle whichever applicable)

RM Name

Segment

Branch

UT/FD Bundle or UT only (Circle whichever applicable)

Active Non-Financial Entity (NFE)/ Active Non-Financial Foreign Entity (NFFE):

Any NFE/NFFE (being an entity that is not a Financial Institution (FI)) that meets any of the following criteria:

1. Less than 50 percent of the NFE/NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFE/NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
2. The stock of the NFE/NFFE is regularly traded on an established securities market or the NFE/NFFE is a Related Entity of an Entity the stock of which is traded on an established securities market;
3. The NFE/NFFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
4. Substantially all of the activities of the NFE/NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
5. The NFE/NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution; provided, that the NFE/NFFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE/NFFE;
6. The NFE/NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
7. The NFE/NFFE primarily engages in financing and hedging transactions with or for Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
8. The NFE/NFFE meets all of the following requirements:
 - (a) It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
 - (b) It is exempt from income tax in its jurisdiction of residence;
 - (c) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - (d) The applicable laws of the NFE/NFFE's jurisdiction of residence or the NFE/NFFE's formation documents do not permit any income or assets of the NFE/NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the NFE/NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and
 - (e) The applicable laws of the NFE/NFFE's jurisdiction of residence or the NFE/NFFE's formation documents require that, upon the NFE/NFFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE/NFFE's jurisdiction of residence or any political subdivision thereof.

Central Bank:

An institution that is by law or government sanction the principal authority, other than the government of the jurisdiction itself, issuing instruments intended to circulate as currency. Such an institution may include an instrumentality that is separate from the government of the jurisdiction, whether or not owned in whole or in part by the jurisdiction.

Controlling Person:

The natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies), or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term 'Controlling Person' shall be interpreted in a manner consistent with the Recommendations of the Financial Action Task Force. An individual who:

1. Owns an interest of more than 25% of the capital in the entity;
2. Can exercise more than 25% of the voting power at the shareholders meeting of the entity;
3. Has direct or indirect control or power of decision in the entity;
4. Is a beneficiary of 25% or more of the capital of the entity; or
5. Has particular control over 25% or more of the capital of the entity

CRS:

means the Common Reporting Standard.

Custodial Institution:

Any Entity that holds, as a substantial portion of its business, financial assets for the account of others. An entity holds financial assets for the account of others as a substantial portion of its business if the Entity's gross income attributable to the holding of financial assets and related financial services equals or exceeds 20 percent of the Entity's gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

Depository Institution:

Any Entity that accepts deposits in the ordinary course of a banking or similar business.

Entity:

A legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

Established Securities Market:

An exchange that is officially recognised and supervised by a governmental authority in which the market is located and that has a meaningful annual value of shares traded on the exchange.

FATCA:

is an abbreviation of Foreign Account Tax Compliance Act. This United States tax legislation is aimed at identifying U.S. Persons that have an account or financial assets outside of the United States. The government of the Malaysia is included in the US Treasury's list with respect to the exchange of information regarding U.S. Persons in Malaysia.

Financial Institution:

Any of the following:

1. A Depository Institution
2. A Custodial Institution
3. An Investment Entity
4. A Specified Insurance Company

Fiscally transparent entities:

Entities that are considered fiscally transparent are:

1. Sole proprietorships - the business income derived by a sole proprietorship is part of the total personal income of the sole proprietor which is taxed at individual income tax rates; and
2. Partnerships - each partner of a partnership will be taxed based on his share of the business income of the partnership at individual income tax rates.

Global Intermediary Identification Number (GIIN):

Institutions and entities assigned a GIIN can use it to identify themselves to withholding agents and tax administrators for FATCA reporting purposes. The GIIN, formatted as XXXXX.XXXXX.XX.XXX, is a 19-character identification number. These characters will never contain the letter "O".

Governmental Entity:

The government of a jurisdiction. any political subdivision of a jurisdiction (which, for the avoidance of doubt, includes a state, province, county, or municipality), or any wholly owned agency or instrumentality of a jurisdiction or any one or more of the foregoing (each, 'Governmental Entity'). This category is comprised of the integral parts, controlled entities, and political subdivisions of a jurisdiction.

1. An integral part of a jurisdiction means any person, organisation, agency, bureau, fund, instrumentality, or other body, however designated, that constitutes a jurisdiction, with no portion inuring to the benefit of any private person. An integral part does not include any individual who is a sovereign, official, or administrator acting in a private or personal capacity.
2. A controlled entity means an Entity that is separate in form from the jurisdiction or that otherwise constitutes a separate juridical entity, provided that: (a) The Entity is wholly owned and controlled by one or more Governmental Entities directly or through one or more controlled entities; (b) The Entity's net earnings are credited to its own account or to the accounts of one or more Governmental Entities, with no portion of its income inuring to the benefit of any private person; and (c) The Entity's assets vest in one or more Governmental Entities upon dissolution.
3. Income does not inure to the benefit of private persons if such persons are the intended beneficiaries of a governmental program, and the program activities are performed for the general public with respect to the common welfare or relate to the administration of some phase of government. Notwithstanding the foregoing; however, income is considered to inure to the benefit of private persons if the income is derived from the use of a governmental entity to conduct a commercial.

International Organisation:

Any international organisation or wholly owned agency or instrumentality thereof. This category includes any intergovernmental organisation (including a supranational organisation) (1) that is comprised primarily of governments; (2) that has in effect a headquarters or substantially similar agreement with the jurisdiction; and (3) the income of which does not inure to benefit of private persons.

Investment Entity:

Any entity will be treated as an Investment Entity if meets conditions below:

1. Entity that primarily conducts as a business (or is managed by an Entity that conducts as a business) one or more of the following activities or operations for or on behalf of a customer:
2. Trading in money market instruments (cheque, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
3. Individual and collective portfolio management; or
4. Otherwise investing, administering, or managing funds or money on behalf of other persons; or
5. Satisfies the Financial Asset Test (FAT). If 50 percent or more of the Entity's gross income is attributable to the activities mentioned above during the shorter of: (a) The three-year period ending on 31 December of the year preceding the year in which the determination is made; or (b) The period during which the entity has been in existence.

The second type of 'Investment Entity' ('Investment Entity managed by another FI') is any entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

Listed on a stock exchange:

An entity is considered to be listed on a stock exchange if at least 50% of the securities of the entity are regularly traded on an established securities market.

Non- Financial Foreign Entity (NFFE):

refers to any non-US incorporated entity that is not a Foreign Financial Institution ("FFI").

Participating Jurisdiction:

A jurisdiction - (i) with which an agreement is in place pursuant to which it will provide the specified information under CRS, and (ii) which is identified in a published list.

Passive income:

refers generally to the portion of gross income that consists of:

1. Dividends and dividend substitute payments (income equivalent to dividend);
2. Interest and income equivalent to interest;
3. Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE;
4. Annuities;
5. Income from swap-contracts;
6. Rental income of real estate property provided that this income can be obtained by performing little to no activity.

The list above is not exhaustive. A complete overview of passive income can be found on www.irs.gov. If you are uncertain whether income is passive income, please consult a tax adviser.

Passive NFE/Passive NFFE:

Any NFE/NFFE (being an entity that is not a FI) that is not an Active NFE/NFFE. (Note: Similar treatment will be applied to an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution).

Related Entity:

An Entity is regarded as being related to another Entity if: (i) One controls the other; or (ii) The two Entities are under common control. Control means: Direct or indirect ownership of more than 50 percent of the vote and value in an Entity.

Reportable Account:

An account that, pursuant to due diligence procedures consistent with CRS, has been identified as an account that is held by one or more persons that are Reportable Persons or by a Passive NFE with one or more Controlling Persons that are Reportable Persons with respect to another Jurisdiction.

Reportable Person:

A Reportable Jurisdiction Person other than: (i) a corporation the stock of which is regularly traded on one or more Established Securities Markets; (ii) any corporation that is a Related Entity of a corporation described in clause (i); (iii) a Governmental Entity; (iv) an International Organisation; (v) a Central Bank; or (vi) a Financial Institution.

Reportable Jurisdiction Person:

An individual or Entity that is resident in a Reportable Jurisdiction under the tax laws of such jurisdiction, or an estate of a decedent that was a resident of a Reportable Jurisdiction. For this purpose, an Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated.

Reportable Jurisdiction:

A jurisdiction - (i) with which an agreement is in place pursuant to which there is an obligation in place to provide the specified information under CRS; (ii) which is identified in a published list.

Specified Insurance Company:

Any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

Specified US Person:

Means any US Person other than those specifically excluded. The United States tax authorities (IRS) have excluded certain U.S. Persons from the requirement to be reported by financial institutions pursuant to FATCA. An entity will usually know whether it can be excluded according to specific requirements of the IRS and United States tax legislation (U.S. Internal Revenue Code). If you are uncertain whether the entity has this specific status, please visit www.irs.gov for more information or consult a tax adviser. The following are not Specified US Persons:

1. A publicly traded corporation or member of its expanded affiliated group;
2. The U.S., any states of the U.S., U.S. Territory, political subdivision of any of foregoing or any wholly owned agency or instrumentality thereof;
3. Organisation exempt from tax under Section 501(a) or an individual retirement plan;
4. Banks;
5. Real estate investment trusts;
6. Regulated investment company or entity registered with the U.S. Securities and Exchange Commission;
7. Common trust fund or trust exempt from tax;
8. A U.S. registered dealer in securities, commodities or derivatives;
9. A broker; or
10. Tax-exempt trust under a plan.

Taxpayer Identification Number (TIN):

Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. For example, Income Tax Number (ITN) is used by Malaysia entities to file tax returns with Inland Revenue Authority of Malaysia. Further details of acceptable TINs can be found at: <http://www.oecd.org/tax/automatic-exchange/tinsandtaxresidency/>.

Some jurisdiction do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a 'functional' equivalent). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

US Person:

means

1. A US citizen or resident individual,
2. A partnership or corporation organized in the US or under the laws of the US or any state of the US,
3. A trust if (i) a court within the US would have authority under applicable law to render order or judgments concerning substantially all issue regarding administration of trust, and (ii) one or more US Persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the US; As interpreted in accordance with the US Internal Revenue Code.

U.S. TIN (U.S. Taxpayer Identification Number):

The 'Taxpayer Identification Number' (TIN), which is also known as 'U.S. federal taxpayer identification number', is used by the IRS as an identification number for tax administration. This number can be requested via www.irs.gov.

1. For residents and citizens of the United States, this number is the 'Social Security Number' (SSN). You can request a social security number via IRS form SS-5 or www.irs.gov.
2. Non-U.S. individuals who are United States taxpayers can request an 'Individual Tax Identification Number' (ITIN) via IRS form W-7 or www.irs.gov.
3. For organizations and employers, the U.S. TIN is the Employer Identification Number (EIN). This number may be requested via IRS form SS-4 or www.irs.gov. More information is available about identification numbers and the process to request these numbers on www.irs.gov.

13. TERMS AND CONDITIONS OF THE UOB ASSET MANAGEMENT (MALAYSIA) BERHAD SUBSCRIPTION TRANSACTION

Please read the following Terms and Conditions before completing the Subscription Form. By applying for units in any Fund(s) managed by UOB Asset Management (Malaysia) Berhad ("UOBAM"), the applicant(s) agree(s) to and will be bound by the following Terms and Conditions, the Deed and Supplemental Deed(s) (if any), the Prospectus(es) and Supplementary Prospectus (if any), Information Memorandum / Replacement Information Memorandum (if any) of the relevant Fund(s), [which Deed and Supplemental Deed(s) (if any) are hereinafter referred to collectively as "the Deed". The Prospectus(es) and Supplementary Prospectus (if any) are hereinafter referred to collectively as "the Prospectus" and information Memorandum / Replacement Information Memorandum (if any) are hereinafter referred to collectively as "the Information Memorandum"] in respect of ALL transactions. Where there are conflicting terms, the terms of the relevant Deed shall Prevail.

1. IMPORTANT POINTS TO NOTE BEFORE COMPLETING THIS FORM

- THE APPLICANT(S) MUST NOT USE CORRECTION FLUID on the Subscription Form (SF)
- Where there is ANY CORRECTION OR AMENDMENT, the APPLICANT(S) MUST SIGN next to the correction or amendment to indicate that the change is duty authorised by the applicant(s).

2. PAYMENT FOR INVESTMENT

- The complete AOF and Subscription Form should be accompanied by payment and submitted to any UOBAM's office or its authorised representatives.
- The allotment of units will be based on the date of receipt of a complete purchase request subject to clearance of the cheque and terms and conditions as stated in the Prospectus of the relevant Fund(s). Cheque/ bank draft must be made payable to "UOBAM – Subscription Account (Client's Trust Account)".
- UOBAM does not accept any cheque issued by a third party for the account of the applicant(s) (referred to as "third party cheques").
- Please refer to the Subscription Form Annexure for the account details.

3. RIGHTS OF UOBAM

UOBAM reserves the right to:

- accept or reject any applications in whole or in part without assigning any reason whatsoever;
- request for additional documents from the applicant to support the application; and
- vary these Terms and Conditions at any time without notifying the applicant(s).

4. CHANGE OF APPLICATION DETAILS

UOBAM must be notified immediately in writing of any change to the correspondence address or resident status or other particulars stated in this form. If the applicant is a Malaysian company, the applicant is required to submit a certified true copy of Form 44 (Notice if Situation of Registered Office and Office Hours and Particulars of Changes) or equivalent to UOBAM.

5. INDEMNITY

The applicant(s) hereby agree(s) to indemnify UOBAM, the Trustee(s) and any of their authorised representatives against any losses, damages, costs and expenses which may be suffered or incurred by any or all of them arising whether directly or indirectly out of or in connection with UOBAM accepting, relying on or failing to act on any instructions given by or on behalf of the applicant(s) unless due to the wilful default or negligence of UOBAM.

6. NOTICES

Notices and communication are sent at the risk of the applicant(s). UOBAM shall not be liable for the interruption, error or failure in transmission or delivery of notices unless due to its wilful default or negligence.

7. ELIGIBILITY

Corporate Applicant

Corporate Applicants are required to submit the following documents along with the Account Opening Form to UOBAM:

| Entity | Documents Required | | | |
|----------------------------------------------------|-----------------------------------------------------|-----------------------------------|-------------------------------------------------------------------|--------------------------------------------------|
| | Certificate of Incorporation | Form 24 & Form 49 (or equivalent) | Memorandum and Articles of Association or Constitution or By Laws | Company Resolution (include specimen signatures) |
| Malaysian Company (Bhd/Sdn Bhd) | ✓ | ✓ | ✓ | ✓ |
| Society/ Association/ Cooperative/ Government Body | ✓ | | ✓ | ✓ |
| Sole Proprietor | ✓ (include certified true copy of NRIC or passport) | | | |
| Pension Fund | ✓ | ✓ | ✓ | ✓ |

UOBAM reserves the right to request additional documents to support application.

8. LEGAL AND TAX IMPLICATIONS

The application shall acquaint himself with the relevant tax laws and exchange control regulations in force in the countries of the applicant's citizenship, residence or domicile.

9. PERSONAL DATA NOTICE

In compliance with the requirements of the Personal Data Protection Act 2010 ("the PDPA"), we are required to give you notice of the manner we deal with your Personal Data (as defined in the PDPA) and would like to highlight the choices you have to access or limit our access and means of processing your Personal Data. The full terms are as set out in attached Personal Data Notice.

14. PERSONAL DATA NOTICE

UOB Asset Management (Malaysia) Berhad (“the Company”, “our”, “us”, or “we”) is a holder of a Capital Markets Services License issued under the Capital Market and Services Act 2007 permitting the Company to carry out regulated activities of fund management and dealings in securities (restricted to unit trust).

In the course of the Company carrying out the aforesaid permitted activities, the Company may collect, record, hold, store or process your Personal Data (as defined in the Personal Data Protection Act 2010). We have always (and will continue to do so) respected the privacy and confidentiality of all the personal information we have received and collected in the course of the provision of our services to and/or our dealings with you and taken all reasonable steps to ensure the proper safeguard of such information.

In furtherance of our commitment above, we now write, in compliance with the express requirements of the Personal Data Protection Act 2010 to inform you of the manner we deal with your Personal Data and would highlight the choices you have to access or limit our access and means of processing your Personal Data.

However, we regret and are reminded to inform you that any such limit action of access or use of your Personal Data which are obligatory for you to supply to us may affect the provision of the services and products you have requested of us.

Description of the Personal Data We Collect and Process

Although the precise details and scope of the Personal Data collected may vary according to the services and products you have requested for and the specific purposes of use, the Personal Data usually collected for processing will be as follows:

1. Name;
2. Contact Details;
3. NRIC/Passport Numbers (For Business/Body Corporate(s) Business/ Company Registration Details);
4. Nationality (Resident or Non-Resident);
5. Financial Data relevant to your Account with UOBAMM including data relating to your accounts with other financial institutions
6. Other Personal Data derived from:
 - Supporting Documents such as Board Resolutions and Letter of Authorization, Forms 44 (Notice of Registered Office etc.), 49 (Register of Directors etc.), Form 25 (Particulars of Share Allotment), Specimen Signatures Forms
 - All responses and information gathered from the client/investor during the conduct of a suitability or similar other assessments carried out by us before any recommendation of any product or services;
 - Legal Documentation such as Power of Attorney;
7. Gender and Race;
8. Other Data obtain from:-
 - your employers;
 - credit reporting agencies/bureaus and statutory/regulatory agencies including the Companies Commission of Malaysia and Bank Negara Malaysia;
 - financial institutions such as banks (for example, that arising from the opening or closing of accounts) and related financial service providers;
 - other sources which you have given your consent to share and disclose personal information relating to you; and
 - your professional advisers including your tax and legal consultants.

The Purposes for Collection and Processing of Personal Data

The Personal Data collected will be processed for the following purposes:-

1. To assess your application for our products and services (including credit and risk evaluation and review of your portfolio and investment mandates) and subsequent reviews of your account(s) with us;
2. For management of your account (including risk management and audit) and to facilitate the operational processes in order to provide the services and products applied for or requested by you;
3. To comply with relevant local and foreign legal or regulatory requirements (including AMLA checks, compliance and reporting requirements) or as directed by any regulatory or government authorities/agencies including the Securities Commission and Bank Negara Malaysia or as directed by any professional organizations of which we are a member or which has oversight over us such as the Federation of Investment Management Malaysia;
4. For administrative and operational purposes including the maintenance and updating of our records/database, billing/payment purposes and research reporting;
5. For determination of your indebtedness and debt recovery purposes;
6. To keep you duly notified of new products or services and promotions offered by us or our related or affiliated companies by way of various notices and marketing and promotional materials and emails or phone calls;

7. To attend to queries/concerns and investigations of your complaints' and
8. For such other purpose that is incidental or ancillary to the above purposes.

We may require your assistance if the Personal Data relating to other persons is required to process your Personal Data for the above purposes and you hereby agree to use your best endeavors to assist us when required.

Disclosure of Your Personal Data

Your Personal Data will always be kept private and confidential but we may disclose your Personal Data to the following parties:-

1. Our Directors, managers and officers and dealer representatives for purposes relating to your application and subscription to our products and services
2. Our parent company and other companies within the UOB Group and other affiliated companies;
3. Regulatory or government authorities such as the Securities Commission, Bank Negara Malaysia and Bursa Malaysia and Inland Revenue Bureau and the Monetary Authority of Singapore (which regulates our holding in Singapore) and other regulatory (in Malaysia or elsewhere) or any professional organizations of which we are a member or which has oversight over us such as Federation of Investment Manager of Malaysia;
4. As required or authorized by or under any law or by Order of Court or other legal process or regulatory directive issued by a law enforcement agency;
5. Any third party service providers or agents who have been appointed by you or us to provide ancillary services to us whether in or outside Malaysia (subject to adequate security and data protection controls put in place and/or them providing confidentiality undertakings) including but not limited to trustees/custodians, brokers, analysts and market researchers;
6. Rating agencies and market research companies;
7. Our auditors, legal advisers, tax and other professional advisers; and
8. Parties authorized by you (for example, your agent, authorized proxy or spouse).

Safeguarding of your Personal Data

Please take note that your Personal Data may be stored or processed to or in locations or systems in jurisdictions outside Malaysia (where necessary to facilitate the provision of our services and products to you) subject to those jurisdictions having similar data protection laws in place and/or our securing reciprocal confidentiality undertakings. Please be assured that we will take all necessary practical steps including but not limited to incorporating reasonable security measures into any equipment in which your Personal Data is stored, to protect your Personal Data from any loss, misuse or unauthorized access or disclosure.

Your Rights to Access, Correction or Updating of your Personal Data

You may request for access to your Personal Data and be able to correct that part of your Personal Data which is inaccurate, incomplete, misleading or not up-to-date except where compliance with such a request to access or correction may be refused under the Personal Data Protection Act 2010 or other applicable laws or regulations and we may charge a prescribed fee for attending to any written request to access your Personal Data.

Save as aforesaid, you remain responsible for informing us of any changes or updates to your Personal Data provided to us.

Any such requests or inquiries with respect to this matter may be addressed to: PDPA Contact Person

Telephone No.: 603 - 2732 1181

E-mail address: UOBAMCustomerCareMY@UOBgroup.com

UOB Asset Management (Malaysia) Berhad reserves its right to amend and/or update this Notice at any time and will provide you with such amendments or updates via suitable means.

In the event of any inconsistency between the English version and the Bahasa Malaysia version of this Notice, the English version shall prevail over the Bahasa Malaysia Version.

UOB Asset Management (Malaysia) Berhad ("Syarikat" atau "kami") adalah pemegang Lesen Perkhidmatan Pasaran Modal yang dikeluarkan di bawah Akta Pasaran Modal dan Perkhidmatan 2007 yang membenarkan Syarikat untuk menjalankan aktiviti-aktiviti pengurusan dana terkawal dan berniaga dalam sekuriti (terhad kepada amanah unit).

Dalam perjalanan Syarikat menjalankan aktiviti-aktiviti dibenarkan tersebut, Syarikat boleh mengumpul, merekod, memegang, menyimpan atau memproses Data Peribadi anda (seperti yang ditakrifkan dalam Akta Perlindungan Data Peribadi 2010). Kami sentiasa (dan akan terus melakukan sedemikian) menghormati privasi dan kesulitan semua maklumat peribadi yang kami telah terima dan kumpul dalam perjalanan pemberian perkhidmatan kami kepada dan/atau urusan kami dengan anda dan telah mengambil semua langkah-langkah munasabah untuk memastikan keselamatan wajar maklumat tersebut.

Dalam pelanjutan komitmen kami di atas, kami kini menulis, dalam mematuhi kehendak-kehendak nyata Akta Perlindungan Data Peribadi 2010 untuk memaklumkan anda cara-cara kami berurusan dengan Data Peribadi anda dan akan menekankan pilihan yang anda ada untuk mengakses atau menghadkan akses kami dan cara pemrosesan Data Peribadi anda. Walau bagaimanapun, kami kesal dan diingatkan untuk memaklumkan anda bahawa apa-apa batasan akses atau penggunaan Data Peribadi anda yang wajib untuk anda berikan kepada kami boleh menjejaskan pemberian perkhidmatan dan produk yang anda telah minta daripada kami.

Deskripsi Data Peribadi yang Kami Kumpul dan Proses

Walaupun butiran dan skop yang tepat daripada Data Peribadi yang telah dikumpul boleh berubah berdasarkan perkhidmatan dan produk yang telah anda minta dan maksud-maksud khusus penggunaannya, Data Peribadi umum yang lazim dikumpul untuk diproses adalah seperti yang berikut:

1. Nama;
2. Butiran hubungan;
3. Nombor-nombor KP/Pasport (untuk Perniagaan/Badan Korporat(-Korporat) -Perniagaan/Butiran Pendaftaran Syarikat);
4. Warganegara (Residen atau Bukan Residen);
5. Data Kewangan yang relevan kepada Akaun anda dengan UOBAMM termasuk data berkaitan akaun-akaun anda dengan institusi-institusi kewangan lain;
6. Data Peribadi Lain yang diperoleh daripada:-
 - Dokumen-dokumen Sokongan seperti Resolusi Lembaga Pengarah dan Surat Pemberian Kuasa, Borang 44 (Notis Pejabat Berdaftar dll), 49 (Daftar Pengarah dll), Borang 25 (Butiran Pembahagian Saham), Borang-Borang Tandatangan Spesimen
 - Semua jawapan dan maklumat yang telah dikumpul oleh pelanggan /pelabur semasa pengendalian suatu kesesuaian atau penilaian serupa yang lain yang dijalankan oleh kami sebelum apa-apa pengesyoran mana-mana produk atau perkhidmatan;
 - Dokumentasi Undang-Undang seperti Surat Kuasa Wakil;
7. Jantina dan Bangsa;
8. Data lain yang diperoleh daripada:-
 - majikan anda;
 - agensi dan biro pelaporan kredit dan agensi berkanun/kawalselia termasuk Suruhanjaya Syarikat Malaysia dan Bank Negara Malaysia;
 - institusi-institusi kewangan seperti bank (seperti contoh, yang timbul daripada pembukaan atau penutupan akaun) dan pembekal-pembekal perkhidmatan kewangan yang berkaitan;
 - sumber-sumber lain yang mana anda telah memberikan persetujuan anda untuk dikongsi dan dizahirkan maklumat peribadi yang berkaitan dengan anda; dan
 - penasihat-penasihat profesional anda termasuk perunding cukai dan undang-undang anda.

Maksud-maksud untuk Mengumpul dan Memproses Data Peribadi

Data Peribadi yang telah dikumpul akan diproses untuk maksud-maksud berikut:-

1. Untuk menilai permohonan anda untuk produk dan perkhidmatan kami (termasuk penilaian kredit dan risiko dan mengkaji semula portfolio dan mandat-mandat pelaburan anda) dan kajian semula kemudiannya akaun(-akaun) anda dengan kami;
2. Untuk pengurusan akaun anda (termasuk pengurusan risiko dan audit) dan untuk memudahkan proses-proses operasi untuk memberikan perkhidmatan dan produk yang dipohon atau diminta oleh anda;
3. Untuk mematuhi kehendak-kehendak undang-undang atau kawalselia tempatan dan asing yang berkaitan (termasuk pemeriksaan AMLA, kehendak-kehendak pematuan dan pelaporan) atau seperti yang diarahkan oleh mana-mana pihak-pihak berkuasa/agensi kawalselia atau kerajaan termasuk Suruhanjaya Sekuriti dan Bank Negara Malaysia atau seperti yang diarahkan oleh mana-mana organisasi profesional di mana kami adalah ahli atau yang mana mempunyai pengawasan ke atas kami seperti Persekutuan Pengurus-Pengurus Pelaburan Malaysia;
4. Untuk maksud-maksud pentadbiran dan operasi termasuk penyenggaraan dan pengemaskinian rekod-rekod/pangkalan data kami, maksud-maksud pembilan/pembayaran dan pelaporan kajian;
5. Untuk penentuan keberhutangan anda dan maksud-maksud pengutipan semula hutang;

6. Untuk memastikan anda telah diberitahu tentang produk atau perkhidmatan dan promosi-promosi baru yang ditawarkan oleh kami atau syarikat-syarikat berkaitan atau gabungan kami dengan cara-cara pelbagai notis dan bahan-bahan pemasaran dan promosi serta emel-emal atau panggilan-panggilan telefon;
7. Untuk mendengar pertanyaan-pertanyaan/keimbangan -keimbangan dan penyiasatan aduan-aduan anda; dan
8. Untuk maksud-maksud lain yang bersampingan atau berdampingan kepada maksud-maksud di atas.

Kami boleh menghendaki bantuan anda jika Data Peribadi yang berhubungan dengan orang lain dikehendaki untuk memproses Data Peribadi anda untuk maksud-maksud di atas dan anda dengan ini bersetuju untuk menggunakan usaha terbaik anda untuk membantu kami bila dikehendaki.

Penzahiran Data Peribadi Anda

Data Peribadi anda akan sentiasa disimpan secara peribadi dan sulit tetapi kami boleh menzahirkan Data Peribadi anda kepada pihak-pihak yang berikut:-

1. Pengarah-pengarah, pengurus-pengurus dan pegawai-pegawai dan wakil-wakil perniagaan kami untuk maksud-maksud berkaitan dengan permohonan dan pelanggan anda dengan produk dan perkhidmatan kami;
2. Syarikat induk kami dan syarikat-syarikat lain di dalam Kumpulan UOB dan syarikat-syarikat gabungan lain;
3. Pihak-pihak berkuasa pengawalseliaan atau kerajaan seperti Suruhanjaya Sekuriti, Bank Negara Malaysia dan Bursa Malaysia dan Biro Hasil Dalam Negeri dan Penguasa Kewangan Singapura (yang mengawal selia syarikat pemegang kami di Singapura) dan pengawalselia lain (di Malaysia atau di mana-mana) atau mana-mana organisasi profesional di mana kami adalah ahli atau yang mana mempunyai pengawasan ke atas kami seperti Persekutuan Pengurus-Pengurus Pelaburan Malaysia;
4. Seperti yang dikehendaki atau dibenarkan oleh atau di bawah mana-mana undang-undang atau oleh Perintah Mahkamah atau proses undang-undang lain atau arahan pengawalseliaan yang dikeluarkan oleh agensi penguatkuasaan undang-undang;
5. Mana-mana pembekal-pembekal perkhidmatan ketiga atau agen-agen yang telah dilantik oleh anda atau kami untuk memberikan perkhidmatan sampingan kepada kami sama ada di dalam atau di luar Malaysia (tertakluk kepada keselamatan yang mencukupi dan mempunyai kawalan data peribadi dan/atau mereka memberikan akujanji sulit) termasuk tetapi tidak terhad kepada pemegang-pemegang amanah/penjagaan, broker-broker, penganalisis-penganalisis dan pengkaji-peribadi pemegang-pengkaji pasaran;
6. Agensi-agensi perkadaran dan syarikat-syarikat kajian pasaran;
7. Juruadit, penasihat undang-undang, penasihat cukai dan penasihat profesional kami yang lain; dan
8. Pihak-pihak yang diberikuasa oleh anda (sebagai contoh, agen, proksi diberikuasa, atau pasangan anda).

Penjagaan Data Peribadi anda

Sila ambil perhatian bahawa Data Peribadi anda boleh disimpan atau diproses ke atau di lokasi-lokasi atau sistem-sistem dalam bidang kuasa di luar Malaysia (di mana diperlukan untuk memudahkan pemberian perkhidmatan -perkhidmatan dan produk kami kepada anda) tertakluk kepada bidang kuasa tersebut mempunyai undang-undang perlindungan data serupa dan/atau kami dapat memastikan akujanji kesulitan bersaling.

Sila diyakinkan bahawa kami akan mengambil semua langkah-langkah praktikal yang diperlukan termasuk tetapi tidak terhad kepada menggabungkan langkah-langkah keselamatan yang munasabah ke dalam apa-apa kelengkapan yang dalamnya Data Peribadi anda disimpan, untuk melindungi Data Peribadi anda daripada apa-apa kehilangan, salah guna, akses atau penzahiran tanpa kebenaran.

Hak-Hak Anda kepada Akses, Pembetulan atau Mengemaskini Data Peribadi anda

Anda boleh meminta untuk mengakses Data Peribadi anda dan boleh membetulkan bahagian tersebut dalam Data Peribadi anda yang tidak tepat, tidak lengkap, mengelirukan atau tidak terkini kecuali jika pematuan dengan permintaan untuk akses atau pembetulan boleh dianggarkan di bawah Akta Perlindungan Data Peribadi 2010 atau undang-undang atau peraturan-peraturan terpakai lain dan kami boleh mengecualikan fi yang ditetapkan untuk melayani apa-apa permintaan bertulis untuk mengakses Data Peribadi anda.

Kecuali seperti yang terdahulu dinyatakan, anda masih bertanggungjawab untuk memaklumkan kepada kami mengenai apa-apa perubahan atau pengemaskinian terhadap Data Peribadi anda yang telah diberikan kepada kami. Apa-apa permintaan atau pertanyaan berkenaan perkara ini boleh ditujukan kepada:-

Pegawai PDPA

No. Telefon: 603 - 2732 1181

Alamat E-mel: UOBAMCustomerCareMY@UOBgroup.com

UOB Asset Management (Malaysia) Berhad berhak untuk meminda dan/atau mengemaskini Notis ini pada bila-bila masa dan akan memberikan anda dengan pindaan tersebut atau pengemaskinian melalui cara-cara

Sekiranya versi bahasa Inggeris dan versi Bahasa Malaysia tidak konsisten, notis dalam Bahasa Inggeris akan perlu diikuti.



RIGHT BY YOU

UOB Asset Management (Malaysia) Berhad

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348, Jalan Tun Razak,
50400 Kuala Lumpur, Malaysia

Tel: 03- 2732 1181
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