

Double Fund Bundle Campaign

Frequently Asked Questions

(A) Campaign Period & Eligibility

Q1: What is the duration of this campaign?

A: The campaign period starts on 5 May 2025 and ends on 5 August 2025 at 3:00 PM (Malaysia Time), inclusive of both dates. Investment must be done within this period.

Q2: If I invest after 5 August 2025, will I still be eligible for the campaign benefits?

A: No, any investment made after 3:00 PM on 5 August 2025 will not be eligible for the benefits specified in this campaign.

Q3: Who is eligible to participate in this campaign?

A: This campaign is open to both new and existing clients of UOB Kay Hian who qualify as *Sophisticated Investors* according to the guidelines set by the Securities Commission of Malaysia.

Q4: How do I know if I qualify as a Sophisticated Investor?

A: Please refer to the definition of a Sophisticated Investor as specified by the Securities Commission of Malaysia at the following link:

<https://www.sc.com.my/api/documentms/download.ashx?id=0fa41de0-425c-4b60-a070-5f596fd2e0b4>

(B) Investment & Fund Allocation

Q1: What is the type of account required in order to participate in this campaign?

A: You will require a non-wrap account to be opened with UOB Kay Hian. If you already have a non-wrap account with us, all you need is to do is to deposit fresh fund and subscribe.

Q2: What is the minimum amount I need to invest to participate in this campaign?

A: The minimum investment amount depends on the fund class you choose. For USD fund class, the minimum investment is USD 10,000. For MYR fund class, the minimum investment is RM20,000.

Q3: Can I invest in both USD and MYR fund classes?

A: Yes, eligible sophisticated investors can invest in one or both fund classes, provided the minimum investment requirement for each chosen fund class is met.

Q4: Is there any mandatory allocation to invest between in the Double Fund Bundle Campaign?

A: Yes, on the investment date, the investment amount must be invested in 1:1 ratio between UOB Kay Hian Global Dynamics Fund ("UGDF") and United Money Market Fund ("UMMF").

Q5: What is the sales charge to invest in both funds?

A: The minimum sales charge to invest in UOB Kay Hian Global Dynamics Fund ("UGDF") is 2.00%. There is no sales charge to invest in United Money Market Fund ("UMMF").

(C) Redemption and Settlement

Q1: Can I withdraw part, or all of my investment after the investment date?

A: Yes, you may withdraw your investment partially or in full from either UOB Kay Hian Global Dynamics Fund ("UGDF") and United Money Market Fund ("UMMF"), or both, at any time.

Q2: Will I still receive the additional incentive of 0.40% if I make a partial withdrawal?

A: Yes, you will still receive the additional incentive of 0.40% for the period your investment amount was held in United Money Market Fund ("UMMF").

(D) Returns & Interest Payment

Q1: What are the estimated annual returns for the USD fund class?

A: The estimated annual return for UOB Kay Hian Global Dynamics Fund ("UGDF") USD fund class is 7.00% p.a., and 4.60% per annum for United Money Market Fund ("UMMF") USD fund class.

Q2: What are the estimated annual returns for the MYR fund class?

A: The estimated annual return for between UOB Kay Hian Global Dynamics Fund ("UGDF") MYR fund class is 7.00% per annum, and 4.00% per annum for United Money Market Fund ("UMMF") MYR fund class.

Q3: Are the returns of guaranteed?

A: Fund performance for UOB Kay Hian Global Dynamics Fund ("UGDF") and United Money Market Fund ("UMMF") are not guaranteed and vary based on market conditions.

Q4: Is the additional incentive of 0.40% guaranteed?

A: Yes, the additional incentive of 0.40% p.a. on the United Money Market Fund ("UMMF") is guaranteed and calculated based on the number of days the is held.

Q5: When will the additional incentive be credited?

Additional incentive payments are calculated monthly based on the number of days the United Money Market Fund ("UMMF") is held and will be credited within the first two weeks of the following month.

Q6: Is the additional incentive of 0.40% p.a. already included in the estimated returns for United Money Market Fund (“UMMF”)?

A: Yes, the estimated interest rates quoted for United Money Market Fund (“UMMF”) are already inclusive of the additional incentive of 0.40% p.a.

Q7: For how long will I receive the daily interest?

A: Daily interest will be paid for a period of 6 months from the investment date, as long as no redemption has been made.

Q8: What happens if I invest on the last day of the campaign (5 August 2025)? Will I still receive interest for 6 months?

A: Yes, even if your investment is made on 5 August 2025 which is the last day of the campaign period, you will still receive the additional incentive of 0.40% p.a. for 6 months from this date, provided no redemption is made during that period.

(E) Investment Capital & Additional Investment

Q1: Can I use existing funds in my account for this campaign?

A: No, the investment capital for this campaign must be based on fresh fund deposits only.

Q2: Can I add more investment amount after my initial investment?

A: Yes, you can make additional investments at any time.

(F) Subscription & Redemption

Q1: What is the cut-off time for fund subscription?

A: For UOB Kay Hian Global Dynamics Fund (“UGDF”) in both MYR and USD fund classes, and United Money Market Fund (“UMMF”) with MYR fund class, the subscription cut-off time is before 3:00 PM Malaysia Time (MYT) on a business day. For United Money Market Fund (“UMMF”) with USD fund class, the subscription cut-off time is before 9:30 AM MYT on a business day.

Q2: If I submit my subscription after the cut-off time, when will it be processed?

A: Subscriptions submitted after the respective cut-off times will be processed on the next business day.

Q3: Can I redeem or withdraw my investment at any time?

A: Yes, redemption and withdrawal can be made at any time.

Q4: How long does it take for the settlement of my redemption or withdrawal?

A: The settlement time for redemptions and withdrawals depends on the processing time specified in the Terms and Conditions, which can range from T+1 to T+4 (Trade date plus 1 to 4 business days).

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