

Double Fund Bundle Campaign

5 May 2025 – 5 August 2025



Double Fund Bundle Campaign
5 MAY – 5 AUG 2025

Earn up to
4.60%*
p.a.

**Enjoy better returns
for 6 months**

UOBKayHian

- 4%~7% p.a. estimated returns on investments
- Withdraw anytime
- Available in USD or MYR

For details, contact UOB Kay Hian authorized sales person, call 03-21471888 or email us at mycustomerservice@uobkayhian.com
* Estimated earnings are up to 4.60% p.a. for United Money Market Fund USD fund class and up to 4.00% for MYR fund class. Terms & Conditions apply.

Terms and Conditions:

1) Campaign and Organizer:

These Terms and Conditions shall govern the **Double Fund Bundle Campaign** ("Campaign") organized by **UOB Kay Hian Securities (M) Sdn Bhd** (hereinafter referred to as "**UOBKH**").

2) Campaign Period:

To enjoy the benefits of this Campaign, Eligible Participant must successfully sign up and invest between **5 May 2025** and **5 August 2025, 3:00 PM**, both dates inclusive.

3) Eligibility:

The Campaign is open to **new and existing clients of UOBKH** who **qualify as Sophisticated Investors as specified by Securities Commissions of Malaysia** (collectively referred to as “Eligible Participants”).

4) Terms and Conditions on Double Fund Bundle Campaign:

- a) **Minimum Investment:** The minimum investment required is subject to the selected fund class per the table below:

Fund Class	MYR	USD
Minimum investment	RM20,000	USD10,000

- b) Eligible Participants may invest in one or both fund classes.
- c) **Investment Amount Allocation:** A mandatory requirement that the investment amount must be allocated equally between **UOB Kay Hian Global Dynamics Fund (“UGDF”)** and **United Money Market Fund (“UMMF”)**, maintaining a 1:1 ratio on the investment date.
- d) **Estimated Returns:** The estimated returns per annum is applicable only for investment made during the campaign period.
- e) The calculation of the returns per annum is calculated based on the actual number of days your investment amount was held in the account during the campaign period.
- f) The estimated returns may vary based on market condition and fund performance, and are not guaranteed unless otherwise specified.

Double Fund Bundle Estimated Returns	UOB Kay Hian Global Dynamics Fund (“UGDF”)	United Money Market Fund (“UMMF”)
Interest on Fund Class: MYR	Estimated returns up to 7.00% p.a.	Estimated returns up to 4.00% p.a. inclusive of additional incentive of 0.40% p.a.

		payable up to six (6) months from the investment date.
Interest on Fund Class: USD	Estimated returns up to 7.00% p.a.	Estimated returns up to 4.60% p.a. inclusive of additional incentive of 0.40% payable up to six (6) months from the investment date.
Additional Incentive Terms	Nil	The additional incentive is payable monthly up to six (6) months from the investment date during the UMMF holding period provided the sales charge for UGDF is at least 2%.
Sales Charge	2%-5%	Nil
Mandatory Holding Period	Nil	Nil
Investment Period	Investment must be made between 5 May 2025 – 5 August 2025, 3:00 PM, both dates inclusive.	Investment must be made between 5 May 2025 – 5 August 2025, 3:00 PM, both dates inclusive.
Interest Payment Terms	Interest will be paid up to six (6) months from the investment date, provided the investment was made during the campaign period.	Interest will be paid up to six (6) months from the investment date, provided the investment was made during the campaign period.

- g) **Investment Capital Requirement:** The investment capital for both UGDF and UMMF must be based on fresh fund deposits only.
- h) **Investment Subscription:** The subscription must be done strictly via UWEALTH platform only.

Example:

Michael signed up for the Double Fund Bundle and invested in the USD class fund amounting to USD10,000 on 10 May 2025. The amount will be equally invested in a 1:1 ratio in UGDF and UMMF with each fund being allocated USD\$5,000 in investment amount. This then qualifies Michael to receive the additional incentive of 0.40% on his UMMF investment allocation. Refer to the table below for the allocation ratio, estimated fund returns, mandatory holding period and additional incentive.

Investment Amount	RM20,000		USD10,000	
Mandatory Allocation Ratio (1:1)	RM10,000 UGDF	RM10,000 UMMF	USD5,000 UGDF	USD5,000 UMMF
Estimated Fund Returns	7.00% p.a.	3.59% p.a.*	7.00% p.a.	4.20% p.a.*
Mandatory Holding Period	Nil	Nil	Nil	Nil
Additional Incentive of 0.40% p.a.	-	0.40% p.a.	-	0.40% p.a.

**Based on estimated return end of March 2025*

- i) **Fund Subscription Cut-Off Time:** For fund subscription cut-off time, please refer to the following schedule:

Fund type	UGDF		UMMF	
Class type	MYR	USD	MYR	USD
Fund subscription cut-off time	Before 3:00 p.m. on Business Day	Before 3:00 p.m. on Business Day	Before 3:00 p.m. on Business Day	Before 9:30 a.m. on Business Day

- j) Subscription submitted after the cut-off times will be processed on the next business day.

- k) **Early Redemption and Settlement Timeline:** Fund redemption can be made at any time. The fund redemption payment is subject to settlement timeline per the following schedule:

Fund Type	UGDF		UMMF	
Class	MYR	USD	MYR	USD
Redemption Settlement	T+3	T+4	T+1	T+3

5) **General Terms and Conditions:**

- a) UOBKH reserve its right to disqualify any entitlement if there are any discrepancies, non-compliance, or misconduct involved.
- b) UOBKH may, at its sole discretion, run multiple concurrent campaigns. These campaigns are strictly subject to the condition that they shall not be combined with, or applied in addition to, any other existing, concurrent, or overlapping campaigns, offers, incentives, or programs, whether public or targeted, unless expressly stated otherwise. In the event of any conflict or duplication with any other ongoing campaign, UOBKH reserves the right, at its sole discretion, to determine the applicable campaign or to disqualify participation.
- c) UOBKH may, in its sole and absolute discretion and without prior notice, change any of these Terms and Conditions including terminating or suspending this Campaign or extending the Campaign Period. Any such changes will be announced at the following channels:

Official Website : <https://www.utrade.com.my> (UTRADE)
: <https://www.uwealth.com.my> (UWEALTH)
Official Facebook : <https://www.fb.me/UOBKayHianMalaysia>
Official Instagram : <https://www.instagram.com/UOBKayHianMalaysia>
Official Telegram : <https://www.t.me/UOBKayHianMalaysia>

- d) By participating in this Campaign, the Eligible Participants agree to UOBKH's privacy policy listed at the following official websites:

UTRADE Privacy Policy
<https://www.utrade.com.my/public/privacypolicy>

UWEALTH Privacy Policy

https://www.uwealth.com.my/assets/pdf/Privacy_Policy.pdf?v=20241211

- e) UOBKH reserves the right, in its absolute discretion, to disqualify/reject Eligible Customers from this Campaign for any reason whatsoever, including upon the occurrence of the following:
 - i. The Eligible Customers failed to settle UOBKH for his/her executed investment(s) and/or has outstanding payment to UOBKH during the Campaign Period.
 - ii. Suspended and/or terminated accounts during Campaign Period will be automatically disqualified.
- f) UOBKH reserves the right to suspend, withdraw or terminate this Campaign at any time for any reason whatsoever and without notice. UOBKH shall not be liable to any person for any loss or damage howsoever arising in connection with the Campaign.
- g) All Eligible Customers in the Campaign expressly and irrevocably permit and authorise UOBKH to disclose, reveal and divulge information regarding their particulars to the parties involved in organising and/or facilitating the Campaign. Further, UOBKH reserves the right to reveal clients' details, to the relevant authorities if it is requested to do so.
- h) UOBKH reserves the right in its absolute discretion to add to, delete, vary, modify and/or supplement any one or more of these Terms and Conditions, at any time without prior notice, in such manner as UOBKH shall deem fit, including without limitation, the eligibility of any customer, product and market, the qualifying criteria and the Campaign Period, without assigning any reasons therefore and without any compensation whatsoever or being liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters or arising from these Terms and Conditions.
- i) The decision of UOBKH on all matters relating to the Campaign and these Terms and Conditions shall be final, conclusive and binding on all UOBKH clients who participate, including, without limitation, any decision on the eligibility of any person or cancellation or suspension of the Campaign and no correspondence or appeal will be entertained.
- j) In the event of any inconsistency between these Terms and Conditions and any marketing material relating to this Campaign, these Terms and Conditions will prevail.
- k) In the event of any unforeseen matters arising that are not covered in these Terms and Conditions, they will be determined solely by UOBKH.

- l) UOBKH's records, statements and confirmations of all matters relating to the Campaign are conclusive and binding on the clients. However, UOBKH is entitled, for any reason and at any time, without liability or prior notice, to suspend the calculation and/or to rectify any error in calculation or any error on any record, statement or confirmation, or otherwise to adjust such calculation and to demand immediate return or repayment from the client of the prize erroneously paid over to the client as a result of such error.
- m) These Terms and Conditions shall be governed by the laws of Malaysia. UOBKH clients participating in the Campaign will irrevocably submit to the non-exclusive jurisdiction of the courts of Malaysia.
- n) The above information has not been reviewed by the SC and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein.

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