

UNITED-*i* GLOBAL BALANCED FUND

PRODUCT HIGHLIGHTS SHEET

DATE OF ISSUANCE: 30 SEPTEMBER 2023

This Product Highlights Sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the Prospectus before deciding to invest.

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of **UOB Asset Management (Malaysia) Berhad** and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia ("SC") has authorised the issuance of **UNITED-*i* GLOBAL BALANCED FUND** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the **UNITED-*i* GLOBAL BALANCED FUND** and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **UNITED-*i* GLOBAL BALANCED FUND** or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of **UOB Asset Management (Malaysia) Berhad** who is responsible for the **UNITED-*i* GLOBAL BALANCED FUND** and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

This Product Highlights Sheet is an important document:

- It is a summary of the **salient information about the Fund**.
- You **MUST NOT invest in the Fund based on this Product Highlights Sheet alone**. Please read the Prospectus before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

BRIEF INFORMATION ABOUT THE FUND

UNITED-i GLOBAL BALANCED FUND seeks to provide income and capital appreciation over the medium to long term by investing in Shariah-compliant equities and Sukuk globally.

The Fund is a unit trust fund managed by **UOB Asset Management (Malaysia) Berhad** (the “Manager”). The Fund is not a capital protected fund nor a capital guaranteed fund.

PRODUCT SUITABILITY

The Fund is suitable for investors who:

- seek an investment that provides income and capital appreciation;
- have a moderate risk tolerance;
- want a portfolio of investments that adhere to Shariah principles; and
- want to have investment with global exposure.

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.

KEY PRODUCT FEATURES

What am I investing in?

| | | | | | | | |
|-----------------------|---|------------------------|--------------|------------------------|------------------------|------------------------|--------------|
| Fund Category | Balanced (Islamic) | | | | | | |
| Fund Type | Income & Growth | | | | | | |
| Base Currency | United States Dollar (“USD”) | | | | | | |
| Investment Objective | <p>The Fund seeks to provide income* and capital appreciation over the medium to long term by investing in Shariah-compliant equities and Sukuk globally.</p> <p>Notes: * Income distribution (if any) will be in the form of additional Units or paid to you by way of transferred into a bank account held in your name.</p> | | | | | | |
| Investment Strategy | <p>The Fund seeks to achieve its investment objective through a policy of diversified investment Shariah-compliant equities, Sukuk, Islamic money market instruments and placement of Islamic Deposits with Financial Institutions.</p> <p>The Fund will generally adopt a balanced portfolio between Shariah-compliant equities and Sukuk in the ratio of 50:50. The Sukuk portion of the Fund is to provide some capital stability to the Fund whilst the Shariah-compliant equities portion will be expected to provide the added return in a rising market. The Investment Manager will have the flexibility to adjust the asset allocation between Shariah-compliant equities and Sukuk provided that the asset allocation falls within 40% to 60% threshold. The allocation decision is based on the judgement of the Investment Manager as to the general market and economic conditions, trends and yields, interest rates and changes in fiscal and monetary policies, among other factors. In a rising market, the 60% limit may be exceeded. However, the Investment Manager and/or Sub-Investment Manager will seek to adjust this within three (3) months from the date the limit is exceeded.</p> | | | | | | |
| Asset Allocation | <ul style="list-style-type: none"> ▪ 40% - 60% of the Fund’s NAV in Shariah-compliant equities; ▪ 40% - 60% of the Fund’s NAV in Sukuk, Islamic money market instruments or placement of Islamic Deposit with Financial Institutions; and ▪ Up to 20% of the Fund’s NAV may be invested in unrated Sukuk. | | | | | | |
| Performance Benchmark | <ul style="list-style-type: none"> • 50% S&P Global BMI Shariah Index (available at us.spindices.com) • 50% Dow Jones Sukuk Index (available at us.spindices.com) | | | | | | |
| Launch Date | 11 March 2019 | | | | | | |
| Class(es) of Units | AUD hedged Class | GBP hedged Class | MYR Class | MYR hedged Class | RMB hedged Class | SGD hedged Class | USD Class |
| Financial Year End | 30 June | | | | | | |

| | |
|---------------------|---|
| Distribution Policy | Subject to the availability of income, distribution will be made once a year. |
|---------------------|---|

Who am I Investing with?

| | |
|------------------------|---|
| Manager | UOB Asset Management (Malaysia) Berhad ("UOBAM(M)") |
| Investment Manager | UOB Islamic Asset Management Sdn Bhd ("Investment Manager") |
| Sub-Investment Manager | Wellington Management Singapore Pte Ltd. ("Sub-Investment Manager") |
| Trustee | Deutsche Trustees Malaysia Berhad ("Trustee") |
| Shariah Adviser | Amanie Advisors Sdn. Bhd. |
| Tax adviser | Deloitte Tax Services Sdn Bhd |
| Auditor | Ernst & Young |

Possible Outcomes

| | |
|------------|---|
| Best case | Income distribution and capital appreciation. |
| Mid case | No significant change in investment, i.e. no income distribution and no capital appreciation. |
| Worst case | Capital loss and no income distribution. |

KEY RISKS ASSOCIATED WITH THE FUND

Please be advised that if an investor invests in units through an institutional unit trust adviser which adopts the nominee system of ownership, the investor would not be considered to be a unit holder under the Fund's 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).

| | |
|--------------------------|---|
| Credit and default risk | <p>Credit risk relates to the creditworthiness of the issuers of Sukuk, Islamic money market instruments and/or Financial Institutions where the Islamic Deposits are placed and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer of the Sukuk, Islamic money market instruments and/or Financial Institutions where the Islamic Deposits are placed may impact the value as well as liquidity of the Sukuk, Islamic money market instruments and/or Islamic Deposits. In the case of rated Sukuk, Islamic money market instruments and Financial Institutions, this may lead to a credit downgrade.</p> <p>Default risk relates to the risk that an issuer of a Sukuk, Islamic money market instrument or a Financial Institution where the Islamic Deposits are placed either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the Sukuk, Islamic money market instruments and Islamic Deposits. This could adversely affect the NAV of the Fund.</p> |
| Interest rate risk | <p>Interest rate risk refers to the impact of interest rate changes on the valuation of Sukuk and/or Islamic money market instruments. When interest rates rise, Sukuk and/or Islamic money market instruments prices generally decline and this may lower the market value of the Fund's investment in Sukuk and/or Islamic money market instruments. The reverse may apply when interest rates fall. Meanwhile, Sukuk and/or Islamic money market instruments with longer maturities and lower profit rates are more sensitive to interest rate changes.</p> <p>In addition, the Fund's placement in Islamic Deposits will also be affected by interest rate changes. In the event of a decreasing interest rate environment, banks may offer Islamic Deposits with lower profit rates, effectively reducing the potential returns of Islamic Deposits.</p> |
| Liquidity risk | Liquidity risk refers to the ease of liquidating an investment depending on the investment's volume traded in the market. If the Fund hold securities that are illiquid, or are difficult to dispose of, the value of the Fund may be negatively affected when it has to sell such securities at an unfavourable price. |
| Income distribution risk | It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, |

| | |
|---|--|
| | unavailability of sufficient realised returns to enable income distribution as distribution of income may only be made from realised gains or realised income. |
| Equity risk | As the Fund will be investing in Shariah-compliant equities, the Fund will be affected by equity risk. Generally, equity risk may arise in the following forms, i.e., equity risks related to external factors and equity risks related to company-specific factors. All of these related equity risks can adversely affect the prices of equities, which would negatively impact the performance of the Fund. |
| Country risk | The Fund is also subject to country risk. The value of the assets of the Fund may also be affected by the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund may invest in. Further, when investing in foreign markets, there are countries which may require prior approvals before investments can take place. |
| Currency risk | As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuations in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. |
| Reclassification of Shariah Status risk | This risk refers to the risk that the currently held Shariah-compliant securities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by Shariah Advisory Council of the SC, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Investment Manager and/or Sub-Investment Manager will take the necessary steps to dispose such securities. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess gains derived from the disposal of the Shariah non-compliant securities. |
| Investment Manager risk | Since the Manager has delegated the investment management function of the Fund to Investment Manager, they have absolute discretion over the Fund's investment strategies. A failure on the part of the Investment Manager to display the requisite experience and expertise expected of them in making investment decisions for the Fund may jeopardize the Fund's performance and returns. |

Note: The abovementioned risks which investors should consider before investing into the Fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Investors are advised to consult their professional adviser before investing. Please refer to the Prospectus under "Risk Factors" for further details on risks.

FEES & CHARGES

| Class(es) of Units | AUD hedged Class | GBP hedged Class | MYR Class | MYR hedged Class | RMB hedged Class | SGD hedged Class | USD Class |
|--------------------|---|------------------|-------------|------------------|------------------|------------------|--------------|
| Management Fee | Up to 1.80% per annum of the NAV of the Class, calculated and accrued on a daily basis. | | | | | | |
| Trustee Fee | Up to 0.06% per annum of the NAV of the Fund, subject to a minimum of RM15,000 per annum or its equivalent amount in USD, calculated and accrued on a daily basis (excluding foreign custodian fees and charges). | | | | | | |
| Sales Charge | Up to 5.00% of the NAV per Unit of the Class | | | | | | |
| Redemption Charge | Nil. | | | | | | |
| Transfer Fee | AUD 15.00 | GBP 15.00 | RM 15.00 | RM 15.00 | RMB 15.00 | SGD 15.00 | USD 15.00 |
| | per transfer, subject to our discretion. | | | | | | |
| Switching Fee | A switching fee of up to 1.00% of the NAV per Unit of the Class switched out will be imposed, subject to our discretion. | | | | | | |

Note: All the fees and charges above 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.

VALUATION OF THE FUND

How often is valuation being conducted?

The Fund will be valued at least once on every Business Day. You may obtain the NAV per Unit of the Fund via our website (www.uobam.com.my) or by contacting us at 03-2779 0011 during business hours from 9.00a.m. to 5.30p.m. from Monday to Friday.

MAKING AN INVESTMENT AND EXITING FROM THIS INVESTMENT

How can I invest?

| Class (es) of Units | AUD hedged Class | GBP hedged Class | MYR Class | MYR hedged Class | RMB hedged Class | SGD hedged Class | USD Class |
|-------------------------------|--|------------------|-----------|------------------|------------------|------------------|-----------|
| Minimum initial investment | AUD 1,000 | GBP 1,000 | RM 1,000 | RM 1,000 | RMB 1,000 | SGD 1,000 | USD 1,000 |
| | or such other lower amount as we may from time to time accept. | | | | | | |
| Minimum additional investment | AUD 100 | GBP 100 | RM 100 | RM 100 | RMB 100 | SGD 100 | USD 100 |
| | or such other lower amount as we may from time to time accept. | | | | | | |
| Submission of application | Monday – Friday (except public holiday). | | | | | | |
| Cut-off time | A complete application form to reach us by 4.00p.m. on a Business Day. | | | | | | |

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

How can I redeem?

| | |
|----------------------------------|---|
| Minimum redemption | 1,000 units or such other lesser units as we may from time to time decide. |
| Minimum holding | 1,000 units or such other lesser units as we may from time to time decide. |
| Submission of redemption request | Monday – Friday (except public holiday). |
| Cut-off time | A complete redemption request form to reach us by 4.00p.m. on a Business Day. |
| Payment of redemption proceeds | Redemption proceeds will be paid within seven (7) Business Days of the date we receive a complete redemption request form. |
| Cooling-off period and right | Six (6) Business Days from the date of receipt of application to purchase units. A cooling-off right is only given to an individual investor who is investing for the first time in any unit trust funds managed by us. Our staff and persons registered with a body approved by the SC to deal in unit trusts are not entitled to a cooling-off right. |

FUND PERFORMANCE

Average total return (annualised) for the following periods ended 30 June 2023

| | 3 years | | | | | | |
|----------------|-----------|------------------|-----------|------------------|------------------|------------------|------------------|
| | MYR Class | MYR hedged Class | USD Class | AUD hedged Class | SGD hedged Class | RMB hedged Class | GBP hedged Class |
| The Fund (%) | 6.31 | 2.66 | 3.31 | 2.11 | 4.32 | N/A | N/A |
| Benchmark# (%) | 7.77 | 4.76 | 4.76 | 4.76 | 4.76 | N/A | N/A |

| | 1 year | | | | | | |
|----------------|---------------|------------------|-----------|------------------|------------------|------------------|------------------|
| | MYR Class | MYR hedged Class | USD Class | AUD hedged Class | SGD hedged Class | RMB hedged Class | GBP hedged Class |
| The Fund (%) | 14.79 | 4.96 | 8.42 | 9.29 | 10.20 | 10.48 | 10.75 |
| Benchmark# (%) | 16.45 | 9.95 | 9.95 | 9.95 | 9.95 | 9.95 | 9.95 |

| | Since commencement | | | | | | |
|----------------|---------------------------|--------------------------------|------------|--------------------|-------------------------------|-------------------------------|--------------------------------|
| | MYR Class ^{^^} | MYR hedged Class ^{^^} | USD Class* | AUD hedged Class** | SGD hedged Class [^] | RMB hedged Class ⁺ | GBP hedged Class ⁺⁺ |
| The Fund (%) | 7.40 | 3.71 | 4.09 | 2.73 | 4.56 | 2.92 | 2.60 |
| Benchmark# (%) | 9.85 | 6.45 | 5.94 | 6.12 | 6.08 | 2.79 | 2.73 |

Annual total return for the financial years ended 30 June

| | 2023 | | | | | | |
|----------------|-------------|------------------|-----------|------------------|------------------|------------------|------------------|
| | MYR Class | MYR hedged Class | USD Class | AUD hedged Class | SGD hedged Class | RMB hedged Class | GBP hedged Class |
| The Fund (%) | 14.79 | 4.96 | 8.42 | 9.29 | 10.20 | 10.48 | 10.75 |
| Benchmark# (%) | 16.45 | 9.95 | 9.95 | 9.95 | 9.95 | 9.95 | 9.95 |

| | 2022 | | | | | | |
|----------------|-------------|------------------|-----------|------------------|------------------|------------------|------------------|
| | MYR Class | MYR hedged Class | USD Class | AUD hedged Class | SGD hedged Class | RMB hedged Class | GBP hedged Class |
| The Fund (%) | -7.82 | -12.61 | -13.16 | -15.69 | -11.86 | -10.36 | -9.57 |
| Benchmark# (%) | -8.01 | -13.34 | -13.34 | -13.34 | -13.34 | -13.34 | -13.34 |

| | 2021 | | | | | | |
|----------------|-------------|------------------|-----------|------------------|------------------|-------------------------------|--------------------------------|
| | MYR Class | MYR hedged Class | USD Class | AUD hedged Class | SGD hedged Class | RMB hedged Class ⁺ | GBP hedged Class ⁺⁺ |
| The Fund (%) | 13.55 | 17.97 | 17.13 | 15.54 | 16.89 | 9.64 | 7.44 |
| Benchmark# (%) | 17.62 | 21.45 | 21.45 | 21.45 | 21.45 | 13.85 | 13.61 |

| | 2020 | | | | | | |
|----------------|-------------|------------------|------------|--------------------|-------------------------------|------------------|------------------|
| | MYR Class | MYR hedged Class | USD Class* | AUD hedged Class** | SGD hedged Class [^] | RMB hedged Class | GBP hedged Class |
| The Fund (%) | 10.92% | 7.08% | 6.22% | 4.22% | 4.62% | N/A | N/A |
| Benchmark# (%) | 13.01% | 9.12% | 8.32% | 8.61% | 8.41% | N/A | N/A |

| | 2019 | | | | | | |
|----------------|-------------------------|--------------------------------|-----------|------------------|------------------|------------------|------------------|
| | MYR Class ^{^^} | MYR hedged Class ^{^^} | USD Class | AUD hedged Class | SGD hedged Class | RMB hedged Class | GBP hedged Class |
| The Fund (%) | 1.62% | 0.78% | N/A | N/A | N/A | N/A | N/A |
| Benchmark# (%) | 4.51% | 3.10% | N/A | N/A | N/A | N/A | N/A |

The benchmark is 50% S&P Global BMI Shariah Index and 50% Dow Jones Sukuk Index.

*USD Class commenced on 22 July 2019. Figures quoted are from commencement date to 30 June 2020.

**AUD hedged Class commenced on 19 August 2019. Figures quoted are from commencement date to 30 June 2020.

[^] SGD hedged Class commenced on 22 August 2019. Figures quoted are from commencement date to 30 June 2020.

^{^^} MYR Class and MYR hedged Class commenced on 1 April 2019. Figures quoted are from commencement date to 30 June 2019.

+ RMB hedged Class commenced on 21 August 2020. Figures quoted are from commencement date to 30 June 2021.

** GBP hedged Class commenced on 24 August 2020. Figures quoted are from commencement date to 30 June 2021.

Performance Review

MYR Class

For the financial year ended 30 June 2023, the Class registered a return of 14.79%, underperforming the benchmark return of 16.45%.

MYR hedged Class

For the financial year ended 30 June 2023, the Class registered a return of 4.96%, underperforming the benchmark return of 9.95%.

USD Class

For the financial year ended 30 June 2023, the Class registered a return of 8.42%, underperforming the benchmark return of 9.95%.

AUD hedged Class

For the financial year ended 30 June 2023, the Class registered a return of 9.29%, underperforming the benchmark return of 9.95%.

SGD hedged Class

For the financial year ended 30 June 2023, the Class registered a return of 10.20%, outperforming the benchmark return of 9.95%.

RMB hedged Class

For the financial year ended 30 June 2023, the Class registered a return of 10.48%, outperforming the benchmark return of 9.95%.

GBP hedged Class

For the financial year ended 30 June 2023, the Class registered a return of 10.75%, outperforming the benchmark return of 9.95%.

Basis of calculation and assumptions made in calculating the returns

- Average total return of a Class for a period is computed based on the compounded annual return.
- The calculation of the annual total returns is computed on NAV per unit to NAV per unit basis and has been adjusted to reflect distributions and unit splits, if any.

Portfolio Turnover Ratio (“PTR”)

| Financial year ended 30 June | 2023 | 2022 | 2021 |
|-------------------------------------|-------------|-------------|-------------|
| PTR (times) | 0.30 | 0.32 | 0.74 |

As at 30 June 2023, portfolio turnover ratio of 0.30 times is lower against 0.32 times in the previous financial year mainly due to lesser investment activities for the financial year under review.

Income Distribution/Unit Splits

| Financial year ended 30 June | 2023 | | | | | | |
|-------------------------------------|-------------------|--------------------------|--------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | MYR Class (RM) | MYR hedged Class (RM) | USD Class (USD) | AUD hedged Class (AUD) | SGD hedged Class (SGD) | RMB hedged Class (RMB) | GBP hedged Class (GBP) |
| Gross/Net Distribution per unit | -- | -- | -- | -- | -- | -- | -- |

| Financial year ended 30 June | 2022 | | | | | | |
|---------------------------------|----------------|-----------------------|-----------------|------------------------|------------------------|------------------------|------------------------|
| | MYR Class (RM) | MYR hedged Class (RM) | USD Class (USD) | AUD hedged Class (AUD) | SGD hedged Class (SGD) | RMB hedged Class (RMB) | GBP hedged Class (GBP) |
| Gross/Net Distribution per unit | -- | 0.0124 | 0.0205 | 0.0191 | -- | -- | -- |

| Financial year ended 30 June | 2021 | | | | | | |
|---------------------------------|----------------|-----------------------|-----------------|------------------------|------------------------|------------------------|------------------------|
| | MYR Class (RM) | MYR hedged Class (RM) | USD Class (USD) | AUD hedged Class (AUD) | SGD hedged Class (SGD) | RMB hedged Class (RMB) | GBP hedged Class (GBP) |
| Unit Split | -- | 1.2:1 | 1.2:1 | 1.2:1 | 1.2:1 | -- | -- |
| Gross/Net Distribution per unit | 0.0188 | 0.0156 | -- | 0.0074 | 0.0075 | -- | -- |

The Fund did not carry out any unit split exercise during the financial period from 1 July 2022 to 30 June 2023.

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

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

ALL PERFORMANCE FIGURES HAVE BEEN EXTRACTED FROM THE FUND'S ANNUAL REPORT

APPENDIX: GLOSSARY

| | |
|-----------------------|--|
| Business Day | <p>A day on which Bursa Malaysia is open for trading.</p> <p>We may declare certain Business Days to be a non-Business Day if the Fund's investment in foreign markets which are closed for business is at least 50% of the Fund's NAV. This is to ensure investors are given fair valuation of the Fund when making subscription or redemption.</p> |
| 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#; or <p>(b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorized by the relevant banking regulator to provide financial services.</p> <p><i>Note:</i> * has the same meaning as prescribed under the Financial Services Act 2013. # a bank licensed under the Islamic Financial Services Act 2013.</p> |
| Fund | United-i Global Balanced Fund. |
| Islamic Deposits | <p>A sum of money accepted or paid in accordance with Shariah-</p> <ul style="list-style-type: none"> (a) on terms under which it will be repaid in full, with or without any gains, return or any other consideration in money or money's worth, either on demand or at a time or in circumstances agreed by or on behalf of the person making the payment and person accepting it; or (b) under an agreement, on terms whereby the proceeds under the arrangement to be paid to the person paying the sum of money shall not be less than such sum of money; <p>but excludes money paid <i>bona fide</i> –</p> |

| | |
|--------------------------------|---|
| | <p>(i) by way of an advance or a part payment under a contract for the sale, hire or other provision of property or services, and is repayable only in the event that the property or services are not in fact sold, hired or otherwise provided;</p> <p>(ii) by way of security for the performance of a contract or by way of security in respect of any loss which may result from the non-performance of a contract;</p> <p>(iii) without limiting paragraph (ii), by way of security for the delivery up or return of any property, whether in a particular state of repair or otherwise; and</p> <p>(iv) in such other circumstances, or to or by such other person, as set out in schedule 2 of the Islamic Financial Services Act 2013.</p> |
| 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 | The prospectus for the Fund. |
| Shariah | Islamic Law, originating from the Quran (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijthad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit). |
| Sukuk | Certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC of the SC or the relevant Shariah supervisor board and/or the Shariah Adviser. |
| 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 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. |
| U.S. (United States) Person(s) | <p>means:</p> <p>a) a U.S. citizen (including dual citizen);</p> <p>b) a U.S. resident alien for tax purposes;</p> <p>c) a U.S. partnership;</p> <p>d) a U.S. corporation;</p> <p>e) any estate other than a non-U.S. estate;</p> <p>f) any trust if:</p> <p>i) a court within the U.S. is able to exercise primary supervision over the administration of the trust;</p> <p>ii) one or more U.S. Persons have the authority to control all substantial decisions of the trust; and</p> <p>g) any other person that is not a non-U.S. person.</p> |

FOR FURTHER INFORMATION OR TO LODGE A COMPLAINT:

For enquiries/further information, please contact:

Marketing Department

UOB Asset Management (Malaysia) Berhad
Level 20, UOB Plaza 1
7 Jalan Raja Laut
50350 Kuala Lumpur
Tel : 03-2779 0011 Fax : 03-2602 1011
Email address : UOBAMCustomerCareMY@UOBgroup.com
Website : www.uobam.com.my

- 1) For internal dispute resolution or for lodging a complaint, please contact the **Compliance Officer** at the same address/telephone/fax number above or via email to UOBAMFeedbackMY@UOBgroup.com.
- 2) If you are dissatisfied with the outcome of the internal dispute resolution process with the Manager, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):
 - (a) via phone to : 03-2282 2280
 - (b) via fax to : 03-2282 3855
 - (c) via email to : info@sidrec.com.my
 - (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur
- 3) You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
 - (a) via phone to the Aduan Hotline at : 03 – 6204 8999
 - (b) via fax to : 03 – 6204 8991
 - (c) via e-mail to : aduan@seccom.com.my
 - (d) via online complaint form available at www.sc.com.my
 - (e) via letter to : Consumer & Investor Office
Securities Commission Malaysia
3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur
- 4) Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
 - (a) via phone to : 03-7890 4242 (Press 3)
 - (b) via fax to : 03 – 2093 2700
 - (c) via email to : complaints@fimm.com.my
 - (d) via online complaint form available at: www.fimm.com.my
 - (e) via letter to : Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

This page is intentionally left blank.