

PROSPECTUS
REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD

Effective Date: 15 March 2024

Offering Date: 15 March 2024

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REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD (hereinafter referred to as "UOBAM GLOBAL SHARIA BALANCED FUND USD") is a Sharia Mutual Fund Based on Offshore Sharia Securities in the form of a Collective Investment Contract based on Law No. 8 of 1995 concerning Capital Market as amended by Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector ("Capital Market Law") and its implementing regulations.

UOBAM GLOBAL SHARIA BALANCED FUND USD aims to provide optimal investment returns denominated in United States Dollars by investing in investment portfolios in accordance with Investment Policies that comply with Sharia Principles in the Capital Market.

UOBAM GLOBAL SHARIA BALANCED FUND USD will invest with a portfolio composition of a minimum of 1% (one percent) and a maximum of 79% (seventy-nine percent) of the Net Asset Value in equity Sharia Securities traded both domestically and internationally, as contained in the Sharia Securities List; and a minimum of 1% (one percent) and a maximum of 79% (seventy-nine percent) of the Net Asset Value in fixed-income Sharia Securities traded both domestically and internationally, which is contained in the Sharia Securities List; and a minimum of 0% (zero percent) and a maximum of 79% (seventy-nine percent) of the Net Asset Value in domestic Sharia money market instruments and/or Sharia deposits; in accordance with the prevailing laws and regulations in Indonesia.

From the investment portfolio above, UOBAM GLOBAL SHARIA BALANCED FUND USD will invest a minimum of 51% (fifty-one percent) of the Net Asset Value in Offshore Sharia Securities contained in the Sharia Securities List issued by the Sharia Securities List Issuer, in accordance with applicable laws and regulations. UOBAM GLOBAL SHARIA BALANCED FUND USD will invest in Offshore Sharia Securities issued by issuers whose countries are members of the International Organization of Securities Commissions (IOSCO) and have signed a full signatory Multilateral Memorandum of Understanding Concerning Consultation and Cooperation and the Exchange of Information (IOSCO MMOU), in accordance with applicable laws and regulations.

UOBAM GLOBAL SHARIA BALANCED FUND USD will only be invested in Securities and/or money market instruments that can be purchased by Sharia Mutual Fund in accordance with POJK on Sharia Mutual Fund.

In investing in Offshore Sharia Securities, UOBAM GLOBAL SHARIA BALANCED FUND USD will continue to refer to the Sharia Securities List issued by the Sharia Securities List Issuer, and pay attention to the prevailing laws and regulations in Indonesia and the laws of the State underlying the issuance of Offshore Sharia Securities.

PUBLIC OFFERING

PT UOB Asset Management Indonesia as the Investment Manager will conduct a Public Offering of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units continuously up to a maximum of 1,000,000,000 (one billion) Participation Units.

Each UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit will be offered at a price equal to the initial Net Asset Value per Participation Unit of USD 1 (one United States Dollar) on the first day of the Public Offering. Hereafter, the purchase price of each UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit is determined based on the Net Asset Value per UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit at the end of the relevant Exchange Day.

UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Holders are charged a maximum subscription fee of 2% (two percent) of the Participation Unit purchase transaction value, a maximum redemption fee of 2% (two percent) of the Participation Unit redeem transaction value and a maximum switching fee of 2% (two percent) of the investment switch transaction value. A full description of cost and fees can be found in Chapter IX on the Allocation of Cost and Fees of UOBAM GLOBAL SHARIA BALANCED FUND USD.

INVESTMENT MANAGER



PT UOB Asset Management Indonesia

UOB Plaza, 42nd floor Unit 2
Jl. M.H. Thamrin No. 10
Central Jakarta 10230
Phone: (021) 29290889
Fax: (021) 29290809

CUSTODIAN BANK



PT Bank HSBC Indonesia

HSBC Securities Services
World Trade Center 3 Lantai 8
JL Jend Sudirman Kav 29-31
Jakarta 12920
Phone : (62-21) 5291-4901
Fax : (62-21) 2922 9696 / 2922 9697

IMPORTANT: PRIOR DECISION TO PURCHASE THIS PARTICIPATION UNIT OF MUTUAL FUND, YOU MUST LEARN THE CONTENTS OF THIS PROSPECTUS, ESPECIALLY IN THE INVESTMENT MANAGER SECTION (CHAPTER III), INVESTMENT OBJECTIVES, INVESTMENT POLICIES, INVESTMENT RESTRICTIONS AND PROFIT SHARING POLICY (CHAPTER V), AND INVESTMENT BENEFITS AND MAJOR RISK FACTORS (CHAPTER VIII).

THE INVESTMENT MANAGER HAS OBTAINED A LICENSE AND IS REGISTERED AS INVESTMENT MANAGER IN THE CAPITAL MARKET AND IN CONDUCTING BUSINESS ACTIVITIES THE INVESTMENT MANAGER IS SUPERVISED BY THE FINANCIAL SERVICES AUTHORITY.

THE CUSTODIAN BANK HAS OBTAINED A LICENSE AND IS REGISTERED AS A CUSTODIAN BANK IN THE CAPITAL MARKET AND IN CARRYING OUT ITS BUSINESS ACTIVITIES THE CUSTODIAN BANK IS SUPERVISED BY THE FINANCIAL SERVICES AUTHORITY.

This prospectus is issued in Jakarta on March 15, 2024

**THE ENFORCEMENT OF LAW NO. 21 OF 2011
ON FINANCIAL SERVICES AUTHORITY (OJK) AS LAST AMENDED BY LAW NO. 4 OF 2023
CONCERNING DEVELOPMENT AND STRENGTHENING OF THE FINANCIAL SECTOR
("OJK LAW")**

With the enactment of the OJK Law, since December 31, 2012 the functions, duties, and authority of regulating financial services activities in the Capital Markets sector have shifted from BAPEPAM and LK to the Financial Services Authority (OJK), so that all references to the authorities of BAPEPAM and LK are in the statutory regulations applies, to the Financial Services Authority (OJK).

IMPORTANT NOTICE

UOBAM GLOBAL SHARIA BALANCED FUND USD is not an investment product with a guarantee. Before purchasing a Participation Unit in UOBAM GLOBAL SHARIA BALANCED FUND USD, the prospective Participation Unit Holders must first study and understand the Prospectus and other offering documents. The contents of the Prospectus and other offering documents do not constitute advice from either business, legal or tax perspective. Therefore, prospective Participation Unit Holders are advised to seek consideration or advice from competent parties in relation to investing in UOBAM GLOBAL SHARIA BALANCED FUND USD. Prospective Participation Unit Holder must be aware that there is a possibility that the Participation Unit Holder of UOBAM GLOBAL SHARIA BALANCED FUND USD will bear risks concerning the Participation Unit of UOBAM GLOBAL SHARIA BALANCED FUND USD they hold. Regarding the possibility of such risks, if deemed necessary, the prospective Participation Unit Holder may seek opinions from competent parties on business, legal, financial, taxation and other relevant aspects.

PT UOB Asset Management Indonesia ("Investment Manager") will always comply with the applicable regulations in Indonesia, including the prevailing laws and regulations in Indonesia as a result of cooperation between the Government of Indonesia and the governments of other countries, as well as the application of the reciprocal principles between the Government of Indonesia and the governments of other countries, such as but not limited to laws and regulations regarding anti-money laundering, anti-terrorism or taxation, the enforcement of which may require the Investment Manager to share information, including reporting and withholding taxes owed by prospective Participation Unit Holders who are obliged to be fulfilled by the Investment Manager from time to time to the competent authority. In the event that the Investment Manager is required to provide customer data, customer data will only be submitted on a limited basis for data requested by the competent authority in accordance with applicable regulations.

THIS PROSPECTUS HAS BEEN ADJUSTED TO THE PROVISIONS OF LEGAL REGULATIONS INCLUDING THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY REGULATIONS.

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CHAPTER I GLOSSARIES AND DEFINITIONS

1.1. AFFILIATES

Affiliates are:

- a. Family relationships due to marriage and descent to the second degree, both horizontally and vertically, namely a person's relationship with:
 1. husband or wife;
 2. parents of husband or wife and husband or wife of children;
 3. grandparents of husband or wife and husband or wife of grandchildren;
 4. siblings of the husband or wife and the husband or wife of the sibling concerned; or
 5. husband or wife of the person concerned.
- b. Family relationships due to descent up to the second degree, both horizontally and vertically, namely a person's relationship with:
 1. parents and children;
 2. grandparents and grandchildren; or
 3. relatives of the person concerned.
- c. The relationship between one party and employees, Directors or Commissioners of that party;
- d. Relationship between 2 (two) or more companies where there are 1 (one) or more members of the same Board of Directors, Board of Commissioners or Supervisors;
- e. The relationship between a company and a party, whether directly or indirectly, controlling or controlled by the company;
- f. Relationship between 2 (two) or more companies controlled either directly or indirectly by the same party; or
- g. The relationship between the company and its major shareholders.

1.2. SELLING AGENT

Selling Agent is a Mutual Fund Selling Agent as referred to in Financial Services Authority (OJK) Regulation Number 39/POJK.04/2014 dated December 30, 2014 regarding Mutual Funds Selling Agent along with its amendments and replacements that may exist in the future, appointed by the Investment Manager to sell UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units.

1.3. CAPITAL MARKET SHARIA EXPERT

Capital Market Sharia Expert is an individual who has knowledge and experience in the field of Sharia who has permission to provide advice and/or supervise the implementation of Sharia Principles in the Capital Market by parties carrying out Sharia activities in the Capital Market and/or providing a declaration of Sharia conformity to Sharia products or services in the Capital Market, as referred to in POJK concerning Capital Market Sharia Experts.

1.4. CAPITAL MARKET AND FINANCIAL INSTITUTION SUPERVISORY AGENCY (“BAPEPAM and LK”)

BAPEPAM and LK is an institution that conducts guidance, regulation, and daily supervision of Capital Market activities as referred to in the Capital Market Law.

In accordance with the OJK Law, since December 31, 2012, the functions, duties and authority of regulating financial services activities in the Capital Markets sector have shifted from BAPEPAM and LK to OJK, so that all references to the authority of BAPEPAM and LK in the prevailing laws and regulations become to the Financial Services Authority (OJK).

1.5. CUSTODIAN BANK

Custodian Bank is a Commercial Bank that has received OJK approval to perform business activities as a Custodian Bank, namely providing custodian services (including Collective Custody of Securities owned jointly by more than one Party whose interests are represented

by the Custodian Bank) and other assets related to Securities and other services, including receiving dividends, interest and other rights, completing Securities transactions, and representing account holders who are their clients. In this case, the Custodian Bank is PT Bank HSBC Indonesia.

1.6. PROOF OF OWNERSHIP OF PARTICIPATION UNITS

Proof of Ownership of Participation Units means the Participation Unit.

Mutual Fund in the form of Collective Investment Contract raise funds by issuing Participation Units to Participation Unit Holders. A Participation Unit is a unit of measure that indicates each Party's share of interest in a collective investment portfolio. Thus, the Participation Unit is proof of participation of the Participation Unit Holder in the Mutual Fund in the form of a Collective Investment Contract. The Investment Manager through the Custodian Bank will provide a Participation Unit Transaction Confirmation Letter containing the number of Participation Units owned by each Participation Unit Holder and valid as proof of ownership of Mutual Fund Participation Units.

1.7. SHARIA SECURITIES LIST

Sharia Securities List is a list of Sharia Securities as referred to in OJK regulations governing the criteria and issuance of the Sharia Securities List, which contains a list of Securities that do not conflict with Sharia Principles in the Capital Market, which can be purchased by Sharia Mutual Fund based on Offshore Sharia Securities, determined by OJK or the Issuing Party of Sharia Securities List.

1.8. INVESTMENT MANAGER SHARIA SUPERVISORY BOARD

The Investment Manager Sharia Supervisory Board is a board consisting of one or more Capital Market Sharia Experts who have obtained permission from OJK based on recommendations from DSN-MUI, appointed by the Investment Manager Board of Directors, to provide a declaration of sharia conformity for the issuance of UOBAM GLOBAL SHARIA BALANCED FUND USD providing advice and suggestions, and is responsible for supervising the UOBAM GLOBAL SHARIA BALANCED FUND USD on the fulfilment of Sharia Principles in Capital Market on an ongoing basis.

1.9. DSN-MUI

DSN-MUI is the National Sharia Board of the Indonesian Ulama Council.

1.10. SECURITIES

Securities are securities or investment contracts both in conventional and digital forms or other forms in accordance with technological developments which give the owner the right to directly or indirectly obtain economic benefits from the Issuer or from certain parties based on the agreement and any derivatives of Securities, which can be transferred and/or traded on the Capital Market as regulated in the Capital Market Law.

1.11. SHARIA SECURITIES

Sharia Securities are Securities as referred to in the Law on Capital Market and its implementing regulations which (i) contracts, management methods and business activities; and (ii) assets on which the contract is based, management methods and business activities; and/or (iii) assets related to the said Securities and their issuers, not contrary to Sharia Principles in the Capital Market.

1.12. OFFSHORE SHARIA SECURITIES

Offshore Sharia Securities are Sharia Securities offered through a Public Offering and/or traded on foreign Stock Exchanges and published in the Sharia Securities List issued by the Issuing

Party of the Sharia Securities List and the information must be accessible from Indonesia through mass media or websites.

1.13. EFFECTIVE

Effective is the fulfilment of all procedures and requirements for the Registration Statement for a Public Offering of Mutual Funds in the Form of a Collective Investment Contract as stipulated in the Capital Market Law and POJK concerning Mutual Funds in the Form of Collective Investment Contracts. The effective statement letter for the Registration Statement for a Public Offering of a Mutual Fund in the Form of a Collective Investment Contract will be issued by the OJK.

1.14. ACCOUNT OPENING FORM

Account Opening Form is a form that must be filled in completely, signed, and submitted by prospective Participation Unit Holders before purchasing the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units for the first time (initial purchase), issued by the Investment Manager and brought through the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any) and contains a profile of prospective Participation Unit Holder required to be filled out by prospective Participation Unit Holder as required by BAPEPAM Regulation Number IV.D.2 concerning Mutual Fund Investor Profile, which is an annex to the Decree of the Chairman of BAPEPAM Number Kep20/PM/2004 dated April 29, 2004, which contains data and information on the risk profile of investors.

The Account Opening Form can also be in the form of an electronic form using the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) by taking into account the provisions of the prevailing laws and regulations regarding electronic information and transactions.

In the event that the Account Opening Form is not an electronic form, but is a scanned result of a signed Account Opening Form which is then sent to and/or received by the Investment Manager via an electronic system provided by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any), then the scanned results of the Account Opening Form will be considered as valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and taking into account the provisions of applicable laws and regulations regarding information and electronic transactions.

1.15. PARTICIPATION UNIT SUBSCRIPTION FORM

Participation Unit Subscription Form is a form that must be filled in completely, signed, and submitted by the prospective Participation Unit Holder to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any) in accordance with the procedures applicable in this Prospectus.

Participation Unit Subscription Form is a form provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) or other forms that has been agreed upon by the Investment Manager together with the Participation Unit Holder.

The Participation Unit Subscription Form can also be in the form of an electronic form using the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager by taking into account the provisions of the prevailing laws and regulations regarding information and electronic transactions.

In the event that the Subscription Form is not an electronic form, but is the scanned results of the Subscription Form which is then sent to and/or received by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) via an electronic system provided by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any), then the scanned results of the Purchase Order Form will be considered valid legal evidence and accepted by the parties in accordance with the procedures determined by the Manager

Investment and paying attention to applicable legal provisions regarding electronic information and transactions.

1.16. PARTICIPATION UNIT REDEMPTION FORM

Participation Unit Redemption Form is a form that must be filled in completely, signed by the Participation Unit Holder to redeem the Participation Unit owned by them and submitted by the Participation Unit Holder to the Investment Manager or through an appointed Selling Agent by the Investment Manager (if any).

Participation Unit Redemption Form is a form provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) or other forms that has been agreed upon by the Investment Manager together with the Participation Unit Holder. The Participation Unit Redemption Form can also be in the form of an electronic form using the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager by taking into account the provisions of the prevailing laws and regulations regarding information and electronic transactions.

In the event that the Participation Unit Redemption Form is not an electronic form, but is a scanned result of the Participation Unit Redemption Form sent to and/or received by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) via an electronic system provided by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), then the scanned results of the Participation Unit Redemption Form will be considered as valid legal evidence and accepted by the parties in accordance with the regulations method determined by the Investment Manager and taking into account the provisions of applicable laws regarding electronic information and transactions.

1.17. INVESTMENT SWITCH FORM

Investment Switch Form is a form that must be filled in completely, signed by the Participation Unit Holder to switch the investment they own in UOBAM GLOBAL SHARIA BALANCED FUND USD to other Mutual Funds that have Investment Switch facilities, which are managed by the Investment Manager, and submitted by the Participation Unit Holder to the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Switch Form is a form provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) or other forms that has been agreed upon by the Investment Manager together with the Participation Unit Holder. The Investment Switch Form can also be in the form of an electronic form using the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager by taking into account the provisions of the prevailing laws and regulations regarding information and electronic transactions.

In the event that the Investment Switch Form is not an electronic form, but is the result of a scan of the Investment Switch Form sent to and/or received by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) via an electronic system that provided by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any), then the scanned results of the Investment Switch Form will be considered valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and pay attention to applicable legal provisions regarding electronic information and transactions.

1.18. EXCHANGE DAY

Exchange Day is every day of Securities trading on the Indonesia Stock Exchange, namely Monday to Friday, unless the day is a national holiday or declared as a holiday by the Indonesia Stock Exchange.

1.19. CALENDAR DAY

Calendar Days means every day in 1 (one) year in accordance with the national calendar without exception including Saturdays, Sundays and national holidays determined at any time by the government and ordinary working days which due to certain circumstances are determined by the Government as not working days.

1.20. BUSINESS DAYS

Working Days are Monday to Friday, unless these days are national holidays and special holidays stipulated by the Government of the Republic of Indonesia.

1.21. PROVISIONS ON CONFIDENTIALITY AND SECURITY REGULATION OF CONSUMER DATA AND/OR PERSONAL INFORMATION

Provisions on Confidentiality and Security of Consumer Data and/or Personal Information are provisions regarding the confidentiality and security of consumer data and/or personal information as stipulated in POJK Concerning Consumer and Public Protection in the Financial Services Sector, along with explanations, changes, and replacements that may exist in the future.

1.22. COLLECTIVE INVESTMENT CONTRACT

Collective Investment Contract is a contract between the Investment Manager and the Custodian Bank that binds Participation Unit Holders, whereby the Investment Manager is authorized to manage collective investment portfolios and the Custodian Bank is authorized to perform collective custody.

1.23. MONTHLY REPORT

Monthly Report is a report on UOBAM GLOBAL SHARIA BALANCED FUND USD which will be provided by the Custodian Bank for Participation Unit Holders through facilities provided by the Integrated Investment Management System (S-INVEST) service provider no later than the 12th (twelfth) day of the following month which contains at least (a) the name, address, account title, and account number of the Participation Unit Holder, (b) number of Participation Units owned at the beginning of the period, (c) date, Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD report and the number of Participation Units purchased, redeemed, or repaid in each transaction during the period, (d) the date of each dividend distribution or cash distribution (if any) and the number of Participation Units receiving dividends in accordance with POJK concerning Mutual Fund in the form of Collective Investment Contract

The Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) must ensure that they have obtained the Participation Unit Holder's approval for UOBAM GLOBAL SHARIA BALANCED FUND USD to submit Monthly Reports through the facilities provided by the Integrated Investment Management System service provider (S-INVEST).

In the event that Unit Holder specifically requests a printed Monthly Report to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Monthly Report will be processed in accordance with OJK Circular Letter Number 1/SEOJK.04/2020 dated 17 February 2020 concerning Procedures for Submission of Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System ("SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System") along with explanations and changes thereof that may exist in the future. The cost of issuing and distributing the Monthly Report will be at the expense of the Participation Unit Holder.

1.24. LPHE (SECURITIES PRICE ASSESSMENT AGENCY)

Parties who have obtained a business license from OJK to conduct a Securities price assessment in order to determine fair market prices, as referred to in Regulation Number V.C.3 concerning Securities Price Assessment Institutions.

1.25. DEPOSITORY AND SETTLEMENT INSTITUTIONS

A Depository and Settlement Institution is a Party that:

- (i) Conduct central Custodian activities for Custodian Banks, Securities Companies, and other Parties; and
- (ii) Provide other services that can be applied to support intermarket activities.

1.26. INVESTMENT MANAGER

Investment Manager is a Party whose business activities are to manage Securities Portfolios, collective investment portfolios, and/or other investment portfolios for the benefit of individual and/or a group of customers, except for Insurance Companies, Sharia Insurance Companies, Pension Funds, and Banks which carry out their own business activities based on statutory regulations. In this case, the Investment Manager is PT UOB Asset Management Indonesia.

1.27. NET ASSET VALUE (NAV) CALCULATION METHOD

The NAV calculation method is a method used in calculating the Net Asset Value of a Mutual Fund in accordance with BAPEPAM & LK Rule No.IV.C.2. concerning Fair Market Value of Securities in Mutual Fund Portfolios, which is an Annex to the Decree of the Chairman of BAPEPAM & LK Number KEP-367/BL/2012 dated July 9, 2012 ("BAPEPAM & LK Regulation No. IV.C.2.") along with other related implementing regulations such as the Circular Letter of the Chairman of the OJK Board of Commissioners.

1.28. CUSTOMER

Customer is a Party who uses the services of the Financial Service Provider in the Capital Markets Sector as referred to in the POJK concerning the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism, and Prevention of Financing of Proliferation of Mass Destruction Weapons in the Financial Services Sector. In this Prospectus, the term Customer according to the context means the prospective Participation Unit Holder and the Unit Holder.

1.29. NET ASSET VALUE (NAV)

NAV is the fair market value of Securities and other assets of a Mutual Fund minus all its liabilities. The method for calculating Mutual Fund NAV must be carried out in accordance with BAPEPAM & LK Regulation No. IV.C.2. concerning the Fair Market Value of Securities in Mutual Fund Portfolios, which is an Annex to the Decree of the Chairman of BAPEPAM and LK Number KEP-367/BL/2012 dated 9 July 2012 and POJK concerning Mutual Funds in the Form of Collective Investment Contracts, where the NAV calculation uses the determined Fair Market Value by Investment Manager.

The NAV of the Mutual Fund is calculated and announced every Exchange Day by the Custodian Bank.

1.30. FAIR MARKET VALUE

Fair Market Value is the value that can be obtained from Securities transactions conducted between independent parties and not due to coercion or liquidation.

The calculation of the Fair Market Value of Securities in a Mutual Fund portfolio must be performed in accordance with BAPEPAM and LK Rule Number IV.C.2 concerning the Fair Market Value of Securities in the Mutual Fund Portfolio.

1.31. FINANCIAL SERVICES AUTHORITY/ OJK ("OJK")

OJK is an independent institution, which has the functions, duties, and authority of regulating, supervising, examining, and investigating as referred to in the OJK Law.

1.32. SHARIA SECURITIES LIST ISSUER

The Issuer of the Sharia Securities List is a Party that has obtained approval from the Capital Market authority to issue the Sharia Securities List as referred to in OJK regulations governing the criteria and issuance of the Sharia Securities List

1.33. PUBLIC OFFERING

Public Offering is an offering of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units performed by the Investment Manager to sell Participation Units to the public based on the procedures stipulated in the Capital Market Law along with its implementing regulations and Collective Investment Contracts.

1.34. FINANCIAL SERVICES PROVIDERS IN THE CAPITAL MARKET SECTOR

Financial Services Providers in the Capital Markets Sector are Securities Companies that perform business activities as Underwriters, Broker-Dealers, and/or Investment Managers, as well as Commercial Banks that carry out Custodian functions. In this Prospectus, the term Financial Services Provider in the Capital Markets Sector, according to the context, means the Investment Manager and Custodian Bank and/or Selling Agents appointed by the Investment Manager (if any).

1.35. NET ASSET VALUE ANNOUNCEMENT PERIOD

The Net Asset Value (NAV) Announcement Period is the period in which the Net Asset Value (NAV) of UOBAM GLOBAL SHARIA BALANCED FUND USD is announced to the public through at least one Indonesian language daily newspaper with national circulation no later than the following Exchange Day.

1.36. REGISTRATION STATEMENT

Registration Statement is a document that must be submitted by the Investment Manager to the OJK in the context of a Public Offering of Mutual Funds in the Form of Collective Investment Contracts stipulated in the Capital Market Law and POJK concerning Mutual Funds in the Form of Collective Investment Contracts.

1.37. OJK REGULATION (POJK) CONCERNING CAPITAL MARKET SHARIA EXPERTS

POJK concerning Capital Market Sharia Experts is a Financial Services Authority Regulation Number 5/POJK.04/2021 dated March 12, 2021 concerning Capital Market Sharia Experts along with its explanations and its amendments and replacements that may exist at a later date.

1.38. OJK REGULATION (POJK) CONCERNING CONSUMER AND PUBLIC PROTECTION IN FINANCIAL SERVICES SECTOR

POJK concerning Consumer and Public Protection in Financial Services Sector is the Financial Services Authority (OJK) Regulation Number 22 of 2023 dated December 20, 2023 concerning Consumer and Public Protection in the Financial Services Sector, along with its explanations and its amendments and their replacements that may exist at a later date.

1.39. OJK REGULATION (POJK) CONCERNING CONSUMER COMPLAINTS SERVICES IN THE FINANCIAL SERVICES SECTOR

POJK concerning Consumer Complaint Services is the Financial Services Authority (OJK) Regulation Number 18/POJK.07/2018 dated September 10, 2018 concerning Consumer

Complaint Services in the Financial Services Sector, as partially revoked by Financial Services Authority Regulation Number 22 of 2023 dated 20 December 2023 concerning Consumer and Public Protection in the Financial Services Sector, along with its explanations, and any changes thereof and their replacements that may exist at a later date.

1.40. POJK CONCERNING THE IMPLEMENTATION OF CONSUMER AND COMMUNITY SERVICES IN THE FINANCIAL SERVICES SECTOR BY THE FINANCIAL SERVICES AUTHORITY

POJK concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority is the provisions regarding the implementation of Consumer and Community Services in the financial services sector by the Financial Services Authority as stipulated in the Financial Services Authority Regulation Number: 31/POJK.07/2020 dated April 22, 2020 concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority, along with its explanation, as partially revoked by the Financial Services Authority Regulation Number 22 of 2023 dated December 20, 2023 concerning Consumer and Public Protection in the Financial Services Sector and its amendments and replacements that may exist in the future.

1.41. POJK CONCERNING CODE OF CONDUCT FOR INVESTMENT MANAGERS

POJK concerning the Code of Conduct for Investment Managers is the Financial Services Authority Regulation Number 17/POJK.04/2022 dated September 1, 2022 concerning the Code of Conduct for Investment Managers, along with its explanations, and is amendments and replacements that may exist in the future.

1.42. POJK CONCERNING ALTERNATIVE INSTITUTIONS FOR DISPUTE RESOLUTION IN THE FINANCIAL SERVICES SECTOR

POJK concerning Alternative Institutions for Dispute Resolution in the Financial Services Sector is the Financial Services Authority (OJK) Regulation Number: 61/POJK.07/2020 dated December 14, 2020 and promulgated by the Minister of Law and Human Rights of the Republic of Indonesia on December 16, 2020 concerning Alternative Institutions for Service Sector Dispute Resolution Finance, along with its explanations, and changes thereof and their replacements that may exist at a later date.

1.43. POJK CONCERNING THE IMPLEMENTATION OF ANTI-MONEY LAUNDERING AND PREVENTION OF TERRORISM AND PROLIFERATION OF MASS DESTRUCTION WEAPON FUNDING PROGRAMS IN THE FINANCIAL SERVICES SECTOR

POJK concerning the Implementation of Anti-Money Laundering, and Prevention of Terrorism and Proliferation of Mass Destruction Weapon Funding Programs in the Financial Services Sector is Financial Services Authority (OJK) Regulation Number 8 of 2023 dated June 14, 2023 concerning Amendments to the Financial Services Authority (OJK) Regulation Number 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering, and Prevention of Terrorism and Proliferation of Mass Destruction Weapon Funding Programs, along with its explanations, and changes and replacements that may exist in the future.

1.44. POJK CONCERNING MUTUAL FUND IN THE FORM OF COLLECTIVE INVESTMENT CONTRACT

POJK concerning Mutual Fund in the form of Collective Investment Contract is a Regulation of the Financial Services Authority Number: 23/POJK.04/2016 dated June 13, 2016 concerning Mutual Fund in the Form of Collective Investment Contract jjs. Financial Services Authority Regulation Number 2/POJK.04/2020 dated January 8, 2020 concerning Amendments to Financial Services Authority Regulation Number 23/POJK.04/2016 concerning Mutual Fund in the form of Collective Investment Contract and Financial Services Authority Regulation Number 4 of 2023 dated March 30, 2023 concerning the Second Amendment to Financial Services Authority Regulation Number 23/POJK.04/2016 concerning Mutual Fund in the form of

Collective Investment Contract, along with its explanation and its amendments and replacements that may exist in the future.

1.45. POJK ON SHARIA MUTUAL FUND

POJK on Sharia Mutual Fund is a Financial Services Authority Regulation Number 33/POJK.04/2019 dated December 13, 2019 concerning Issuance and Requirements of Sharia Mutual Fund along with its explanations, and its amendments and replacements that may exist in the future.

1.46. SECURITIES PORTFOLIO

Securities Portfolio is a collection of Securities that constitute the assets of UOBAM GLOBAL SHARIA BALANCED FUND USD.

1.47. SHARIA PRINCIPLES IN THE CAPITAL MARKET

Sharia Principles in the Capital Market is the principles of Islamic law in Sharia Activities in the Capital Market based on the fatwa of DSN-MUI Number 40/DSN-MUI/X/2002 dated October 23, 2002 concerning Capital Market and General Guidelines for the Application of Sharia Principles in the Capital Market, as referred to in POJK Number 15/POJK.04/2015 dated November 3, 2015 concerning the Application of Sharia Principles in the Capital Market.

1.48. AML, CFT, AND CPF PROGRAMS IN THE FINANCIAL SERVICES SECTOR

AML, CFT, and CPF programs in the Financial Services Sector are efforts to prevent and eradicate money laundering, terrorism financing and proliferation financing of weapons of mass destruction as referred to in POJK concerning the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Financing for Proliferation of Mass Destruction Weapons in the Financial Services Sector.

1.49. PROSPECTUS

Prospectus is any printed statement or written information used for a Mutual Fund Public Offering with the aim of prospective Participation Unit Holders purchasing Mutual Fund Participation Units, except statements or information based on OJK regulations which are stated not to be a Prospectus as stipulated in the Financial Services Authority Regulation Number 25/POJK.04/2020 dated April 22, 2020 concerning Guidelines for the Form and Content of Prospectus in the Framework of Mutual Fund Public Offerings, with its explanation, and its changes and possible successors in the future.

1.50. MUTUAL FUND

Mutual Fund is a vessel used to collect funds from the investor community or investors to be subsequently invested in Securities Portfolios, collective investment portfolios and/or other financial instruments by Investment Managers. In accordance with the Capital Market Law, Mutual Fund can take the form of: (i) Limited Liability or Public; (ii) Collective Investment Contract or (iii) Other forms determined by OJK. The legal form of Mutual Fund offered in this Prospectus is the Collective Investment Contract.

1.51. SUKUK

Sukuk is Sharia Securities in the form of certificates or proof of ownership that are of equal value and represent an inseparable or undivided share (syuyu/undivided share), of the underlying asset.

1.52. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

Participation Unit Transaction Confirmation Letter is a letter confirming the implementation of the Participation Unit purchase and/or redemption order and/or Investment Switch from the

Participation Unit Holder and shows the number of Participation Units owned by the Participation Unit Holder and acts as proof of ownership in UOBAM GLOBAL SHARIA BALANCED FUND USD. The Participation Unit Transaction Confirmation Letter is provided and sent by the Custodian Bank through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider no later than 7 (seven) Exchange Days after:

- (i) The Participation Unit Subscription Form of UOBAM GLOBAL SHARIA BALANCED FUND USD from the Participation Unit Holder is complete and well received by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) (in complete application) and payment has been received by both by the Custodian Bank (in good fund) and the Participation Units issued by the Custodian Bank in accordance with the Participation Unit purchase processing provisions stipulated in this Prospectus;
- (ii) Participation Unit Redemption Form of UOBAM GLOBAL SHARIA BALANCED FUND USD from the Participation Unit Holder is complete and well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) in accordance with the provisions for the redemption of Participation Units determined in this Prospectus; and
- (iii) The Investment Switch Form in UOBAM GLOBAL SHARIA BALANCED FUND USD from the Participation Unit Holder is complete and well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) in accordance with the Investment Switch processing provisions stipulated in this Prospectus.

The Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) must ensure that they have obtained the Participation Unit Holder's approval for UOBAM GLOBAL SHARIA BALANCED FUND USD to submit Monthly Reports through the facilities provided by the Integrated Investment Management System service provider (S-INVEST).

In the event that Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM GLOBAL SHARIA BALANCED FUND USD.

1.53. CAPITAL MARKET LAWS

Capital Market Law is Law of the Republic of Indonesia Number 8 of 1995 concerning Capital Market as last amended by Law of the Republic of Indonesia Number 4 of 2023 concerning Development and Strengthening of the Financial Sector along with its implementing regulations and all amendments.

1.54. PARTICIPATION UNIT

Participation Unit is a unit of measurement that shows the share of interest of each party in the collective investment portfolio.

1.55. WAKALAH

Wakalah is an agreement (akad) in which the Party giving power of attorney (muwakkil) gives power to the Party receiving the power of attorney (wakil) to carry out certain actions or actions as referred to in POJK Number 53/POJK.04/2015 dated December 23, 2015 concerning Contracts Used in the Issuance of Sharia Securities in the Capital Market, along with implementing regulations and all amendments.

1.56. WAKALAH BI AL-UJRAH

Wakalah bi al-Ujrah is a wakalah contract accompanied by a reward in the form of ujarah (fee) as referred to in the Fatwa DSN-MUI Number 113/DSN-MUI/IX/2017 dated September 19, 2017 concerning Wakalah bi Al-Ujrah.

CHAPTER II

DESCRIPTION REGARDING REKSA DANA UOBAM GLOBAL SHARIA BALANCED FUND USD

2.1. ESTABLISHMENT OF UOBAM GLOBAL SHARIA BALANCED FUND USD

UOBAM GLOBAL SHARIA BALANCED FUND USD is a Sharia Mutual Fund in the form of a Collective Investment Contract as set forth in the deed of REKSA DANA UOBAM PASAR UANG INDONESIA Collective Investment Contract Number 14 dated January 15, 2023, made before Leolin Jayayanti SH, M.Kn., a notary in South Jakarta City, between PT UOB Asset Management Indonesia as the Investment Manager and PT Bank HSBC Indonesia as the Custodian Bank (hereinafter referred to as the “UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract”).

UOBAM GLOBAL SHARIA BALANCED FUND USD obtained a statement of effectiveness from OJK based on letter No. S-274/PM.02/2024 dated March 15, 2024.

UOBAM GLOBAL SHARIA BALANCED FUND USD has obtained a declaration of Sharia conformity from the Investment Manager Sharia Supervisory Board as stated in the Sharia Statement of Conformity Letter dated January 26, 2024.

2.2. AKAD WAKALAH BI AL-UJRAH

In accordance with the Fatwa of the National Sharia Council Number 20/DSN-MUI/IV/2001 and the Fatwa of DSN-MUI Number 113/DSN-MUI/IX/2017, the agreement (*akad*) between Investment Manager and Participation Unit Holders based on the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract is an agreement carried out by *Wakalah bi al-Ujrah*, where the Participation Unit Holder gives a mandate or power of attorney to the Investment Manager to invest for the interests of investors in accordance with the conditions stated in the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract and Prospectus in exchange for *ujrah* (fee).

The Investment Manager and Custodian Bank (*wakil*) act for the benefit of the Participation Unit Holders (*muwakkil*) where the Investment Manager is authorized to manage the collective investment portfolio and the Custodian Bank is authorized to carry out collective custody.

2.3. PUBLIC OFFERING

PT UOB Asset Management Indonesia as an Investment Manager conducts a Public Offering of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation continuously up to a maximum of 1,000,000,000 (one billion) Participation Units.

Each UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit is offered at the same price as the initial Net Asset Value per Participation Unit, which is USD 1 (one United States Dollar) on the first offering day. Hereafter, the purchase price for each Participation Unit of UOBAM GLOBAL SHARIA BALANCED FUND USD is determined based on the Net Asset Value per Participation Unit of UOBAM GLOBAL SHARIA BALANCED FUND USD at the end of the relevant Exchange Day.

The Investment Manager may increase the maximum number of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units offered by amending the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract in accordance with the provisions of applicable laws and regulations.

If UOBAM GLOBAL SHARIA BALANCED FUND USD is owned by less than 10 (ten) Participation Unit Holders for 120 (one hundred twenty) consecutive Exchange Days, UOBAM GLOBAL SHARIA BALANCED FUND USD must be dissolved in accordance with the provisions in Chapter XI of this Prospectus.

2.4. INITIAL FUNDING PLACEMENT

There is no initial placement of funds.

2.5. PAYMENT OF PARTICIPATION UNITS REDEMPTION WITH ASSET HANDOVER MECHANISM

In terms of asset liquidity in the investment portfolio of UOBAM GLOBAL SHARIA BALANCED FUND USD meets the following conditions:

- a. experiencing significant liquidity pressures resulting in the failure of asset sales in the investment portfolio of UOBAM GLOBAL SHARIA BALANCED FUND USD;
- b. be part of a settlement agreement with UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Holders;
- c. the Stock Exchange or market operator on which most of UOBAM GLOBAL SHARIA BALANCED FUND USD Securities portfolio traded is closed;
- d. Securities trading of a large portion of the UOBAM GLOBAL SHARIA BALANCED FUND USD Securities portfolio on the Stock Exchange or market organizers is suspended or delisted;
- e. emergencies;
- f. the Securities Price Assessment Agency does not publish references to Fair Market Prices;
- g. restructuring of Debt Securities and/or Sukuk by the issuer of Debt Securities and/or Sukuk;
- h. downgrade of Debt Securities and/or Sukuk rating of most or all of the investment portfolio by non-investment grade; and/or
- i. compliance with laws and regulations;

In carrying out the buyback of Participation Units as referred to in POJK concerning Mutual Fund in the form of Collective Investment Contract, Investment Managers can repurchase Participation Units with an asset handover mechanism as long as they obtain approval from the Participation Unit Holders.

2.6. UOBAM GLOBAL SHARIA BALANCED FUND USD MANAGEMENT

PT UOB Asset Management Indonesia as an Investment Manager is supported by professionals consisting of the Investment Committee and the Investment Management Team.

a. Investment Committee

The Investment Committee of UOBAM GLOBAL SHARIA BALANCED FUND USD is responsible for providing direction and asset management strategies to the Investment Management Team. The Investment Committee consists of:

Chairman : Jiun Yeh Chong
Members : 1. Mungki Ariwibowo Adil
 2. Widrawan Hindrawan

A brief description of the Investment Committee personnel is as follows:

Jiun Yeh Chong

Jiun Yeh Chong, a Singapore citizenship, graduated with a Bachelor of Science (Estate Management) (Second Upper Honours) degree from the National University of Singapore. He has vast experience in managing global equities, fixed income, and structured investment portfolios, as well as Asia-Pacific equities. As Chief Investment Officer of UOB Asset Management Singapore, Jiun Yeh leads the investment team in developing the firm's long-term investment strategy to maximize the value of investments assets for investors. Under Jiun Yeh's leadership, over the years, UOBAM has won prestigious awards such as 'Best Asia Fixed Income House Singapore 2018' from International Finance Awards and 'Best Fixed Income Fund House' at the Morningstar Awards 2017. Prior to joining UOBAM in 2008, Jiun Yeh was the Managing Director and Co-Head of Portfolio Management for ST Asset Management (STAM), a wholly owned subsidiary of Temasek Holdings. Before that, he was Head of Fixed Income and Currencies at OUB Asset Management.

Mungki Ariwibowo Adil

Mungki Ariwibowo Adil (Ari Adil), an Indonesian citizen, graduated with a Bachelor of Industrial Engineering from the University of Indonesia and a Master of Commerce (Accounting & Finance) from The University of Sydney is an individual license holder for Deputy Investment Manager from the Capital Market Authority through the Decree of the Chairman of BAPEPAM Number KEP-125/WMI/2004 dated December 2, 2004 which was extended in accordance with Number KEP-513/PM.21/PJ-WMI/2022 dated August 3, 2022. Ari has a career in the Indonesian capital market for more than 20 years starting in 2003 at PT Danareksa Investment Management as Product Manager. In 2007, he joined the Bank Julius Baer Group in Singapore and served as Director of PT Julius Baer Advisors Indonesia since 2008. In 2010, he moved to Citibank NA (Indonesia) and in 2013 joined PT Mandiri Manajemen Investasi with the position most recently as Senior Executive Vice President, leading the business and product development division. In 2018, he founded PT Jagartha Advisor Investasi, a company with a license as an investment advisor with his last position as President Commissioner. Also in 2018, he established the first investment advisory association in Indonesia, namely the Indonesian Investment Advisory Association/*Asosiasi Penasihat Investasi Indonesia* ("APII") together with several other investment advisory companies and has acted as Chairman since 2018 until now. By holding the position of Chair of APII, he has also served as a member of the Presidium Council of the Indonesian Mutual Funds and Investment Players Association/*Asosiasi Pelaku Reksa Dana dan Investasi Indonesia* ("APRDI") until now. Ari joined PT UOB Asset Management Indonesia in June 2020 and then served as President Director since June 30, 2020.

Widrawan Hindrawan

Widrawan Hindrawan, an Indonesian citizen, holds a dual bachelor's degree in Science in Finance and Banking from the San Francisco State University. Widrawan has an Investment Manager Representative license from the OJK through the Decree of the Board of Commissioners of the Financial Services Authority (OJK) Number KEP-147/PM.211/WMI/2019 dated July 5, 2019 which was extended in accordance with Number KEP-313/PM.212/PJ-WMI/2022 dated November 4, 2022. Widrawan has more than 20 years of experience in the financial industry. Widrawan started his career at United Commercial Bank, San Francisco as Treasury Analyst & Strategist. In 2002, Widrawan continued his career at ABN AMRO Bank before finally serving as Assistant Vice President Investment & Liabilities at PT Bank Internasional Indonesia since 2006. In addition, Widrawan also served as Vice President Financial Institution Sales at PT Bank BNP Paribas Indonesia, then as Vice President Investor Sales at Citibank N.A. Indonesia, and served as Executive Director Head of Wealth Management at PT Bank DBS Indonesia in 2014. Widrawan then worked at Bank Sinarmas in 2020 as EVP Head Treasury & Financial Institution Business and PT Maybank Indonesia in 2020 as EVP CFS Group Head Segment, Strategy, & Quality Assurance before the end. Widrawan joined PT UOB Asset Management Indonesia in 2022 and was appointed as Director (Chief Marketing Officer) in July 2022.

b. Investment Management Team

The Investment Management Team functions to carry out investment analysis to determine the optimal portfolio allocation and select investment instruments. Investment decisions are made after obtaining written approval from the Investment Committee. The UOBAM GLOBAL SHARIA BALANCED FUND USD Investment Management Team consists of:

Chairman : Albert Z. Budiman, CFA
Members : Muhammad Iqbal Nurrahman, CFA

The Investment Management Team is in charge of day-to-day execution of investment policies and strategies in accordance with the direction of the Investment Committee.

Brief descriptions of the Investment Management Team personnel are as follows:

Albert Z. Budiman, CFA

Albert Zebadiah Budiman obtained his Bachelor of Economics from Tarumanagara University in 2004. Albert started his career as risk management in 2004 and as equity dealer in 2010 at

DBS Vickers Securities Indonesia. Then at PT Mandiri Manajemen Investasi in 2011 as a Dealer and in 2013 as a Portfolio Manager, and in June 2020 he decided to join PT UOB Asset Management Indonesia, where he was trusted as Chief Investment Officer. Albert has obtained a Deputy Manager Investment license from the Capital Market authority based on the Decree of the Chairman of BAPEPAM & LK Number KEP-114/BL/WMI/2011 dated December 16, 2011 which has been extended based on the Decree of the OJK Board of Commissioners No. KEP-740/PM.211/PJ-WMI/2018 dated December 14, 2018, he also obtained the FRM title in 2010, and received the CFA Charter holder in 2018.

Muhammad Iqbal Nurrahman, CFA

Muhammad Iqbal Nurrahman earned his Bachelor of Economics degree from the University of Indonesia in 2014. Iqbal started his career as a Fund Accountant in 2014 and as an equity analyst in 2018 at Panin Sekuritas. Then at PT Batavia Prosperindo Aset Manajemen in 2019 as Credit Analyst, in 2022 as Portfolio Manager at PT Avrist Assurance, and in April 2023 decided to join PT UOB Asset Management Indonesia, where he was trusted as Portfolio Manager. Iqbal has obtained an Investment Manager Representative license from the Capital Market authority based on the Decree of the Chairman of the OJK Board of Commissioners No. KEP-340/PM.211/WMI/2019 which has been extended based on OJK Board of Commissioners Decree No. KEP-580/PM.21/PJ-WMI/2022 dated 29 August 2022, he has also obtained a CFA Charterholder in 2019.

2.7 INVESTMENT MANAGER SHARIA SUPERVISORY BOARD

In managing UOBAM GLOBAL SHARIA BALANCED FUND USD, the Investment Committee and Investment Management Team are supervised by the Sharia Supervisory board of PT UOB Asset Management Indonesia.

The Sharia Supervisory Board of PT UOB Asset Management Indonesia consists of 2 (two) people who have received recommendations/approvals from DSN-MUI based on Letter Number: U-575/DSN-MUI/IX/2020 dated September 29, 2020, namely:

1. **Rofiqul Umam**, as Chairman of the Sharia Supervisory Board, who has been appointed by PT UOB Asset Management Indonesia based on the Letter of PT UOB Asset Management Indonesia, Number: 11/DIR/UOBAMI-COM/X/2020 dated October 8, 2020 regarding the Letter of Appointment of the Chairman of the Sharia Supervisory Board of the Sharia Investment Management Unit of PT UOB Asset Management Indonesia, and has obtained a license as a Capital Market Sharia Expert from the Financial Services Authority through Decree No. KEP-05/D.04/ASPM-P/2017 dated April 6, 2017 regarding the Granting of Capital Market Sharia Expert License to Rofiqul Umam which has been extended based on the Decree of the Board of Commissioners of the Financial Services Authority number KEP-05/PM.223/PJ-ASPM/2022 dated May 12, 2022 concerning the Extension of Capital Market Sharia Expert License to Rofiqul Umam.

Iggi Haruman Achsien, is a Member of the Sharia Supervisory Board, who has been appointed by PT UOB Asset Management Indonesia based on the Letter of PT UOB Asset Management Indonesia, Number: 12/DIR/UOBAMI-COM/X/2020 dated October 8, 2020 regarding the Letter of Appointment of Members of the Sharia Management Board of the Sharia Investment Management Unit of PT UOB Asset Management Indonesia, and has obtained a license as a Capital Market Sharia Expert from the Financial Services Authority through Decree No. KEP-05/PM.22/ASPM-P/2017 dated October 10, 2017 regarding the Granting of Capital Market Sharia Expert License to Iggi Haruman Achsien has been extended based on the Decree of the Board of Commissioners of the Financial Services Authority number KEP-13/PM.22/PJ-ASPM/2022 dated October 8, 2022 concerning the Extension of Capital Market Sharia Expert License to Iggi Haruman Achsien.

2.8 PERSON IN CHARGE OF ACTIVITIES IN THE FIELD OF ISLAMIC FINANCE OF THE CUSTODIAN BANK

In supervising transactions of Mutual Funds and other Sharia-based products, the Custodian Bank through Letter No. Ref. 037/I/2022/SSV-FS dated January 22, 2022, authorizes **Ikhwan A. Basri** as the Person in Charge of Sharia Capital Market Activities of Custodian Bank and to face related parties and/or other authorities, and can sign, file deeds, letters and documents related to this if necessary and carry out other legal actions/acts deemed necessary, important and imperative to exercise the authority granted to the Proxy by the Custodian Bank based on the Power of Attorney.

2.9 SUMMARY OF THE UOBAM GLOBAL SHARIA BALANCED FUND USD FINANCIAL STATEMENT*

	Period from January 1 of the current year to the date of the Prospectus	Period of the last 12 months from the date of the Prospectus (2023)	Period of the last 36 months from the date of the Prospectus (2021)	Period of the last 60 months from the date of the Prospectus	Last 3 calendar years		
					—	—	—
INVESTMENT RESULTS (%)	—	—	—	—	—	—	—
INVESTMENT RESULTS AFTER CALCULATING MARKETING EXPENSES (%)	—	—	—	—	—	—	—
INVESTMENT EXPENSES (%)	—	—	—	—	—	—	—
PORTFOLIO TURNAROUND	—	—	—	—	—	—	—
PERCENTAGE OF TAXABLE INCOME (%)	—	—	—	—	—	—	—

*) Brief Financial Highlights of UOBAM GLOBAL SHARIA BALANCED FUND USD will be supplemented in the updated Prospectus.

The purpose of this table is solely to help understand the past performance of UOBAM GLOBAL SHARIA BALANCED FUND USD. This table should not be taken as an indication that future performance will be the same as past performance.

CHAPTER III INVESTMENT MANAGER

3.1. DESCRIPTION OF THE INVESTMENT MANAGER

PT UOB Asset Management Indonesia, formerly PT PG Asset Management, was established based on Deed No. 22 dated March 10, 2011, made before Kartono, Bachelor of Law, notary in Jakarta and was approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No. AHU-14527.AH.01.01.Tahun 2011 dated 22 March 2011 and has been registered in the Company Register No. AHU-0023247.A.H.01.09.Tahun 2011 dated March 22, 2011.

PT UOB Asset Management Indonesia has a business license as an Investment Manager based on the Decree of the Chairman of BAPEPAM and LK No. KEP-11 / BL / MI / 2011 dated 27 December 2011 and as an Investment Advisor based on Decree of the Board of Commissioners of the Financial Services Authority No. KEP-85/D.04/2019 dated December 13, 2019.

The composition of the members of the Board of Directors and the Board of Commissioners of PT UOB Asset Management Indonesia at the time of publication of this Prospectus are as follows:

Directors

President Director	: Mungki Ariwibowo Adil
Director	: Widrawan Hindrawan
Director	: Migi R. Byaktika

Board of Commissioners

President Commissioner	: Lee Wai Fai
Independent Commissioner	: Gundy Cahyadi

3.2. INVESTMENT MANAGER EXPERIENCE

PT UOB Asset Management Indonesia is managed and supported by professionals who have expertise and experience in investment management in the capital market.

3.3. INVESTMENT MANAGER AFFILIATED PARTIES

The parties affiliated with the investment manager in the capital market or those engaged in financial services are:

1. PT Multikem Suplindo
2. United Overseas Bank Ltd
3. UOB Asset Management Ltd.
4. UOB Kay Hian Holding Ltd
5. PT Bank UOB Indonesia
6. PT UOB Kay Hian Sekuritas
7. PT Celebes Artha Ventura
8. PT Millenia Prosperindo Optima
9. PT Jagartha Penasihat Investasi

CHAPTER IV CUSTODIAN BANK

4.1. BRIEF DESCRIPTION OF THE CUSTODIAN BANK

PT Bank HSBC Indonesia (formerly known as PT Bank Ekonomi Raharja) has been operating in Indonesia since 1989 which is part of the HSBC Group and has obtained approval to carry out business activities as a Custodian in the Capital Market from the Financial Services Authority (“OJK”) No. KEP-02/PM.2/2017 dated January 20, 2017.

PT Bank HSBC Indonesia has received the transfer of position, rights and obligations as a Custodian Bank from The Hongkong and Shanghai Banking Corporation Limited, Jakarta Branch which is a branch office of a foreign bank that has been operating as a Custodian Bank since 1989 in Indonesia and is the world’s leading custodian and fund services provider.

4.2. CUSTODIAN BANK EXPERIENCE

PT Bank HSBC Indonesia as a Custodian Bank provides integrated services for domestic and foreign investors through two business components, namely: Direct Custody and Clearing, and Fund Services. Supported by highly dedicated staff, excellent service standards and the use of sophisticated system, PT Bank HSBC Indonesia is one of the largest Custodian Banks in Indonesia.

4.3. PARTIES AFFILIATED WITH THE CUSTODIAN BANK

The Party affiliated with the Custodian Bank in Indonesia is PT HSBC Sekuritas Indonesia.

CHAPTER V
INVESTMENT OBJECTIVES, INVESTMENT POLICIES, INVESTMENT RESTRICTIONS, UOBAM GLOBAL SHARIA BALANCED FUND USD ASSETS CLEANSING MECHANISM FROM ELEMENTS THAT ARE CONTRARY TO SHARIA PRINCIPLES IN THE CAPITAL MARKET, AND INVESTMENT PROFIT SHARING POLICIES

Taking into account the prevailing laws and regulations, and other provisions in the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract, the Investment Objectives, Investment Policy, Investment Restrictions, UOBAM GLOBAL SHARIA BALANCED FUND USD Assets Cleansing Mechanism from elements that are contrary to Sharia Principles in the Capital Market and the UOBAM GLOBAL SHARIA BALANCED FUND USD Investment Profit Sharing Policy are as follows:

5.1. INVESTMENT OBJECTIVES

UOBAM GLOBAL SHARIA BALANCED FUND USD aims to provide optimal investment returns denominated in United States Dollar by investing in investment portfolios in accordance with Investment Policies that comply with Sharia Principles in the Capital Market.

5.2. INVESTMENT POLICY

UOBAM GLOBAL SHARIA BALANCED FUND USD will invest with the following investment policies:

- a. Investment portfolio composition:
 - i. Minimum 1% (one percent) and maximum 79% (seventy-nine percent) of the Net Asset Value in equity Sharia Securities traded both domestically and internationally, which are contained in the Sharia Securities List; and
 - ii. Minimum 1% (one percent) and maximum 79% (seventy-nine percent) of the Net Asset Value in fixed-income Sharia Securities traded both domestically and internationally, which are contained in the Sharia Securities List; and
 - iii. Minimum 0% (zero percent) and maximum 79% (seventy-nine percent) of the Net Asset Value in domestic Sharia money market instruments and/or Sharia deposits; in accordance with the prevailing laws and regulations in Indonesia.
- b. From the investment portfolio above, UOBAM GLOBAL SHARIA BALANCED FUND USD will invest a minimum of 51% (fifty-one percent) of the Net Asset Value in Offshore Sharia Securities contained in the Sharia Securities List issued by the Sharia Securities List Issuer, in accordance with applicable laws and regulations. UOBAM GLOBAL SHARIA BALANCED FUND USD will invest in Offshore Sharia Securities issued by issuers whose countries are member of the International Organization of Securities Commissions (IOSCO) and have signed a full signatory Multilateral Memorandum of Understanding Concerning Consultation and Cooperation and the Exchange of Information (IOSCO MMOU), in accordance with applicable laws and regulations.
- c. UOBAM GLOBAL SHARIA BALANCED FUND USD will only be invested in Securities and/or money market instruments that can be purchased by Sharia Mutual Fund in accordance with POJK on Sharia Mutual Funds.

In investing in Offshore Sharia Securities, UOBAM GLOBAL SHARIA BALANCED FUND USD will continue to refer to the Sharia Securities List issued by the Sharia Securities List Issuer, and pay attention to the prevailing laws and regulations in Indonesia and the laws of the Country underlying the issuance of Offshore Sharia Securities.

In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD invests in fixed-income Sharia Securities offered not through a Public Offering, in accordance with POJK concerning Mutual Fund in the form of Collective Investment Contract, fixed-income Sharia Securities offered not through a Public Offering must meet the following criteria:

- a. Published by:
 1. Issuers or Public Companies;

2. Subsidiaries of the Issuer or Public Company that receive full guarantees from the Issuer or Public Company;
 3. State-Owned Enterprises or subsidiaries of State-Owned Enterprises;
 4. Government of the Republic of Indonesia;
 5. Local Government; and/or
 6. Financial Service Institutions that have obtained a business license or are under the supervision of OJK and have experience in conducting public offerings of both public offerings of shares and bonds.
- b. has an investment grade rating of at least idAA or equivalent at any time;
 - c. rated on a regular basis at least 1 (one) time in 1 (one) year;
 - d. rating information on fixed-income Sharia Securities offered not through a Public Offering has been announced to the public and/or can be accessed by the Securities Price Assessment Agency;
 - e. supervised by a trustee registered with OJK on the implementation of the issuance agreement of fixed-income Sharia Securities offered not through a Public Offering; and
 - f. enter into Collective Custody at the Depository and Settlement Institution.

The Investment Manager may allocate the assets of UOBAM GLOBAL SHARIA BALANCED FUND USD to cash and/or cash equivalents only for the purpose of settling Securities transactions, managing portfolio investment risks temporarily, to fulfill payment obligations to Participation Unit Holders and UOBAM GLOBAL SHARIA BALANCED FUND USD fees and anticipate other liquidity needs based on this Prospectus.

The investment policy as mentioned above must be fulfilled by the Investment Manager no later than 150 (one hundred fifty) Exchange Days after the effective date of the UOBAM GLOBAL SHARIA BALANCED FUND USD registration statement from OJK.

The Investment Manager will always adjust the investment policies mentioned above with the applicable OJK Regulations and policies issued by the OJK and ensure that the investment policies mentioned above do not conflict with Sharia Principles in the Capital Market.

Investment Manager is prohibited from making changes to the UOBAM GLOBAL SHARIA BALANCED FUND USD investment policy mentioned in point 5.2. letter a and letter b above, except in the order of:

- a. Adjustments to new regulations and/or changes to laws and regulations; and/or
- b. Adjustment to certain conditions set by OJK.

5.3. INVESTMENT RESTRICTIONS

In accordance with the POJK concerning Mutual Funds in the Form of Collective Investment Contracts jis. POJK concerning Sharia Mutual Fund and POJK concerning Investment Manager Code of Conduct, in managing UOBAM GLOBAL SHARIA BALANCED FUND USD, the Investment Manager is prohibited from taking any actions that may cause UOBAM GLOBAL SHARIA BALANCED FUND USD:

- a. have Sharia Securities traded on Foreign Stock Exchanges whose information cannot be accessed from Indonesia through mass media or websites;
- b. have Sharia Securities issued by 1 (one) Indonesian incorporated company or foreign legal entity traded on Foreign Stock Exchanges more than 5% (five percent) of the paid-up capital of the said company or more than 20% (twenty percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time;
- c. has equity Sharia Securities issued by companies that have listed their Securities on the Stock Exchange in Indonesia more than 5% (five percent) of the paid-up capital of the company;
- d. owns Sharia Securities issued by 1 (one) Party more than 20% (twenty percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time, except:
 1. Bank Indonesia Sharia Certificate;
 2. Sharia securities issued and/or guaranteed by the Government of the Republic of Indonesia; and/or

3. Sharia securities issued by international financial institutions of which the Government of the Republic of Indonesia is a member;
- e. has Sharia Securities derivatives:
 1. transacted outside the Stock Exchange with 1 (one) Financial Services Institution with an exposure value of more than 10% (ten percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time; and
 2. with a net global exposure value of more than 20% (twenty percent) of the UOBAM GLOBAL SHARIA BALANCED FUND USD Net Asset Value at any time;
- f. have Sharia Asset-Backed Securities offered through a Public Offering of more than 20% (twenty percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time provided that each series of Asset-Backed Securities is not more than 10% (ten percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time;
- g. have fixed-income Sharia Securities and/or Sharia Asset-Backed Securities offered not through a Public Offering issued by 1 (one) Party more than 20% (twenty percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time or in total more than 20% (twenty percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time. This prohibition does not apply to fixed-income Sharia Securities issued by the Government of the Republic of Indonesia and/or Regional Governments;
- h. have a Participation Unit of a Sharia Real Estate Investment Fund in the form of a Collective Investment Contract offered through a Public Offering of more than 20% (twenty percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time provided that each Sharia Real Estate Investment Fund is not more than 10% (ten percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time;
- i. have a Sharia Real Estate Investment Fund Participation Unit in the form of a Collective Investment Contract, if the Sharia Real Estate Investment Fund in the form of a Collective Investment Contract is managed by an Investment Manager;
- j. have a Sharia Securities Portfolio in the form of Sharia Securities issued by Parties affiliated with the Investment Manager of more than 20% (twenty percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at any time, except for Affiliate relationships that occur due to ownership or capital participation of the Government of the Republic of Indonesia;
- k. has Sharia Securities issued by Participation Unit Holders and/or affiliated Parties of Participation Unit Holders based on commitments agreed by Investment Manager with Participation Unit Holders and/or affiliated Parties of Participation Unit Holders;
- l. purchase Sharia Securities from prospective or Participation Unit Holders and/or affiliated Parties of prospective or Participation Unit Holders;
- m. engage in activities other than investment, reinvestment, or trading of Sharia Securities as referred to in POJK concerning Mutual Fund in the form of Collective Investment Contract;
- n. engage in the sale of Sharia Securities that have not been owned (short sale);
- o. engage in margin transactions;
- p. receive loans directly including issuing bonds or other fixed-income Sharia Securities, except short-term loans with a maximum period of 1 (one) month in order to fulfill the buyback transaction and/or repay a maximum of 10% (ten percent) of the portfolio value of UOBAM GLOBAL SHARIA BALANCED FUND USD at the time of the loan;
- q. provide loans directly, except the purchase of fixed-income Sharia Securities and/or deposit of funds in banks;
- r. purchase Sharia Securities that are being offered in the Public Offering, if the Underwriter of the Public Offering is an Investment Manager or Affiliate of the Investment Manager, except:
 1. the fixed-income Sharia securities offered are rated investment grade; and/or
 2. there is an excess of buying demand from the offered Sharia Securities;

The prohibition on buying Sharia Securities offered in a Public Offering from an affiliated party of the Investment Manager does not apply if the Affiliate relationship occurs due to ownership or capital participation of the Government of the Republic of Indonesia;
- s. engage in joint transactions of profit-sharing contracts with Investment Manager or Affiliates of Investment Manager;
- t. purchase Sharia Asset-Backed Securities, if:
 1. Sharia Asset-Backed Securities are managed by Investment Manager; and/or

2. The Investment Manager is affiliated with the initial creditor of Sharia Asset-Backed Securities, unless the Affiliate relationship occurs due to the ownership or participation of Government capital;
- u. Engage in Sharia Securities sales transactions with the promise of buying back and purchasing Securities with the promise of reselling;
- v. Directing Securities transactions for the benefit of:
 1. Investment Manager;
 2. Parties affiliated with the Investment Manager; or
 3. Other Investment Products.
- w. engage in Securities transactions with Securities company funding facilities resulting in accounts receivable between UOBAM GLOBAL SHARIA BALANCED FUND USD, Investment Manager, and securities company;
- x. transacting and/or involved in trading in illegal Securities;
- y. engage in Securities transactions that result in violations of laws and regulations; and
- z. enter into negotiation transactions for the benefit of UOBAM GLOBAL SHARIA BALANCED FUND USD on shares traded on the Stock Exchange, except:
 1. a maximum of 10% (ten percent) of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD on each Exchange Day;
 2. for every transaction carried out supported by rational reasons and adequate working papers;
 3. transactions conducted are subject to best execution standards which refer to volume-weighted, non-excessive average price analysis, and result in losses of UOBAM GLOBAL SHARIA BALANCED FUND USD; and
 4. the transaction in question is a cross transaction, carried out in accordance with the provisions of laws and regulations.

Investment portfolios in Sharia Mutual Fund can only be in the form of:

1. shares offered through a Public Offering and traded on the Stock Exchange in Indonesia and published in the Sharia Securities List determined by OJK;
2. Sharia preemptive rights and Sharia warrants offered through a Public Offering and/or traded on the Stock Exchange in Indonesia;
3. Sukuk offered in Indonesia through a Public Offering;
4. shares traded on foreign Stock exchanges published in the Sharia Securities List issued by the Sharia Securities List Issuer;
5. Sukuk offered through a Public Offering and/or traded on foreign Stock exchanges, which are included in the Sharia Securities List issued by the Sharia Securities List Issuer;
6. Domestic Sharia asset-backed securities that have received ratings by Securities rating company that have obtained a business license from OJK;
7. Sukuk offered not through a Public Offering that has received a rating from a Securities rating company that has obtained a business license from OJK;
8. Sharia securities issued by international institutions of which the Government of the Republic of Indonesia is a member;
9. Domestic Sharia Money Market Instruments that have a maturity of less than 1 (one) year, both in rupiah and other currency denominations;
10. Sharia preemptive rights and Sharia warrants offered through a Public Offering and/or traded on foreign Stock exchanges contained in the Sharia Securities List issued by the Sharia Securities List Issuer; and/or
11. Other Sharia Securities determined by OJK.

The investment restriction above is based on the regulations in effect at the time of this Prospectus which may change at any time in accordance with the changes or additions to regulations or policies stipulated by the Government in the Capital Market and other approval letters issued by OJK relating to the management of Mutual Funds in the form of Collective Investment Contracts. The investment restrictions mentioned above are an excerpt from applicable regulations. UOBAM GLOBAL SHARIA BALANCED FUND USD may only invest in investment portfolios in accordance with the Investment Policy in Chapter V number 5.2. of the Prospectus.

In accordance with POJK on Sharia Mutual Fund, Offshore Sharia Securities include:

- a. Sharia securities are equity;

- b. Sukuk whose maturity is 1 (one) year or more; and
- c. Other securities include Islamic real estate investment trusts (iREITS), Islamic asset backed securities, and depository receipts whose shares do not contradict Sharia Principles.

In the event that the Investment Manager intends to purchase Sharia Securities traded on foreign Stock Exchanges, the implementation of the purchase of Sharia Securities can only be carried out after an agreement is reached on the procedures for purchasing, selling, safekeeping, recording and other matters related to the purchase of Offshore Sharia Securities between the Investment Manager and the Custodian Bank.

5.4. UOBAM GLOBAL SHARIA BALANCED FUND USD ASSETS CLEANSING MECHANISM FROM ELEMENTS CONTRARY TO SHARIA PRINCIPLES IN THE CAPITAL MARKETS

- 5.4.1. If in the portfolio of UOBAM GLOBAL SHARIA BALANCED FUND USD there are Securities or money market instruments other than Securities and/or money market instruments that can be purchased by Sharia Mutual Fund in accordance with POJK concerning Sharia Mutual Fund which are not caused by the actions of Investment Managers and Custodian Banks, the mechanism for cleansing the assets of UOBAM GLOBAL SHARIA BALANCED FUND USD follows the provisions as referred to in Article 57 POJK concerning Sharia Mutual Fund.
- 5.4.2. In the event that due to the actions of the Investment Manager and Custodian Bank, resulting in the portfolio of UOBAM GLOBAL SHARIA BALANCED FUND USD to have Securities and/or money market instruments other than Securities and/or money market instruments that can be purchased by Sharia Mutual Fund in accordance with POJK concerning Sharia Mutual Fund, the mechanism for cleansing the assets of UOBAM GLOBAL SHARIA BALANCED FUND USD follows the provisions as referred to in Article 58 POJK concerning Sharia Mutual Fund.
- 5.4.3. In the event that the Investment Manager and/or Custodian Bank does not comply with the prohibition and/or does not carry out the obligations set by OJK as referred to in Article 58 POJK concerning Sharia Mutual Fund, OJK is authorized to:
 - (i) replace the Investment Manager and/or Custodian Bank; or
 - (ii) order the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD.
- 5.4.4. In the event that the Investment Manager and Custodian Bank do not dissolve the Sharia Mutual Fund as referred to in point 5.4.3 point (ii) above, OJK is authorized to dissolve UOBAM GLOBAL SHARIA BALANCED FUND USD.
- 5.4.5. The cleansing of UOBAM GLOBAL SHARIA BALANCED FUND USD assets from funds that cannot be recognized as UOBAM GLOBAL SHARIA BALANCED FUND USD Net Asset Value is carried out against the following sources of funds:
 - (i) current account and/or interest services on cash placement in conventional bank accounts;
 - (ii) the difference in excess selling price of Securities and/or money market instruments other than Securities and/or Sharia money market instruments whose sales exceed 10 (ten) Business Days since:
 - 1. the shares are no longer listed in the Sharia Securities List; and/or
 - 2. Securities other than stocks and/or money market instruments do not comply with Sharia Principles in the Capital Market;
 - (iii) the difference in excess selling price of Securities and/or money market instruments other than Sharia Securities and/or money market instruments as referred to in Article 58 concerning Sharia Mutual Fund; and/or
 - (iv) other non-halal income.
- 5.4.6. Funds that cannot be recognized as UOBAM GLOBAL SHARIA BALANCED FUND USD Net Asset Value must be used and distributed for the benefit of the *Ummah* and public interest that do not contradict Sharia Principles. The use and distribution of funds that cannot be recognized as UOBAM GLOBAL SHARIA BALANCED FUND USD Net

Asset Value must obtain approval from the Investment Manager Sharia Supervisory Board.

- 5.4.7. Funds that cannot be recognized as UOBAM GLOBAL SHARIA BALANCED FUND USD Net Asset Value are prohibited from being used for:
- (i) the interests of the Investment Manager and/or Custodian Bank;
 - (ii) activities that contain elements contrary to Sharia Principles; and/or
 - (iii) distributed to parties affiliated with the Investment Manager and/or Custodian Bank.
- 5.4.8. Custodian Bank is required to disclose information about funds that cannot be recognized as UOBAM GLOBAL SHARIA BALANCED FUND USD Net Asset Value as referred to in figure 5.4.5. in the report on the source and use of benevolent funds and notes to the financial statements in the annual financial statements of UOBAM GLOBAL SHARIA BALANCED FUND USD.

5.5. INVESTMENT PROFIT SHARING POLICY

Any investment returns that UOBAM GLOBAL SHARIA BALANCED FUND USD receives from the invested funds (if any), will be recorded back into UOBAM GLOBAL SHARIA BALANCED FUND USD to further increase the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD.

By due observance to the achievement of the long-term investment objectives of UOBAM GLOBAL SHARIA BALANCED FUND USD, the Investment Manager has the authority to share or not share the investment returns that have been recorded into the UOBAM GLOBAL SHARIA BALANCED FUND USD (if any), and determine the amount of investment returns to be distributed to Unit Holders Inclusion.

In the event that the Investment Manager decides to distribute investment returns, investment returns will be distributed simultaneously to all Participation Unit Holders in cash or can be converted into new Participation Units in a proportional amount based on the Participation Unit ownership of each Participation Unit Holder. The method of distribution of investment returns (if any) will be consistently performed by the Investment Manager.

The time of distribution of investment returns in cash or Participation Units (if any), will be informed in writing in advance to the Participation Unit Holders either directly or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The distribution of investment returns in the above manner (if any) will cause the Net Asset Value per Participation Unit to be emended.

In the event that the Investment Manager decides to share the investment returns in the form of Participation Units, the Investment Manager will instruct the Custodian Bank in writing to convert the investment returns into new Participation Units using the Net Asset Value on the Exchange Day, conveyed such instructions to the Custodian Bank as soon as possible, at the latest of 7 (seven) Exchange Days from the date of distribution of investment returns.

In the event that the Investment Manager decides to share the investment returns in cash, the payment of the investment returns in cash (if any) will be made through book-entry/transfer in United States Dollar currency to an account registered in the name of the Participation Unit Holder as soon as possible no later than 7 (seven) Exchange Days from the date of distribution of investment returns. All bank fees including book-entry/transfer fees in Rupiah in connection with the payment of the investment return sharing in cash (if any) will be borne by the Participation Unit Holder.

In the event that the Investment Manager does not share the investment return, the Participation Unit Holder who wishes to realize his investment can redeem back part or all of the Participation Units owned.

The Investment Manager must separate the portion of income containing non-halal elements from income that is believed to be halal in accordance with the UOBAM GLOBAL SHARIA BALANCED FUND USD assets cleansing mechanism as referred to in the Contract, so that the investment returns received by UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Holders are clean from non-halal elements.

CHAPTER VI
CALCULATION METHOD OF FAIR MARKET VALUE IN
UOBAM GLOBAL SHARIA BALANCED FUND USD PORTFOLIO

The method of calculating the fair market value of securities in the UOBAM GLOBAL SHARIA BALANCED FUND USD portfolio used by the Investment Manager is in accordance with BAPEPAM and LK Regulations Number IV.C.2., POJK Concerning Mutual Funds in the Form of Collective Investment Contracts and OJK Letter No. S-126/PM.21/2016 dated April 11, 2016.

BAPEPAM and LK Regulation Number IV.C.2 and POJK concerning Mutual Fund in the form of Collective Investment Contract, and OJK Letter No. S-126/PM.21/2016 dated April 11, 2016, contain among others the following provisions:

1. The Fair Market Value of Securities in the Mutual Fund portfolio must be calculated and submitted by the Investment Manager to the Custodian Bank no later than 10.00 WIB (ten West Indonesia Time) on the next Exchange Day with the following conditions:
 - a. Calculation of the Fair Market Value of Securities actively traded on the Stock Exchange using the latest trading price information on such Securities on the Stock Exchange;
 - b. Fair Market Value Calculation of:
 - 1) Securities traded outside the Stock Exchange (over the counter);
 - 2) Securities that are not actively traded on the Stock Exchange;
 - 3) Securities traded in foreign currency denominations;
 - 4) Domestic money market instruments, as referred to in POJK concerning Mutual Fund in the form of Collective Investment Contract;
 - 5) Other securities whose transactions must be reported to the Recipient of the Securities Transaction Report as referred to in OJK Regulation Number 22/POJK.04/2017 dated June 21, 2017 concerning Securities Transaction Reporting;
 - 6) Other securities based on OJK Decision can become Mutual Fund Securities Portfolio; and/or
 - 7) Securities of companies that are declared bankrupt or likely to go bankrupt, or default on the principal or yield of such Securities, use the fair market price set by LPHE as the reference price for the Investment Manager.
 - c. In the event that the last trading price of the Securities on the Stock Exchange does not reflect the Fair Market Value at that time, the calculation of the Fair Market Value of the Securities uses the fair market price set by LPHE as the reference price for the Investment Manager.
 - d. In the event that LPHE does not issue a fair market price for the Securities as referred to in number 2 letter b point 1) to point 6), and number 2 letter c of BAPEPAM and LK Regulation No. IV.C.2, the Investment Manager must determine the Fair Market Value of the Securities in good faith and responsibly based on a method that uses conservative principles and is applied consistently, taking into account among others:
 - 1) the price of the previous trade;
 - 2) price comparison of similar Securities; and/or
 - 3) the fundamental condition of the issuer of Securities.
 - e. In the event that LPHE does not issue a fair market price for the Securities of a company that is declared bankrupt or likely to go bankrupt, or fails to pay the principal or yield of the Securities, as referred to in number 2 letter b point 7) of BAPEPAM and LK Regulation No. IV.C.2, the Investment Manager must calculate the Fair Market Value of the Securities in good faith and full of responsibility based on a method that uses conservative principles and is consistently applied, taking into account among others:
 - 1) the last trading price of the Securities;
 - 2) the trend of the price of such Securities;
 - 3) general yield rate since the last trade (if it is a fixed-income Sharia Securities);
 - 4) material information announced regarding such Securities since the last trade;
 - 5) the estimated price-earnings ratio, compared to the price-earnings ratio for similar securities (if they are stocks);
 - 6) the market yield for similar Securities at the time of year with a similar credit rating (if in the form of fixed-income Sharia Securities); and
 - 7) the last market price of the underlying Securities (if in the form of derivatives of the Securities).

- f. In the event that the Investment Manager considers that the fair market price determined by LPHE does not reflect the Fair Market Value of the Securities in the Mutual Fund portfolio which must be dissolved:
 - 1) as ordered by OJK in accordance with laws and regulations in the Capital Market; and/or
 - 2) total Net Asset Value is less than the equivalent value of IDR 10,000,000,000 (ten billion Rupiah) for 120 (one hundred twenty) consecutive trading days,
The Investment Manager may calculate the Fair Market Value of such Securities in good faith and with full responsibility based on methods that use conservative principles and are applied consistently.
 - g. The Fair Market Value of Securities in the Mutual Fund portfolio traded in a currency denomination that is different from the currency denomination of the Mutual Fund's currency must be calculated using the middle rate of Bank Indonesia.
2. The calculation of the Net Asset Value of the Mutual Fund must use the Fair Market Value of the Securities determined by the Investment Manager.
 3. Net Asset Value per share or Participation Unit is calculated based on the Net Asset Value at the end of the relevant Exchange Day, after the completion of the Mutual Fund bookkeeping, but without taking into account the increase or decrease in Mutual Fund assets due to subscription and/or redemption requests received by the Custodian Bank on the same day.

*) LPHE (Securities Price Assessment Institute) is a Party that has obtained a business license from OJK to conduct a Securities price assessment in order to determine fair market prices, as referred to in Regulation Number V.C.3 which is an Annex to the Decree of the Chairman of BAPEPAM and LK Number Kep-183/BL/2009 dated June 30, 2009 concerning the Securities Price Assessment Institute.

CHAPTER VII TAXATION

Based on the applicable taxation regulations, the application of Income Tax (PPh) on Mutual Funds in the form of Collective Investment Contract, is as follows:

No.	Description	Income Tax Treatment	Legal Basis
A.	Mutual Fund income derived from:		
	a. Distribution of Cash (dividends)	Not a Tax Object*	Income Tax Law article 4 (3) letter f number 1 point b), and PP No. 55 of 2022 article 9
	b. Bond Interest	Final Income Tax**	Income Tax Law Article 4 (2) and article 17 (7) jo. PP No. 91 of 2021 article 2
	c. Capital Gain/Bond Discounts	Final Income Tax**	Income Tax Law article 4 (2) and article 17 (7) of the jo. PP No. 91 of 2021 article 2
	d. Deposit Interest and Discount for Bank Indonesia Certificates	Final Income Tax 20%	Income Tax Law article 4 (2) letter a, PP Number 123 of 2015 Article 2 letter c jo. The Decree of the Minister of Finance of the Republic of Indonesia Number 212/PMK.03/2018 article 5 paragraph (1) letter c
	e. Capital Gain Shares on the Exchange	Final Income Tax 0.1%	Income Tax Law article 4 (2) letter c and PP Number 41 of 1994 Article 1 (1) jo. PP No. 14 of 1997 article 1
	f. Commercial Paper and other debt securities	General Tariff Income Tax	Income Tax Law article 4 (1)
g.	h. Share of Profit received by the Unit Holders of Collective Investment Contracts	Not Income Tax Object	Income Tax Law article 4 (3) letter j

* Referring to:

- Reference to Law no. 7 of 1983 concerning Income Tax as last amended by Article 3 of Law no. 7 of 2021 concerning Harmonization of Tax Regulations ("Income Tax Law");
- Article 4 paragraph (3) letter f number 1 point b) Law no. 7 of 1983 concerning Income Tax as last amended by Article 3 of Law no. 7 of 2021 concerning Harmonization of Tax Regulations, domestic dividends received or obtained by domestic corporate taxpayers are excluded from tax objects;
- Article 9 PP No. 55 of 2022 concerning Adjustments to Regulations in the Income Tax Sector, the exemption from income in the form of dividends from Income Tax objects as intended in Article 4 paragraph (3) letter f number 1 of the Income Tax Law applies to dividends received or obtained

- by domestic corporate Taxpayers since the promulgation of Law no. 7 of 2021 concerning Harmonization of Tax Regulations; and
- Article 2A paragraph (5) PP Calculation of Taxable Income, dividends originating from within the country received or acquired by domestic corporate Taxpayers as intended in Article 4 paragraph (3) letter f number 1 point b) of the Income Tax Law, are not withheld by income tax.

** In accordance with the Government Regulation of the Republic of Indonesia No. 91 of 2021 ("PP No. 91 of 2021"), the final income tax rate on bond interest income/bond discount received or obtained by domestic taxpayers and permanent establishments is 10% (ten percent) of the base for the imposition of income tax.

The above taxation provisions apply to Securities issued and/or traded and qualify as domestic Securities. For Securities issued and/or traded and qualifying as foreign Securities, the tax provisions of the country where the Securities are issued and/or traded may apply, including other provisions related to taxation made between Indonesia and that country (if any) and income tax provisions shall apply as stipulated in the Income Tax Law.

The above tax information has been prepared by the Investment Manager based on the Investment Manager's knowledge and understanding of the existing tax regulations as of the date of this Prospectus. If there are changes or differences in the interpretation of the applicable tax regulations in the future, the Investment Manager will adjust the tax information above.

Foreign citizens are advised to consult with tax advisors regarding investment tax treatment before purchasing the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit.

In the event of tax that must be paid by the prospective Participation Unit Holder in accordance with the prevailing taxation laws and regulations, notification to the prospective Participation Unit Holder regarding the tax to be paid will be made by sending a registered letter to the prospective Participation Unit Holder immediately after the Investment Manager be aware of the said tax that must be paid by the prospective Participation Unit Holder.

CHAPTER VIII INVESTMENT BENEFITS AND KEY RISK FACTORS

11.1 BENEFITS FOR UOBAM GLOBAL SHARIA BALANCED FUND USD PARTICIPATION UNIT HOLDERS

Participation Unit Holders of UOBAM GLOBAL SHARIA BALANCED FUND USD can get the following investment benefit as follow:

a. Professional Management

The entire assets of UOBAM GLOBAL SHARIA BALANCED FUND USD is managed and monitored continuously by experienced and competent Investment Manager. By investing in UOBAM GLOBAL SHARIA BALANCED FUND USD, Participation Unit Holders will enjoy professional portfolio management.

b. Investment Diversification

- i. What is meant by diversification is the spread of investment in various investment instruments and industrial sectors with the aim to reduce investment risk. If investment funds are limited, it will be difficult to diversify, so the investment risk becomes high.
- ii. UOBAM GLOBAL SHARIA BALANCED FUND USD enables Participation Unit Holders to have an optimal diversified portfolio that is able to provide optimal investment returns with a relatively lower level of risk.

c. Administrative Convenience and Transparency

Participation Unit Holders will periodically receive reports from Investment Manager through Custodian Bank in the form of Participation Unit Transaction Confirmation Letters via facilities provided by Integrated Investment Management System (S-Invest) service providers containing the number of Participation Units owned by each Participation Unit Holder and act as proof of ownership of Mutual Fund Participation Units every 1 (one) month. Participation Unit Holders can find out the investment portfolio as well as the fees charged to UOBAM GLOBAL SHARIA BALANCED FUND USD regularly through the Prospectus which is updated annually.

d. Supervision from Sharia Supervisory Board on Investment Management

To maintain the implementation of Sharia Principles in the Capital Market, the invested funds of Participation Unit Holders will be supervised by the Sharia Supervisory Board.

11.2 KEY RISK FACTORS

Meanwhile, the investment risk in UOBAM GLOBAL SHARIA BALANCED FUND USD can be caused by several factors, including:

1. Risk of Changes in Economic, Political, Legal and Regulatory Conditions

Changes in economic, political, legal and regulatory conditions, including changes or differences in the interpretation of material laws and regulations, especially in the field of taxation, both domestically and internationally, or regulations, especially in the field of Money Market and Capital Market, can affect the performance of companies in Indonesia and abroad, including companies listed on the stock exchange (both domestic and international) and issuer companies in which UOBAM GLOBAL SHARIA BALANCED FUND USD invests. This will also affect the performance of UOBAM GLOBAL SHARIA BALANCED FUND USD's investment portfolio.

2. Risk of Reduced Value of Participation Units

UOBAM GLOBAL SHARIA BALANCED FUND USD is at risk of NAV fluctuations. There is no guarantee that the NAV of the Participation Unit will always increase. Matters that can affect NAV include changes in the market, economic and political situation as well as defaults of the Issuer.

3. Risk of Dissolution and Liquidation

In the event of the conditions referred to in Chapter XI of this Prospectus on Dissolution and Liquidation and Article 30.1. of the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract, the Investment Manager will conduct dissolution and liquidation, thus this will affect the protection and Investment Return of UOBAM GLOBAL SHARIA BALANCED FUND USD.

4. Liquidity Risk

The liquidity of investments made by UOBAM GLOBAL SHARIA BALANCED FUND USD will depend on several things including but not limited to the volume and liquidity of Securities trading in which UOBAM GLOBAL SHARIA BALANCED FUND USD invests.

The redemption of Participation Units is subject to the liquidity of UOBAM GLOBAL SHARIA BALANCED FUND USD or the ability of UOBAM GLOBAL SHARIA BALANCED FUND USD to repurchase or pay-off by providing cash immediately.

Low liquidity levels that affect a Securities or the market as a whole and at the same time can negatively affect the asset value of UOBAM GLOBAL SHARIA BALANCED FUND USD.

It may also affect the ability of UOBAM GLOBAL SHARIA BALANCED FUND USD to sell Securities in such a way as to minimize losses where and when necessary to meet liquidity, or to sell Securities in response to critical conditions, such as changes in economic circumstances or certain corporate actions.

Because the liquidity of each Securities in UOBAM GLOBAL SHARIA BALANCED FUND USD varies considerably, these Securities have different levels of liquidity. Such different liquidity limits the Investment Manager's ability to liquidate in anticipation of redemption so that UOBAM GLOBAL SHARIA BALANCED FUND USD may not be able to buy or sell if market conditions become illiquid, which may cause UOBAM GLOBAL SHARIA BALANCED FUND USD to lose investment opportunities or limit its ability to receive redemption requests.

5. Currency Exchange Rate Risk

In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD invests in securities denominations other than Rupiah, changes in the exchange rate of currencies other than United States Dollars against United States Dollars which is the currency of UOBAM GLOBAL SHARIA BALANCED FUND USD may affect the Net Asset Value (NAV) of UOBAM GLOBAL SHARIA BALANCED FUND USD. Thus, prospective customers must be aware that the value of Participation Units can decrease and also increase for this reason.

6. Market Risk

The calculation of the price of Securities invested by UOBAM GLOBAL SHARIA BALANCED FUND USD may generally be affected by factors affecting the Capital Market, such as economic changes, price fluctuations and volume of exchange-traded Securities, yields, exchange rates, changes in government economic policies, tax regulations and/or other policies, as well as developments in the political situation, which may have a negative impact on the Securities either directly or indirectly, one business sector in particular, as well as the stock market as a whole.

Throughout the investment life of UOBAM GLOBAL SHARIA BALANCED FUND USD, its Net Asset Value will move according to market movements, so it can move up or down. There is no guarantee that the investment objectives of UOBAM GLOBAL SHARIA BALANCED FUND USD will always be achieved.

The capital market continues to fluctuate and can move down significantly as a result of changes in the condition of the issuer of Securities, political conditions, regulations, markets, and economic developments. UOBAM GLOBAL SHARIA BALANCED FUND USD may

move up or down depending on market fluctuations caused by yield rate movements, market perception, market liquidity and credit risk of Securities issuers.

In addition, it may also contain asset repatriation risks where one or more of the investment destination countries may implement controls on sending and/or receiving foreign currency domestically or abroad, which may make sending and/or receiving currency more difficult and/or have additional costs. Market Risk in this prospectus may also contain investment risk in developing countries; Including those related to foreign currencies, limited liquidity, regulatory differences with other countries concerned and the possibility of volatility caused by negative factors derived from political, economic and other developments. These risks are not limited to them and may contain other risks. Investments in developing countries can carry relatively higher risks for investments in developing countries or smaller capital markets.

7. Return Risk

The Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD may fluctuate depending on changes in the rate of return which may result in a decrease of the value of asset and investment prices, which may affect the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD.

8. Credit Risk and Third Party (Default)

Third party risk refers to the risk regarding the ability of a third party to fulfill its commitments, whether in terms of payment, settlement, etc, and the risk of default. This risk relates to the quality of third parties to which UOBAM GLOBAL SHARIA BALANCED FUND USD has exposure. Losses may arise in connection with the settlement/delivery of financial instruments.

9. Risk of Closing Foreign Stock Exchanges

In the event that the Foreign Stock Exchange in which UOBAM GLOBAL SHARIA BALANCED FUND USD invests is closed, this may affect the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD and the settlement of payments, both to UOBAM GLOBAL SHARIA BALANCED FUND USD and from UOBAM GLOBAL SHARIA BALANCED FUND USD to Holders of Participation Units.

10. Operational Risk

The operational risks faced by UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Holders are related to the operation of payment settlement systems to related parties such as Depository and Settlement Institutions, Clearing and Guarantee Institutions, both payment settlement to UOBAM GLOBAL SHARIA BALANCED FUND USD and payment settlement from UOBAM GLOBAL SHARIA BALANCED FUND USD to Unit Holders.

11. Risk of Transaction Settlement

Settlement and clearing procedures on stock exchanges and markets in which UOBAM GLOBAL SHARIA BALANCED FUND USD invests may not be able to match the volume of Securities transactions which makes it difficult to execute all transactions. In the event that the Investment Manager experiences difficulties to purchase the desired Securities due to settlement issues, this may result in UOBAM GLOBAL SHARIA BALANCED FUND USD missing out attractive investment opportunities. In the event that Investment Manager has difficulty selling a Securities Portfolio due to settlement issues, this may result in losses either to UOBAM GLOBAL SHARIA BALANCED FUND USD due to subsequent declines in the value of the Securities Portfolio or, if UOBAM GLOBAL SHARIA BALANCED FUND USD has entered into a contract to sell such Securities, it may result in potential liabilities to the buyer. Risk may also occur if an emergency situation arises as a result of trading in Securities that may be suspended or may be substantially restricted and the prices of the UOBAM GLOBAL SHARIA BALANCED FUND USD Securities Portfolio may not immediately exist.

CHAPTER IX COST AND FEE ALLOCATION

In the management of UOBAM GLOBAL SHARIA BALANCED FUND USD, there are costs that must be incurred by UOBAM GLOBAL SHARIA BALANCED FUND USD, the Investment Manager, and the Unit Holder. The details of the costs and their allocations are as follows:

9.1. COSTS TO BE CHARGED TO UOBAM GLOBAL SHARIA BALANCED FUND USD

- a. Investment Manager fee is a maximum of 3% (three percent) per year which is calculated on a daily basis from the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD based on 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred and sixty six) Calendar Days per year for leap years, and paid monthly;
- b. Custodian Bank service fee of a maximum of 0.25% (zero point twenty-five percent) per year which is calculated on a daily basis from the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD based on 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred sixty six) Calendar Days per year for leap years and to be paid monthly;
- c. Securities transaction and registration fees;
- d. Prospectus renewal fees, namely the cost of printing and distributing the Prospectus renewal, including an annual financial report accompanied by an accountant's report registered with the OJK with a common opinion to the Participation Unit Holder after UOBAM GLOBAL SHARIA BALANCED FUND USD has received an effective statement from OJK;
- e. The cost of publishing news/notifications in newspapers regarding plans for changes to Collective Investment Contracts and/or Prospectuses (if any) and changes in Collective Investment Contracts after UOBAM GLOBAL SHARIA BALANCED FUND USD is declared effective by OJK;
- f. Fees for auditor services in examining the annual Financial Report of UOBAM GLOBAL SHARIA BALANCED FUND USD;
- g. Fees charged by integrated investment management system service providers for registration and use of related systems and other supporting systems and/or instruments required by laws and regulations and/or OJK policies (if any);
- h. Insurance costs (if any); and
- i. Tax expenses related to the payment of service fees and costs above (if any).

The Investment Manager does not deduct zakat on the assets of UOBAM GLOBAL SHARIA BALANCED FUND USD charged to UOBAM GLOBAL SHARIA BALANCED FUND USD.

9.2. COSTS TO BE CHARGED TO THE INVESTMENT MANAGER

- a. The preparation costs for the establishment of UOBAM GLOBAL SHARIA BALANCED FUND USD i.e. the cost of making this Collective Investment Contract, the preparation and distribution of the Preliminary Prospectus and the issuance of necessary documents including fees for the services of Accountant Service Fees, Legal Consultants, Notaries, and Sharia Supervisory Boards;
- b. Administrative costs for portfolio management of UOBAM GLOBAL SHARIA BALANCED FUND USD, namely telephone, facsimile, photocopy, and transportation costs;
- c. Marketing costs include the cost of printing brochures, promotional, and advertising costs from UOBAM GLOBAL SHARIA BALANCED FUND USD;
- d. Printing and distribution costs of Account Opening Form, Participation Unit Subscription Form (if any), Participation Unit Redemption Form (if any), and Investment Switch Form (if any); and
- e. Fees for Legal Consultants, Accountants, Notaries and other expenses to third parties (if any) in connection with the dissolution and liquidation of UOBAM GLOBAL SHARIA BALANCED FUND USD and its assets.

9.3. COSTS TO BE CHARGED TO THE PARTICIPATION UNIT HOLDER

- a. A subscription fee of a maximum of 2% (two percent) of the Participation Units subscription transaction value charged when the Participation Unit Holder purchases UOBAM GLOBAL SHARIA BALANCED FUND USD. The subscription fee is considered as revenue for the Investment Manager and/or Mutual Fund Selling Agent appointed by the Investment Manager (if any);
 - b. The maximum redemption fee is 2% (two percent) of the Participation Units redemption transaction value imposed when the Participation Unit Holder redeems a part or all of its UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit. The redemption fee is considered as revenue for the Investment Manager and/or Mutual Fund Selling Agent appointed by the Investment Manager (if any);
 - c. A maximum switching fee of 2% (two percent) of the investment switch transaction value charged when the Participation Unit Holder switches its investment from UOBAM GLOBAL SHARIA BALANCED FUND USD to other Mutual Funds that have investment switch facilities managed by the Investment Manager. The investment switch fee is considered as revenue for the Investment Manager and/or Mutual Fund Selling Agent appointed by the Investment Manager (if any);
 - d. Bank transfer/transfer fees (if any) in connection with the purchase of Participation Units by the Participation Unit Holder, refund of the remaining rejected Participation Unit purchase money and payment of the proceeds of the redemption of Participation Units and distribution of investment proceeds (if any) to a bank account in the name of the Participation Unit Holder;
 - e. Fees for issuance and distribution of Monthly Report and Participation Unit Transaction Confirmation Letter incurred after UOBAM GLOBAL SHARIA BALANCED FUND USD is declared Effective by OJK, in the event that Participation Unit Holders request the submission of Monthly Report and Participation Unit Transaction Confirmation Letter in hardcopy;
 - f. Stamp duty fee for Participation Unit Holders, in accordance with applicable laws and regulations (if any); and
 - g. Taxes relating to Participation Unit Holders and the above fees (if any).
- 9.4. Legal Consultant Fees, Notary Fees, Accountant Fees and/or other consultant fees (if any) shall be borne by the Investment Manager, Custodian Bank and/or UOBAM GLOBAL SHARIA BALANCED FUND USD in accordance with the Party who benefits or makes mistakes so that the services of the profession concerned are needed.

9.5. COST ALLOCATION

COST TYPE	AMOUNT OF COST	DESCRIPTION
Charged to UOBAM GLOBAL SHARIA BALANCED FUND USD:		
a. Investment Manager Fees	Max 3%	Per year is calculated on a daily basis from the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD based on 365 Calendar Days per year or 366 Calendar Days per year for leap years and is paid monthly
b. Custodian Bank fees	Max 0.25%	
Charged to the Participation Unit Holder:		
a. Subscription fee	Max. 2%	From the Participation Unit subscription transaction value
b. Redemption fee	Max. 2%	From the Participation Unit redemption transaction value

c. Switching fees	Max. 2%	From the value of investment switching transaction Participation Unit Subscription fee, Participation Unit redemption fee, and investment switch fee are considered as revenue for the Investment Manager and/or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).
d. All Bank Fees;	If any	
e. Printing and delivery costs of the Monthly Report and Participation Unit Transaction Confirmation Letter that arise after UOBAM GLOBAL SHARIA BALANCED FUND USD is declared Effective by the OJK, in the event that the Unit Holder requests to send a printed Monthly Report and Participation Unit Transaction Confirmation Letter (if any);	If any	
f. All Stamp duty fees for Participation Unit Holders, in accordance with applicable laws and regulations;	If any	
g. Taxes relating to Participation Unit Holders and the above fees	If any	

The costs above do not include the imposition of taxes in accordance with the prevailing laws and regulations in the field of taxation.

CHAPTER X RIGHTS OF PARTICIPATION UNIT HOLDERS

Subject to the conditions as written in the Collective Investment Contract of UOBAM GLOBAL SHARIA BALANCED FUND USD, each Participation Unit holder of UOBAM GLOBAL SHARIA BALANCED FUND USD has the following rights:

1. Obtaining Proof of Ownership of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units, namely a Participation Unit Transaction Confirmation Letter of UOBAM GLOBAL SHARIA BALANCED FUND USD

Participation Unit Holders will receive a Transaction Confirmation Letter for UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit in accordance with the terms and conditions in the Prospectus. The definition of Participation Unit Transaction Confirmation Letter can be seen in Chapter I of this Prospectus.

2. Obtain Investment Profit Sharing in Accordance with the Investment Profit Sharing Policy

Participation Unit Holders has the right to receive investment profit sharing in accordance with the Investment Profit Sharing Policy as referred to in Chapter V of this Prospectus.

3. Redeem Part or All of the Participation Units of UOBAM GLOBAL SHARIA BALANCED FUND USD

Participation Unit Holders have the right to redeem part or all of their UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units to the Investment Manager every Exchange Day in accordance with the terms and conditions in Chapter XIV of the Prospectus.

4. Switch part or all of the investment in UOBAM GLOBAL SHARIA BALANCED FUND USD

The Unit Holder has the right to transfer part or all of its investment in UOBAM GLOBAL SHARIA BALANCED FUND USD to another Mutual Fund that has an Investment Switch facilities managed by the Investment Manager in accordance with the terms and conditions in Chapter XV of the Prospectus.

5. Obtain Information Regarding Daily Net Asset Value of Each Participation Unit and Performance of UOBAM GLOBAL SHARIA BALANCED FUND USD

Each Participation Unit Holder has the right to obtain daily information on Net Asset Value of each Participation Unit and Performance for the last 30 (thirty) days and 1 (one) year from UOBAM GLOBAL SHARIA BALANCED FUND USD published in certain daily newspaper.

6. Obtain Annual Financial Report

Each Unit Holder is entitled to receive an annual financial report which will be included in the renewal of the Prospectus.

7. Obtain Monthly Reports (UOBAM GLOBAL SHARIA BALANCED FUND USD Report)

Participation Unit holders will receive the UOBAM GLOBAL SHARIA BALANCED FUND USD Monthly Report in accordance with the terms and conditions in the Prospectus. The definition of the Monthly Report can be seen in Chapter I of this Prospectus.

8. Obtain a Share of Liquidation Proceeds Proportionally With Participation Unit Ownership in the event that UOBAM GLOBAL SHARIA BALANCED FUND USD is dissolved and liquidated

In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD is dissolved and liquidated, the liquidation proceeds must be divided proportionally according to the composition of the number of Participation Units owned by each Participation Unit Holder.

**CHAPTER XI
DISSOLUTION AND LIQUIDATION**

11.1. MATTERS THAT CAUSE UOBAM GLOBAL SHARIA BALANCED FUND USD TO BE DISSOLVED

UOBAM GLOBAL SHARIA BALANCED FUND USD must be dissolved, if any of the following occurs:

- a. if within 90 (ninety) Exchange Days, UOBAM GLOBAL SHARIA BALANCED FUND USD whose Registration Statement has become effective has asset under management of less than Rp 10,000,000,000,- (ten billion Rupiah); and/or
- b. ordered by OJK in accordance with the laws and regulations in the Capital Market; and/or
- c. total Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD is less than Rp 10,000,000,000,- (ten billion Rupiah) for 120 (one hundred and twenty) consecutive Exchange Days; and/or
- d. total ownership of less than 10 (ten) Participation Unit Holders for 120 (one hundred twenty) consecutive Exchange Days; and/or
- e. the Investment Manager and the Custodian Bank have agreed to terminate UOBAM GLOBAL SHARIA BALANCED FUND USD.

In order to ensure a value equivalent to Rp 10,000,000,000 (ten billion Rupiah) mentioned above, it is determined that the exchange rate used is the middle rate of Bank Indonesia (BI mid-rate).

11.2. THE PROCESS OF UOBAM GLOBAL SHARIA BALANCED FUND USD DISSOLUTION AND LIQUIDATION PROCESS

- a. In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD is obliged to be dissolved due to the conditions as referred to in point 11.1 letter a above, the Investment Manager must:
 - i) submit a report on the condition to OJK and announce the plan to terminate UOBAM GLOBAL SHARIA BALANCED FUND USD to Participation Unit Holders in at least 1 (one) Indonesian language daily newspaper with national circulation, no later than 2 (two) Exchange Days from the expiration of the period as referred to in point 11.1 letter a above;
 - ii) instruct the Custodian Bank no later than 2 (two) Exchange Days from the expiration of the period referred to in point 11.1 letter a to pay the liquidation proceeds in the form of:
 1. funds; and/or
 2. assets if the Participation Unit Holder approves payment in the form of assets; which are the right of the Participation Unit Holders provided that the calculation is carried out proportionally from the Net Asset Value at the time of the dissolution but no less than the initial Net Asset Value (par price) and the funds or assets are received by the Unit Holder no later than 7 (seven) Exchange Days after the expiration of the period as referred to in point 11.1 letter a above; and
 - iii) dissolve UOBAM GLOBAL SHARIA BALANCED FUND USD within 10 (ten) Exchange Days from the expiration of the period as referred to in point 11.1 letter a above, and submit a report on the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD to OJK no later than 10 (ten) Exchange Days since the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD, accompanied by:
 1. deed of dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD from a Notary registered at OJK; and
 2. the financial report of the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD which is audited by an Accountant registered at OJK, if UOBAM GLOBAL SHARIA BALANCED FUND USD has asset under management.
- b. In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD is obliged to be dissolved due to the conditions as referred to in point 11.1 letter b above, the Investment Manager must:

- i) announce the plan to dissolve UOBAM GLOBAL SHARIA BALANCED FUND USD in at least 1 (one) Indonesian language daily newspaper that has national circulation no later than 2 (two) Exchange Days since ordered by OJK and on the same day notifies the Custodian Bank in writing to stop the calculation of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD;
 - ii) instruct the Custodian Bank no later than 2 (two) Exchange Days after being ordered by the OJK, to pay:
 - 1. liquidation proceeds that are entitled to the Participation Unit Holder with Net Asset Value at the time of dissolution or cash value at the end of the liquidation (depending on which value is higher) and the liquidated funds are received by the Participation Unit Holder no later than 7 (seven) Exchange Days after the dissolution or liquidation is completed; or
 - 2. assets from the liquidation of UOBAM GLOBAL SHARIA BALANCED FUND USD, if the Participation Unit Holder approves payment in the form of assets, which are entitled to the Participation Unit Holder provided that the calculation is made proportionally of the Net Asset Value at the time of dissolution and the liquidated assets are received by the Participation Unit Holder no later than 7 (seven) exchange days from the completion of the liquidation; and
 - iii) submit a report on the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD to OJK no later than 60 (sixty) Exchange Days since the order for the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD by the Financial Services Authority (OJK) with the following documents:
 - 1. opinion from a legal consultant registered at OJK;
 - 2. the financial report of the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD which was audited by an accountant registered with the OJK;
 - 3. deed of dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD from a Notary registered at OJK.
 - iv) Payment of liquidation proceeds as referred to in point 11.2 letter b point ii) number 2 above shall be made with the following provisions:
 - 1. if there is a condition that the value of the liquidation proceeds is less than the Net Asset Value at the time of dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD or the cash value at the end of liquidation, each member of the Board of Directors, members of the Board of Commissioners, shareholders of the Investment Manager, and/or other parties proven to have caused violations that resulted in OJK ordering UOBAM GLOBAL SHARIA BALANCED FUND USD to be dissolved must pay the shortfall jointly and severally; and/or
 - 2. payment of liquidation proceeds may be made in stages to the Participation Unit Holders in proportion to the percentage of Participation Unit ownership of the sale proceeds.
- c. In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD is obliged to be dissolved due to the conditions as referred to in point 11.1 letter c and d above, the Investment Manager must:
- i) submit a report on these conditions to the OJK with the latest financial condition of UOBAM GLOBAL SHARIA BALANCED FUND USD and announce to the Participation Unit Holders the plan to dissolve UOBAM GLOBAL SHARIA BALANCED FUND USD in at least 1 (one) Indonesian language daily newspaper with national circulation, within a period of no later than 2 (two) Exchange Days from the expiration of the period referred to in point 11.1 letter c and d above and on the same day notifies the Custodian Bank in writing to terminate the calculation of the Net Asset Value of the UOBAM GLOBAL SHARIA BALANCED FUND USD;
 - ii) instruct the Custodian Bank no later than 2 (two) Exchange Days from the expiration of the period referred to in point 11.1 letter c and d above to pay the liquidation proceeds which are the right of the Participation Unit Holders on the condition that the calculation is carried out proportionally from the Net Asset Value in when the liquidation is completed and the funds or assets are received by the

- Participation Unit Holders no later than 7 (seven) Exchange Days since the liquidation is completed; and
- iii) submit a report on the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD to OJK no later than 60 (sixty) Exchange Days from the expiration of the period as referred to in point 11.1 letter c and d above with the following documents:
1. opinion from a Legal Consultant registered at OJK;
 2. the financial report of the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD which was audited by an Accountant registered at OJK;
 3. deed of dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD from a Notary registered at OJK.
- d. In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD is obliged to be dissolved due to the conditions as referred to in point 11.1 letter e above, the Investment Manager must:
- i) submit the dissolution plan to OJK within 2 (two) Exchange Days since the agreement for the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD by the Investment Manager and the Custodian Bank by attaching:
 1. agreement on the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD between the Investment Manager and the Custodian Bank accompanied by reasons for dissolution; and
 2. recent financial condition;

and on the same day announce the dissolution plan to the Participation Unit Holders in at least 1 (one) Indonesian language daily newspaper with national circulation and notify the Custodian Bank in writing to stop the calculation of the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD;
 - ii) instruct the Custodian Bank no later than 2 (two) Exchange Days after the agreement for the dissolution of the Mutual Funds to pay the liquidation proceeds which are the rights of the Participation Unit Holders on the condition that the calculation is carried out proportionally from the Net Asset Value when the liquidation is completed and the funds or assets is received by the Participation Unit Holders no later than 7 (seven) Exchange Days since the liquidation has been completed; and
 - iii) submit a report on the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD to OJK no later than 60 (sixty) Exchange Days since the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD with the following documents:
 1. opinion from a legal consultant registered at OJK;
 2. financial report of the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD which was audited by an accountant registered at OJK;
 3. deed of dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD from a Notary registered at OJK.
- 11.3.** (i) Proportional calculation of Net Asset Value when:
1. Dissolution as referred to in point 11.2 letter a and b above; or
 2. Liquidation is completed as referred to in point 11.2 letter c and d above, based on the number of Participation Units owned by the Participation Unit Holder.
- (ii) Payment of liquidated funds or assets to UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units Holder is based on the results of liquidation conducted by the Investment Manager.
- 11.4.** Payment of liquidated assets to UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Holder as referred to in point 11.2. letter a point ii), item 11.2. letter b point ii), item 11.2. letter c point ii), item 11.2. letter d point ii) and point 11.3. Point II) can only be done under the following conditions:
1. Stock exchanges or market operators on which most of UOBAM GLOBAL SHARIA BALANCED FUND USD securities portfolio are traded are closed;

2. trading of Securities on a large portion of UOBAM GLOBAL SHARIA BALANCED FUND USD Securities portfolio on the Stock Exchange or market organizers is suspended or delisted;
 3. emergencies;
 4. The Securities Price Assessment Agency does not publish references to Fair Market Prices;
 5. Restructuring of fixed-income Sharia Securities and/or sukuk by issuers of fixed-income Sharia Securities and/or sukuk;
 6. downgrade of fixed-income Sharia Securities with and/or sukuk on most or all of the investment portfolio to non-investment grade; and/or
 7. Compliance with laws and regulations.
- 11.5.** The Investment Manager shall ensure that the proceeds from the liquidation of UOBAM GLOBAL SHARIA BALANCED FUND USD shall be divided proportionally according to the composition of the number of Participation Units owned by each Participation Unit Holder.
- 11.6.** Upon the announcement of the planned dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD, Participation Units Holder may not redeem Participation Units.
- 11.7.** The Investment Manager must appoint an auditor to carry out a liquidation audit as one of the requirements to complete the report that must be submitted to the OJK, namely the opinion of the Accountant. Whereby the distribution of liquidation proceeds (if any) is carried out after the completion of the liquidation audit which is marked by the issuance of a liquidation audit report.
- 11.8.** In the event that the Investment Manager no longer has a business license or the Custodian Bank no longer has an approval letter, OJK is authorized to:
- a. Appoint another Investment Manager to manage or another Custodian Bank to administer UOBAM GLOBAL SHARIA BALANCED FUND USD; or
 - b. Appoint 1 (one) party who still has a business license or approval letter to dissolve UOBAM GLOBAL SHARIA BALANCED FUND USD, if there is no substitute Investment Manager or Custodian Bank.

In the event that the party appointed to dissolve UOBAM GLOBAL SHARIA BALANCED FUND USD as referred to in point 11.6 letter b is a Custodian Bank, the Custodian Bank may appoint another party to liquidate UOBAM GLOBAL SHARIA BALANCED FUND USD with notification to the OJK.

The Investment Manager or Custodian Bank appointed to dissolve UOBAM GLOBAL SHARIA BALANCED FUND USD as referred to in point 11.6 letter b is required to submit a report on the completion of the dissolution to the OJK no later than 60 (sixty) Exchange Days since its appointment to dissolve the UOBAM GLOBAL SHARIA BALANCED FUND USD, accompanied by documents as follows:

- a. opinion from a legal consultant registered at OJK;
- b. the financial report of the dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD which was audited by an Accountant registered at OJK; and
- c. deed of dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD from a Notary registered at OJK.

11.9. LIQUIDATION REVENUE SHARING

The Investment Manager must ensure that the proceeds from the liquidation of UOBAM GLOBAL SHARIA BALANCED FUND USD must be divided proportionally according to the composition of the number of Participation Units owned by each Participation Unit Holders.

In the event that there are still liquidated funds that have not been taken by the Participation Unit Holder and/or there are funds remaining after the liquidation distribution date to the Participation Unit Holder determined by the Investment Manager, then:

- a. If the Custodian Bank has notified the funds to the Participation Unit Holder 3 (three) times within a grace period of 10 (ten) exchange days each and announced it in a daily newspaper circulating nationally, then the funds must be deposited in a current account at

the Custodian Bank as a Commercial Bank on behalf of the Custodian Bank for the benefit of Participation Unit Holders who have not taken the liquidated funds and/or for the benefit of Participation Unit Holders recorded at the time of liquidation within a period of 3 (three) years;

- b. Any fees incurred for the safekeeping of such funds will be charged to the current account;
- c. If within a period of 3 (three) years it is not taken by the Participation Unit Holder, then the funds must be handed over by the Custodian Bank to the Government of the Republic of Indonesia for the purposes of developing the capital market industry.

- 11.10.** In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD is dissolved and liquidated, the expenses for dissolution and liquidation of UOBAM GLOBAL SHARIA BALANCED FUND USD including Legal Consultant, Accountant and other expenses to third parties shall be the responsibility and payable of the Investment Manager to the parties concerned.

In the event that the Custodian Bank or other parties appointed by the Custodian Bank dissolution and liquidate UOBAM GLOBAL SHARIA BALANCED FUND USD as referred to in point 11.8 letter b above, then the dissolution and liquidation fees, including Legal Consultant, Accountant, and Notary fees and other fees to third parties may be charged to UOBAM GLOBAL SHARIA BALANCED FUND USD.

- 11.11.** In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD is dissolved and liquidated, the expenses for dissolution and liquidation of UOBAM GLOBAL SHARIA BALANCED FUND USD including Legal Consultant, Accountant and other expenses to third parties shall be the responsibility and payable of the Investment Manager to the parties concerned.

In the event that the Custodian Bank or other parties appointed by the Custodian Bank dissolution and liquidate UOBAM GLOBAL SHARIA BALANCED FUND USD as referred to in point 11.8 letter b above, then the dissolution and liquidation fees, including Legal Consultant, Accountant, and Notary fees and other fees to third parties may be charged to UOBAM GLOBAL SHARIA BALANCED FUND USD.

**CHAPTER XII
LEGAL OPINION**

See next page

CHAPTER XIII
PARTICIPATION UNIT SUBSCRIPTION REQUIREMENTS AND PROCEDURES

13.1. PARTICIPATION UNIT SUBSCRIPTION

Prior to purchasing the Participation Unit of UOBAM GLOBAL SHARIA BALANCED FUND USD, the prospective Participation Unit Holder must have read and understood the contents of this UOBAM GLOBAL SHARIA BALANCED FUND USD along with the conditions herein.

Account Opening Forms and Participation Unit Purchase Forms for UOBAM GLOBAL SHARIA BALANCED FUND USD can be obtained from the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is obliged to implement and ensure that the Selling Agent appointed by the Investment Manager (if any) implements the APU, PPT, and CPF Programs in the Financial Services Sector in accepting Participation Unit Holders through electronic account opening and regulations regarding electronic information and transactions.

13.2. PARTICIPATION UNIT PURCHASE PROCEDURE

Prospective Participation Unit Holders who wish to purchase UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units must first complete and sign an Account Opening Form and other forms required in order to implement AML, CFT, and CPF Programs in the Financial Services Sector which can be obtained from the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) and complete it with a photocopy of personal identity (Identity Card Resident for local individuals, Passport for foreign individuals and photocopy of articles of association, NPWP (Taxpayer Identification Number) and Identity Card, Passport of authorized official for legal entity) and other supporting documents in accordance with APU, PPT and CPF Program in Financial Services Sector.

The Account Opening Form is filled out completely and signed by the prospective Participation Unit Holder and a photocopy of proof of identity is enough to be done one time when becoming a customer of the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The Investment Manager must implement and ensure that the Mutual Fund Selling Agent appointed by the Investment Manager (if any) implements the APU, PPT, and CPF Programs in the Financial Services Sector in accepting Participation Unit Holders through electronic account opening and regulations regarding electronic information and transactions.

The purchase of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units is carried out by prospective Participation Unit Holders by filling out the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Subscription Form, and completing it with proof of payment. The UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Subscription Form along with proof of payment and a photocopy of such proof of identity must be submitted to the Investment Manager directly or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The UOBAM GLOBAL SHARIA BALANCED FUND USD Account Opening Form and Subscription Form can be obtained from the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any).

In the event that the Investment Manager or Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provides an Electronic System, the Participation Unit Holder can purchase Participation Units by submitting the Participation Unit Subscription Form in the form of an electronic form accompanied by proof of payment using an Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any). The Investment Manager must ensure the readiness of the Electronic System provided by the Investment Manager or the Selling Agent

appointed by the Investment Manager (if any) to purchase Participation Units and ensure that the Electronic System is in accordance with the legal provisions in the field of information and electronic transactions, which among others provides valid information and proof of transactions, provides electronic Prospectus and electronic documents that can be printed if requested by a prospective Participation Unit Holder and/or OJK, and protects the interests of prospective Participation Unit Holder who possesses good faith and ensures that prospective Participation Unit Holder has registered the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any). The Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) is responsible for the implementation of the Electronic System Participation Unit Subscription Form.

In the event of a belief that a violation occurs in the implementation of the APU, PPT, and CPF Programs in the Financial Services Sector, the Investment Manager or Selling Agent appointed by the Investment Manager (if any) must reject the Participation Unit purchase order from the prospective Participation Unit Holder.

The Participation Unit purchase by the prospective Participation Unit Holder must be made in accordance with the terms and conditions stated in the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract, Prospectus, and Participation Unit Subscription Form. Participation Unit purchases by a prospective Participation Unit Holder that violates the terms and conditions mentioned above will be rejected and will not be processed.

13.3. PARTICIPATION UNIT MINIMUM PURCHASE LIMIT

The minimum limit for initial purchase of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units for each Participation Unit Holder is USD 10,000 (ten thousand United States Dollars) and the minimum limit for subsequent purchase UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units is USD 100 (one hundred United States Dollars).

If the Participation Unit subscription is made through a Selling Agent appointed by the Investment Manager (if any), with prior written notification to the Investment Manager, the Selling Agent appointed by the Investment Manager (if any) can determine the minimum initial purchase limit and then a Participation Unit that is higher than the minimum subscription limit for Participation Units above.

13.4. PERIODIC PURCHASE OF PARTICIPATION UNITS

In the event that the Investment Manager and/or Mutual Fund Selling Agent appointed by the Investment Manager (if any) provides periodic Participation Unit purchase facility, prospective Participation Unit Holders may purchase UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units periodically at the Investment Manager or through a Mutual Fund Selling Agent appointed by the Investment Manager (if any) who can facilitate the purchase of Participation Units periodically, to the extent that it is expressly stated by the prospective Participation Unit Holder in the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Subscription Form. The Investment Manager is required to ensure the readiness of the implementation of periodic purchases of Participation Units, including the readiness of the payment system for periodic purchases of Participation Units.

The Investment Manager, and the Mutual Fund Selling Agent appointed by the Investment Manager (if any) will agree on a form of Participation Unit Subscription Form that will be used for periodic purchases of Participation Units so that the purchase of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units periodically is sufficient by completing and signing the Participation Unit Subscription Form at the first time of periodic purchase of UOBAM GLOBAL SHARIA Participation Units BALANCED FUND USD.

The periodic Participation Unit Subscription Form contains at least the date of purchase of Participation Units periodically, the number of periodic purchases of Participation Units and the period for which periodic Participation Units are purchased.

The first periodic Participation Unit Subscription Form will be applied as an in complete application for subsequent periodic purchases of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units.

Provisions regarding documents that must be completed and signed by Participation Unit Holders as referred to in number 13.2 of this Prospectus, namely the Account Opening Form and its supporting documents in accordance with the APU, PPT, and CPF Programs in the Financial Services Sector, and other documents relating to data/information of prospective Participation Unit Holders in accordance with the provisions of laws and regulations of the competent authorities in Indonesia, must be completed by prospective Participation Unit Holders prior to making the first purchase of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units (initial purchase).

13.5. PARTICIPATION UNIT PURCHASE PRICE

Each UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit is offered at the same price as the initial Net Asset Value per Participation Unit, which is USD 1,- (one United States Dollar) on the first offering day. Hereafter, the purchase price for each Participation Unit of UOBAM GLOBAL SHARIA BALANCED FUND USD is determined based on the Net Asset Value per Participation Unit of UOBAM GLOBAL SHARIA BALANCED FUND USD at the end of the relevant Exchange Day.

13.6. PARTICIPATION UNIT PURCHASE PROCESSING

UOBAM GLOBAL SHARIA BALANCED FUND USD Subscription Form along with proof of payment and photocopy of proof of identity that has been received completely and approved by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) (in complete application) until 13.00 WIB (thirteen Western Indonesia Time) and payment for purchases that are well received on the UOBAM GLOBAL SHARIA BALANCED FUND USD (in good fund) account by Custodian Bank on the same Exchange Day until 17.00 WIB (seventeen West Indonesia Time) will be processed by the Custodian Bank based on Net Asset Value per Unit of Participation of UOBAM GLOBAL SHARIA BALANCED FUND USD at the end of the same Exchange Day.

If the UOBAM GLOBAL SHARIA BALANCED FUND USD Subscription Form along with proof of payment and photocopy of proof of identity that has been received in full and approved by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) (in complete application) after 13.00 WIB (thirteen Western Indonesia Time) and/or payment for the purchase is properly received on the UOBAM GLOBAL SHARIA BALANCED FUND USD account (in good fund) by the Custodian Bank after 17.00 WIB (seventeen Western Indonesia Time) on one Exchange Day, then the purchase will be processed by the Custodian Bank based on the Net Asset Value per Unit of Participation of UOBAM GLOBAL SHARIA BALANCED FUND USD at the end of the next Exchange Day.

In the event that the purchase of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units is made by the Participation Unit Holder periodically in accordance with the provisions of number 13.4 of this Prospectus, the form in connection with the purchase order of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units periodically is deemed to have been well received by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) on the date stated in the form in connection with the order for the purchase of the first periodic Participation Unit and will be processed by the Custodian Bank based on the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at the end of the Exchange Day, payment for the periodic purchase of Participation Units is received properly (in good fund) by the Custodian Bank. If the date of receipt of payment for the periodic purchase of Participation Units is not an Exchange Day, then the periodic purchase of Participation Units will be processed by the Custodian Bank based on the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD on the next Exchange Day. If the date stated in the form in connection with the purchase order of the first periodic Participation Unit is not an Exchange Day, then the form in connection with the purchase order of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit is periodically deemed to have been well

received by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) on the next Exchange Day.

For orders and payments for the purchase of Participation Units made electronically using an electronic system provided by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any), if the order and payment for the purchase are made on a day that is not an Exchange Day, then the Net Asset Value that will be used is the Net Asset Value per Participation Unit on the next Exchange Day.

13.7. TERMS OF PAYMENT

Payment for the Purchase of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units is made by means of book-entry/transfer in United States Dollar currency from the account of the prospective Participation Unit Holder into the account of UOBAM GLOBAL SHARIA BALANCED FUND USD at the Custodian Bank as follows:

Account in the name of : **REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD**
Account Number : **001-843101-116**
Bank : **PT Bank HSBC Indonesia**

If necessary, to simplify the process of purchasing the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units, then at the written request of the Investment Manager, the Custodian Bank can open an account in the name of UOBAM GLOBAL SHARIA BALANCED FUND USD at another bank and carry out a book-entry/transfer to that account for the benefit of UOBAM GLOBAL SHARIA BALANCED FUND USD. This account is fully the responsibility of and controlled by the Custodian Bank based on a written order/instruction from the Investment Manager. This account is only used to receive funds from the sale of Participation Units, repurchase (redemption) of Participation Units, payment of investment return sharing funds (if any) and payment of liquidation proceeds from UOBAM GLOBAL SHARIA BALANCED FUND USD.

All Bank fees, bookkeeping/transfer fees mentioned above, if any, shall be the responsibility of the prospective Participation Unit Holder.

The Investment Manager will ensure that all monies of prospective Participation Unit Holders which are payments for the purchase of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units are credited to an account in the name of UOBAM GLOBAL SHARIA BALANCED FUND USD at the Custodian Bank no later than the end of the Exchange Day when the purchase transaction of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units is fully submitted.

For purchases of Participation Units that are rejected in whole or in part, the rest will be returned by the Custodian Bank upon written instructions of the Investment Manager without yield by bookkeeping/transfer in United States Dollars to an account registered in the name of the prospective Participation Unit Holder.

13.8. PARTICIPATION UNIT PURCHASE APPROVAL, PARTICIPATION UNIT CONFIRMATION LETTER, AND MONTHLY REPORT.

The Investment Manager and the Custodian Bank have the right to accept or reject the Participation Unit purchase order in whole or in part. For Participation Unit purchase orders that are rejected in whole or in part, the purchase funds or the remainder will be returned by the Investment Manager on behalf of the prospective Participation Unit Holder without interest by book-entry/transfer in United States Dollar currency to an account in the name of the prospective Participation Unit Holder.

The Custodian Bank will provide Participation Unit Holders through facilities provided by Integrated Investment Management System (S-INVEST) service providers, Participation Unit Transaction Confirmation Letters as confirmation of the implementation of the purchase of

Participation Units by prospective Participation Unit Holders or Participation Unit Holders which among others states the number of Participation Units purchased and the Net Asset Value of each Participation Unit at the time the Participation Unit is purchased. The Participation Unit Transaction Confirmation Letter will be available no later than 7 (seven) Exchange Days after the Participation Unit is issued by the Custodian Bank for the sale of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units provided that, the UOBAM GLOBAL SHARIA BALANCED FUND USD Subscription Form from prospective Participation Unit Holders or Participation Unit Holders is complete and well received (in good fund and in complete application) by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) and payment for the purchase have been well received (in good fund) by the Custodian Bank.

In the event that the Participation Unit Holder requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Letters or Confirmation Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, with no additional cost to UOBAM GLOBAL SHARIA BALANCED FUND USD.

The Participation Unit Transaction Confirmation Letter will state the number of Participation Units purchased and owned and the Net Asset Value of each Participation Unit at the time the Participation Unit is purchased.

In addition to the Participation Unit Transaction Confirmation Letter, Participation Unit Holders will receive a Monthly Report through facilities provided by the Integrated Investment Management System (S-INVEST) service provider, no later than the 12th (twelfth) day of the following month.

Participation Unit Transaction Confirmation Letter is Proof of Ownership of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit. The Investment Manager will not issue a certificate as proof of ownership of the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit.

13.9. SOURCE OF FUNDS FOR PARTICIPATION UNIT PAYMENTS

The payment for the purchase of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units as referred to in point 13.7 above can only come from:

- a. prospective Mutual Fund Participation Units in the form of Collective Investment Contracts;
- b. family members of the prospective Mutual Fund Participation Unit holders in the form of Collective Investment Contracts;
- c. the company where the prospective Mutual Fund Participation Unit holder works in the form of a Collective Investment Contract; and/or
- d. Investment Managers, Selling Agents, and/or associations related to Mutual Funds, for giving gifts in the context of marketing activities of the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units.

In the event that the Participation Unit Purchase made by the Participation Unit Holder uses the source of funds from the parties as referred to in letter b, letter c, and letter d above, the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Subscription Form must be accompanied by a statement letter and supporting evidence that shows the relationship between the prospective Participation Unit holder and the party concerned.

CHAPTER XIV
PARTICIPATION UNIT RESALE (REDEMPTION) REQUIREMENTS AND PROCEDURES

14.1. PARTICIPATION UNIT REDEMPTION

The Participation Unit Holders may redeem part or all UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units they own and the Investment Manager is required to repurchase the Participation Units on every Exchange Day, unless otherwise specified in this Prospectus.

14.2. PARTICIPATION UNIT REDEMPTION PROCEDURES

Participation Unit Redemption is performed by completing and signing the Participation Unit Redemption Form of UOBAM GLOBAL SHARIA BALANCED FUND USD addressed to the Investment Manager directly or through the Selling Agent appointed by the Investment Manager (if any).

In the case of Investment Manager or Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provide an Electronic System, the Participation Unit Holder can redeem Participation Units by submitting the Participation Unit Redemption Form in an electronic form using the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any). The Investment Manager must ensure the readiness of the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) for the redemption of Participation Units and ensure that the Electronic System complies with the prevailing legal provisions in the field of information and electronic transactions, that provides information and proof of valid transactions, electronic documents that can be printed if requested by the Participation Unit Holder and/or OJK, and protecting the interests of the Participation Unit Holder in good faith and ensuring the Participation Unit Holder has registered the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is responsible for administering the Participation Unit Redemption Form using the Electronic System.

Applications for redemption of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units must be made under the terms and conditions stated in the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract, Prospectus and also the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Redemption Form.

Redemption of Participation Units that are carried out not in accordance with or deviate from the terms and conditions mentioned above will not be processed by the Investment Manager.

14.3. PARTICIPATION UNIT REDEMPTION MINIMUM LIMIT AND MINIMUM BALANCE OF OWNERSHIP OF PARTICIPATION UNITS

The minimum redemption limit of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units for each Participation Unit Holder is USD 100 (one hundred United States Dollars) for each Participation Unit Holder or equal to the remaining Participation Unit ownership balance if the remaining Participation Unit ownership balance is less than the minimum redemption limit of the specified Participation Units.

The Investment Manager does not set a minimum balance of ownership of Participation Units that must be maintained by Participation Unit Holders on the day of the redemption of Participation Units.

If the redemption of Participation Units by the Participation Unit Holder is performed through a Selling Agent appointed by the Investment Manager (if any), the Selling Agent appointed by the Investment Manager (if any) with prior written notification to the Investment Manager, Selling

Agent The Mutual Fund Securities appointed by the Investment Manager (if any) may set a minimum redemption limit for Participation Units which is higher than the above minimum Participation Unit redemption.

14.4. PARTICIPATION UNIT REDEMPTION PRICE

The redemption price of Participation Units of UOBAM GLOBAL SHARIA BALANCED FUND USD is the price of each Participation Unit on each Exchange Day which determined based on the Net Asset Value per UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit at the end of the Exchange Day.

14.5. PARTICIPATION UNIT REDEMPTION MAXIMUM LIMIT

The Investment Manager reserves the right to limit the number of applications for redemption of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units in 1 (one) Exchange Day to 5% (five percent) of the total Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD on the Exchange Day of receipt of requests for redemption of Participation Units. The Investment Manager may use the total Net Asset Value on 1 (one) Exchange Day before the Exchange Day of receipt of the application for redemption of Participation Units as an estimate of the calculation of the maximum limit for repurchase of Participation Units on the Exchange Day of receipt of the application for redemption of Participation Units.

In the event that the Investment Manager receives or deposits a request for redemption of Participation Units within 1 (one) Exchange Day of more than 5% (five percent) of the total Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD issued on the Exchange Day of receipt of the application for redemption of Participation Units and the Investment Manager intends to exercise its right to limit the number of requests for redemption of Participation Units, then the excess application for redemption of the Participation Unit by the Custodian Bank on the written instructions of the Investment Manager will be processed and recorded and considered as an application for redemption of the Participation Unit on the next Exchange Day determined based on the order of applications (first come first served) at the Investment Manager after the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) notifies the situation to Participation Units Holders whose application for redemption of Participation Units cannot be processed on the Exchange Day on which the application for redemption of Participation Units is received.

The maximum limit for redemption of Participation Units from Participation Unit Holders applies accumulative to investment transfer requests from Participation Unit Holders (the total number of applications for redemption of Participation Units and transfer of investment from Participation Unit Holders).

14.6. PARTICIPATION UNIT REDEMPTION PROCESSING

The completed UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Redemption Form in accordance with the terms and conditions stated in the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract, Prospectus and UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Redemption Form and received in full by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) until 13.00 WIB (thirteen Time West Indonesia), will be processed by the Custodian Bank based on the Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD at the end of the Exchange Day.

If the Participation Unit Redemption Form that has been fulfilled in accordance with the terms and conditions stated in the Contract, Prospectus, and UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Redemption Form, and is well received by the Investment Manager or Selling Agent appointed by the Investment Manager (if there) after 13.00 WIB (thirteen West Indonesian Time), it will be processed by the Custodian Bank based on the Net Asset Value per UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit at the end of the following Exchange Day.

For Participation Units redemption conducted electronically using the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any), in the event that the Participation Units are redeemed on a day that is not an Exchange Day, then the Net Asset Value that will be used is the Net Asset Value on the following Exchange Day.

14.7. PARTICIPATION UNIT REDEMPTION PAYMENT

Payment of funds from the Participation Units redemption will be made in the form of book-entry/transfer in United States Dollars currency to an account registered in the name of the Participation Unit Holder. Book-entry/transfer fee, if any, will be borne by the Unit Holder. Payment of funds resulting from the redemption of Participation Units of UOBAM GLOBAL SHARIA BALANCED FUND USD is made as soon as possible, no later than 7 (seven) Exchange Days since the Participation Unit Redemption Form, which has been completed in accordance with the terms and conditions stated in the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract, Prospectus, and Participation Unit Redemption Form of UOBAM GLOBAL SHARIA BALANCED FUND USD, and is well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

In the event that the liquidity of assets in the investment portfolio of UOBAM GLOBAL SHARIA BALANCED FUND USD meets the conditions as referred to in Article 24A POJK concerning Mutual Funds in the Form of Collective Investment Contract, in carrying out the redemption of Participation Units, the Investment Manager may repurchase Participation Units with an asset handover mechanism as long as it obtains approval from the Participation Unit Holders in accordance with the provisions of applicable laws and regulations including but not limited to POJK on Mutual Funds in the Form of Collective Investment Contract.

14.8. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

The Custodian Bank will provide a Participation Unit Transaction Confirmation Letter for the implementation of the redemption of Participation Units which among others states the number of Participation Units redeemed and owned and the Net Asset Value of each Participation Unit at the time the Participation Unit is redeemed. The Custodian Bank will provide an electronic Participation Unit Transaction Confirmation Letter through the Integrated Investment Management System (S-INVEST) for Participation Unit Holders to be accessible through the AKSes facility provided by the Integrated Investment Management System (S-INVEST) service provider, no later than 7 (seven) Exchange Days after receipt of the Participation Unit redemption order with the provisions of the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Redemption Form from Participation Unit Holders is well received (in complete application) by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any).

In the event that the Participation Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM GLOBAL SHARIA BALANCED FUND USD.

14.9. PARTICIPATION UNIT REDEMPTION REFUSAL

After notifying in writing to the Financial Services Authority (OJK) with a copy to the Custodian Bank, the Investment Manager may refuse the redemption of the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit or instruct the Selling Agent appointed by the Investment Manager (if any) to refuse the redemption of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit, if any of the following occurs:

- (i) the Stock Exchange where most of the UOBAM GLOBAL SHARIA BALANCED FUND USD portfolios are traded is closed; or

- (ii) Securities trading of most of the UOBAM GLOBAL SHARIA BALANCED FUND USD securities portfolios on the Stock Exchange is suspended; or
- (iii) The occurrence of emergency/force majeure as referred to in Law Number 8 Year 1995 Article 5 letter c number 9 concerning Capital Market and its Implementing Regulations.

The Investment Manager is obliged to notify in writing of the above to the Participation Unit Holder no later than 1 (one) Business Day after the date the redemption instruction from the Participation Unit Holder is received by the Investment Manager.

During the period of refusal to buy back and/or redeem Participation Units, the Custodian Bank is prohibited from issuing new Participation Units and the Investment Manager is prohibited from selling new Participation Units.

CHAPTER XV
INVESTMENT SWITCH REQUIREMENTS AND PROCEDURES

15.1. INVESTMENT SWITCHING

The Participation Unit Holder may switch part or all of its investment in the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit to other Mutual Fund Participation Units with Investment Switching facilities managed by the Investment Manager, and vice versa, in accordance with the terms and conditions stated in the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract, Prospectus, and in the Mutual Fund Investment Switch Form concerned.

15.2. THE PROCEDURE OF INVESTMENT SWITCHING

The Investment Switching is carried out by filling out and submitting the Investment Switch Form to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any).

In the event that the Investment Manager or Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provides an Electronic System, the Participation Unit Holder may make an Investment Switch by submitting an Investment Switch Form in an electronic form using the Electronic System provided by Investment Manager or Selling Agent appointed by the Investment Manager (if any). The Investment Manager must ensure the readiness of the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) for the Investment Switching and ensure that the Electronic System is in accordance with the applicable legal provisions in the field of information and electronic transactions, that provides information and valid transaction evidence, electronic documents that can be printed if requested by the Participation Unit Holder and/or OJK, and protects the interests of the Participation Unit Holder in good faith and ensures the Participation Unit Holder has registered the Electronic System provided by Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Manager or Selling Agent appointed by the Investment Manager (if any) is responsible for administering the Investment Switch Form with an Electronic System.

The Investment Switch must be carried out in accordance with the terms and conditions stated in the UOBAM GLOBAL SHARIA BALANCED FUND USD Collective Investment Contract, Prospectus, and in the Mutual Fund Investment Switching Form concerned. Investment Switch by the Unit Holder which violates the terms and conditions of the said Mutual Funds will be refused and not processed.

15.3. THE PROCESSING OF INVESTMENT SWITCHING

The Investment Switch is processed by the Investment Manager by repurchasing the respective Mutual Fund Participation Units owned by the Participation Unit Holder and selling other Mutual Fund Participation Units as desired by the Unit Holder at the same time using the Net Asset Value per Participation Unit of each Participation Unit of each Mutual Fund according to the time when the complete switch order is received.

The Investment Switch Form that is complete and well received by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) until 13.00 WIB (thirteen West Indonesian Time), will be processed by the Custodian Bank based on Net Asset Value per Mutual Fund Participation Unit concerned at the end of the said Exchange Day.

The Investment Switch Form that is complete and well received by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) after 13.00 WIB (thirteen West Indonesian Time), will be processed by the Custodian Bank based on the Net Asset Value per Mutual Fund Participation Unit concerned at the end of the following Exchange Day.

In this regard, the Investment Manager must send instructions for the investment switch transaction to the Custodian Bank through an integrated investment management system in accordance with the time limit set by the integrated investment management system provider.

For Investment Switches made electronically using the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any), in the event that the Investment Switch is made on a day that is not an Exchange Day, then the Net Asset Value that will be used is the Net Asset Value on the following Exchange Day.

Whether the Investment Switch application will be accepted or not depends on the presence or absence of the Participation Units and the fulfilment of the minimum purchase limit for the intended Mutual Fund Participation Units.

Investment funds of Participation Unit Holders whose Investment Switch application has been received by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) will be transferred by the Custodian Bank to the intended Mutual Fund account, as soon as possible no later than 4 (four) Exchange Day from the date the Investment Switch Form is complete and well received by the Investment Manager or the Selling Agent of the Mutual Funds appointed by the Investment Manager (if any).

15.4. THE MINIMUM LIMIT OF INVESTMENT SWITCHING AND MINIMUM BALANCE OF OWNERSHIP OF PARTICIPATION UNITS

The minimum investment switch of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit for each Participation Unit Holder is USD 100 (one hundred United States Dollars) for each Participation Unit Holder or the remaining Participation Unit ownership balance in the event that the remaining Participation Unit ownership balance is less than the minimum investment switch balance.

The Investment Manager does not set a minimum balance of ownership of Participation Units that must be maintained by Participation Unit Holders on the day of the Participation Unit buyback.

If the switch of investment is made through a Mutual Fund Selling Agent appointed by the Investment Manager (if any), then with prior written notice to the Investment Manager, the Mutual Fund Selling Agent appointed by the Investment Manager (if any) may set a minimum investment switch limit higher than the minimum investment switch limit mentioned above.

15.5. THE MAXIMUM LIMIT OF INVESTMENT SWITCHING

The Investment Manager has the right to limit the amount of Investment Switching from the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit to other Mutual Fund Participation Units within 1 (one) Exchange Day for up to 5% (five percent) of the total Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD on the Exchange Day the investment switch request is received. The Investment Manager may use the total Net Asset Value on 1 (one) Exchange Day prior to the Exchange Day when the Investment Switch application is received as an estimate for calculating the maximum Investment Switch limit on the Exchange Day for the Investment Switch.

In the event that the Investment Manager receives or deposits an investment switch request from the Participation Unit Holder within 1 (one) Exchange Day of more than 5% (five percent) of the total Net Asset Value of UOBAM GLOBAL SHARIA BALANCED FUND USD on the Exchange Day of receipt of the investment switch request and the Investment Manager intends to exercise its right to limit the amount of investment switch, then the excess investment switch application by the Custodian Bank on the written instruction of the Investment Manager can be processed and recorded and considered as an investment switch application on the next Exchange Day determined based on the order of applications (first come first served) at the Investment Manager after the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) notifies the situation to the Participation Unit Holder whose

investment switch application cannot be processed on the Exchange Day on which the investment switch application is received.

The maximum limit for switching investment from the Participation Unit Holder above applies accumulatively to Participation Unit redemption requests from the Participation Unit Holder (total amount of Participation Unit redemption requests and Participation Unit redemption requests from the Participation Unit Holders).

15.6. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

The Custodian Bank through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider will provide a Participation Unit Transaction Confirmation Letter which states, the amount of Investment Switched and owned and the Net Asset Value of each Participation Unit at the time the investment is switched. The Custodian Bank will provide an electronic Participation Unit Transaction Confirmation Letter through the Integrated Investment Management System (S-INVEST) for Participation Unit Holders to be accessible through the AKSes facility provided by the Integrated Investment Management System (S-INVEST) service provider, within no later than 7 (seven) Exchange Days after receipt of the investment switch order with the provisions of the Investment Switch Form in UOBAM GLOBAL SHARIA BALANCED FUND USD from Participation Unit Holders have been completed and well received (in complete application) by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any).

In the event that the Participation Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM GLOBAL SHARIA BALANCED FUND USD.

**CHAPTER XVI
PARTICIPATION UNIT OWNERSHIP TRANSFER**

16.1. PARTICIPATION UNIT OWNERSHIP TRANSFER

The ownership of the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units can only be moved or transferred by the Participation Unit holder to another party without going through a subscription, redemption or settlement mechanism in the context of:

- a. Inheritance; or
- b. Grant.

16.2. PARTICIPATION UNIT OWNERSHIP PROCEDURES

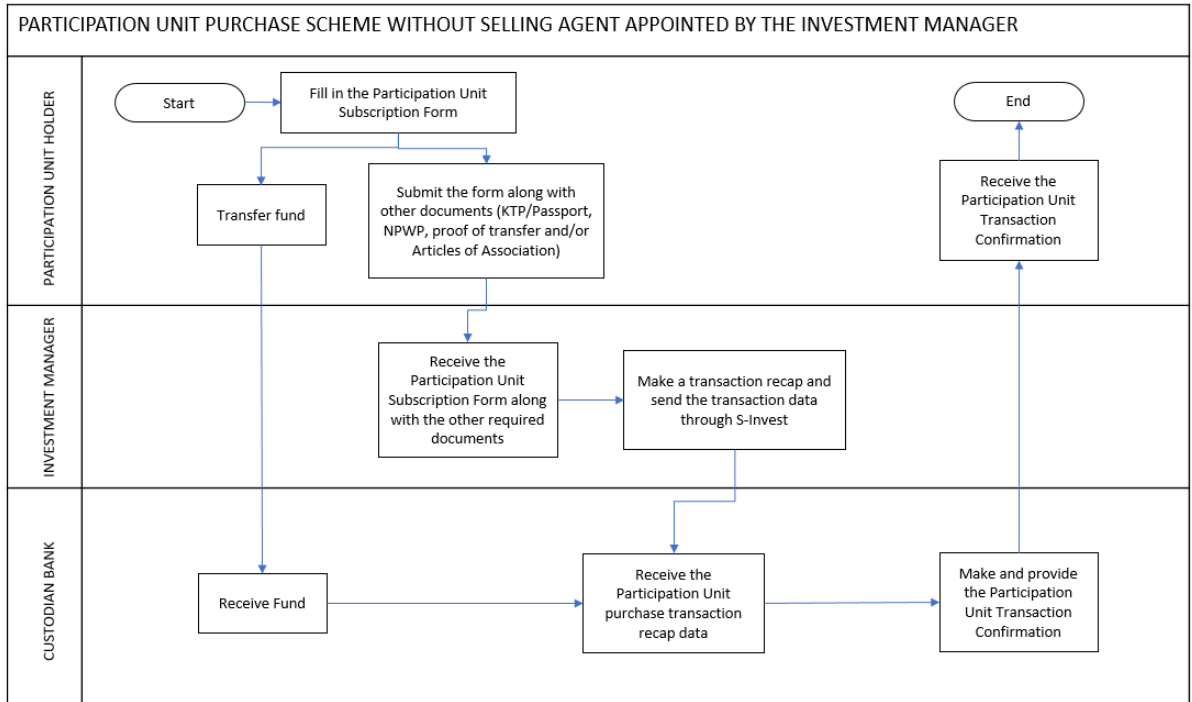
The transfer of ownership of the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit must be notified by the heirs, grantees, or grant recipients to the Investment Manager or Selling Agent appointed by the Investment Manager (if any) with supporting evidence in accordance with statutory regulations for further administration at the Custodian Bank.

The transfer of ownership of the UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units as referred to in point 16.1 above must be carried out in accordance with the prevailing laws and regulations in the field of inheritance and/or grants.

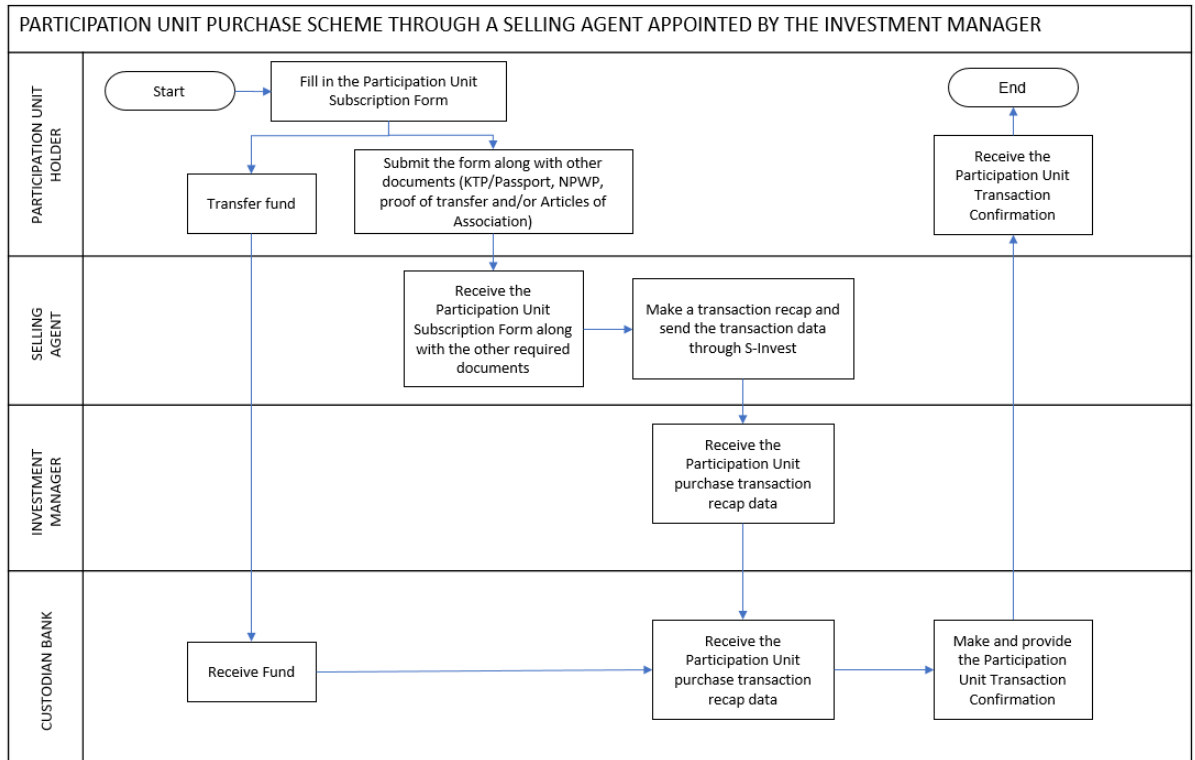
The Investment Manager who manages UOBAM GLOBAL SHARIA BALANCED FUND USD or the Selling Agent appointed by the Investment Manager (if any) is required to apply the APU, PPT, and CPF Programs in the Financial Services Sector to the party receiving the transfer of ownership of Participation Units for inheritance and/or grants as referred to in item 16.1 above.

CHAPTER XVII
PARTICIPATION UNIT SUBSCRIPTION, REDEMPTION, AND INVESTMENT SWITCHING
SCHEMES

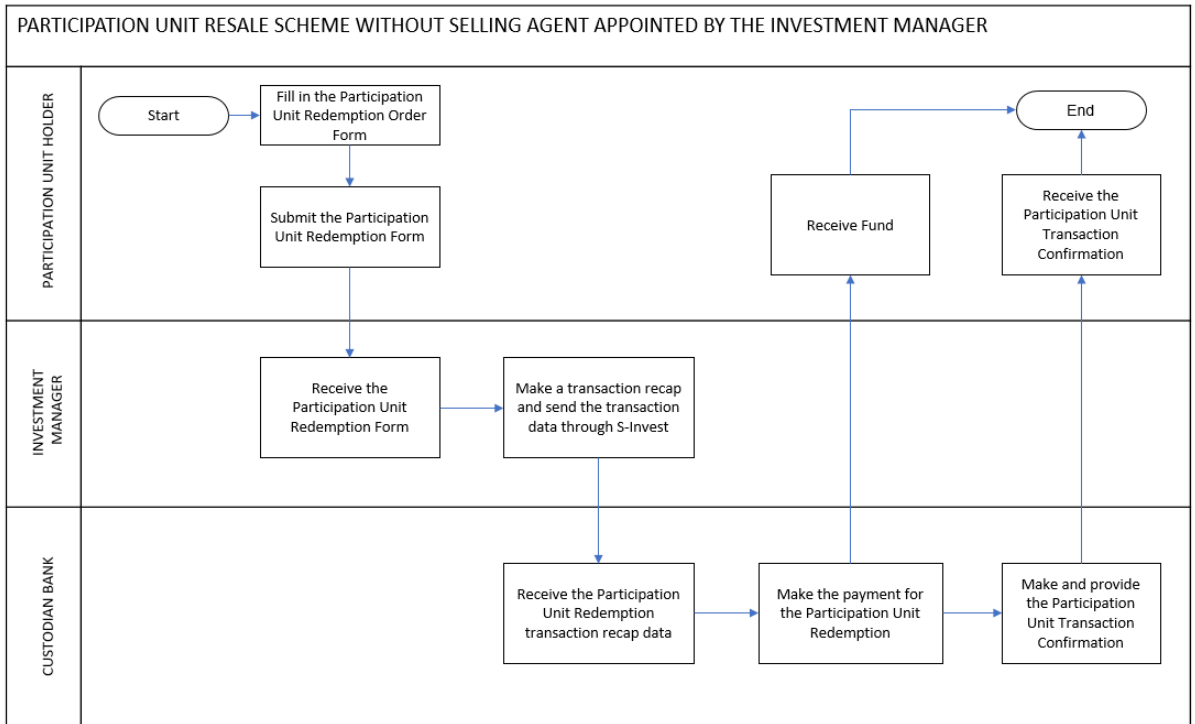
17.1. A. PARTICIPATION UNIT SUBSCRIPTION SCHEME WITHOUT SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



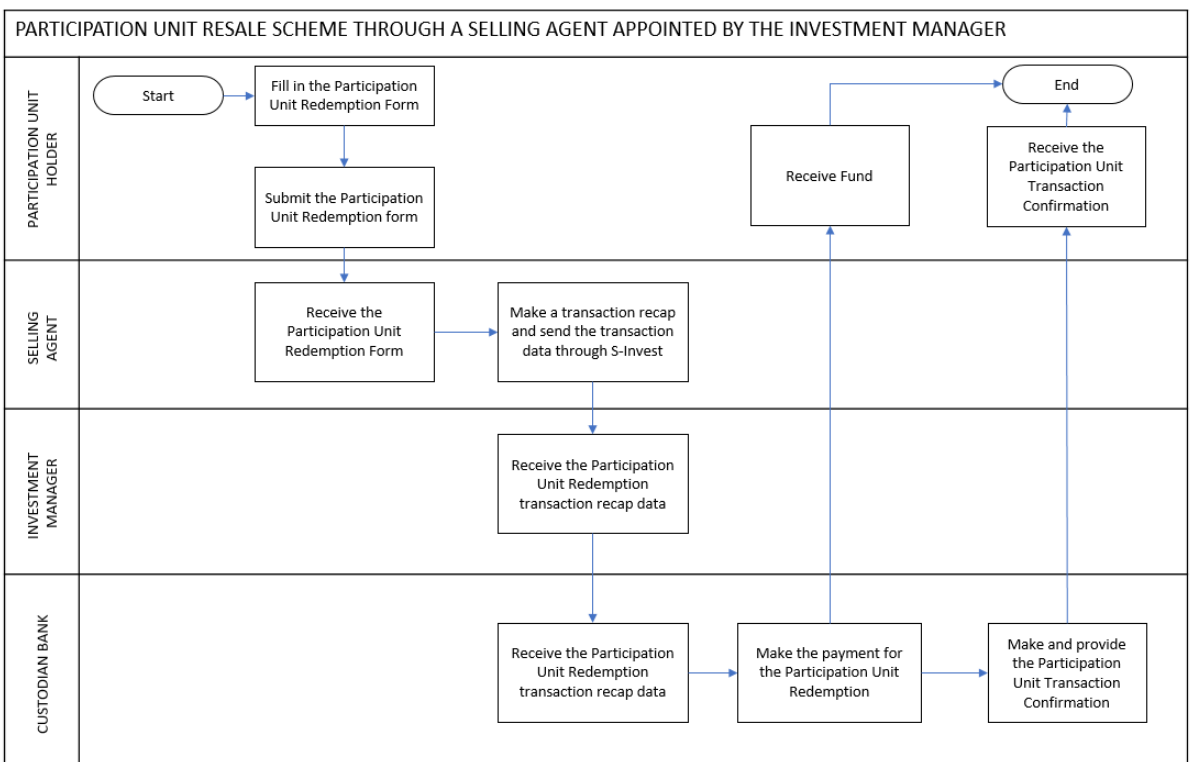
B. PARTICIPATION UNIT SUBSCRIPTION THROUGH A SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



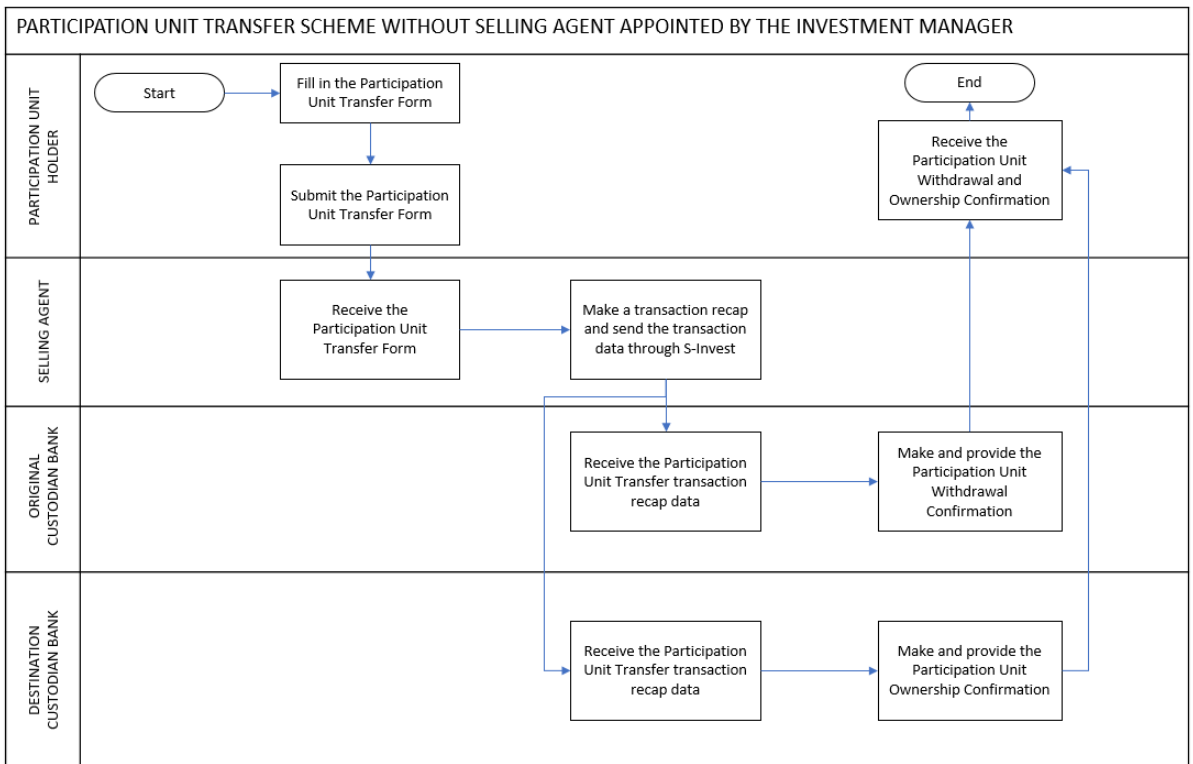
17.2. A. PARTICIPATION UNIT REDEMPTION SCHEME WITHOUT SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



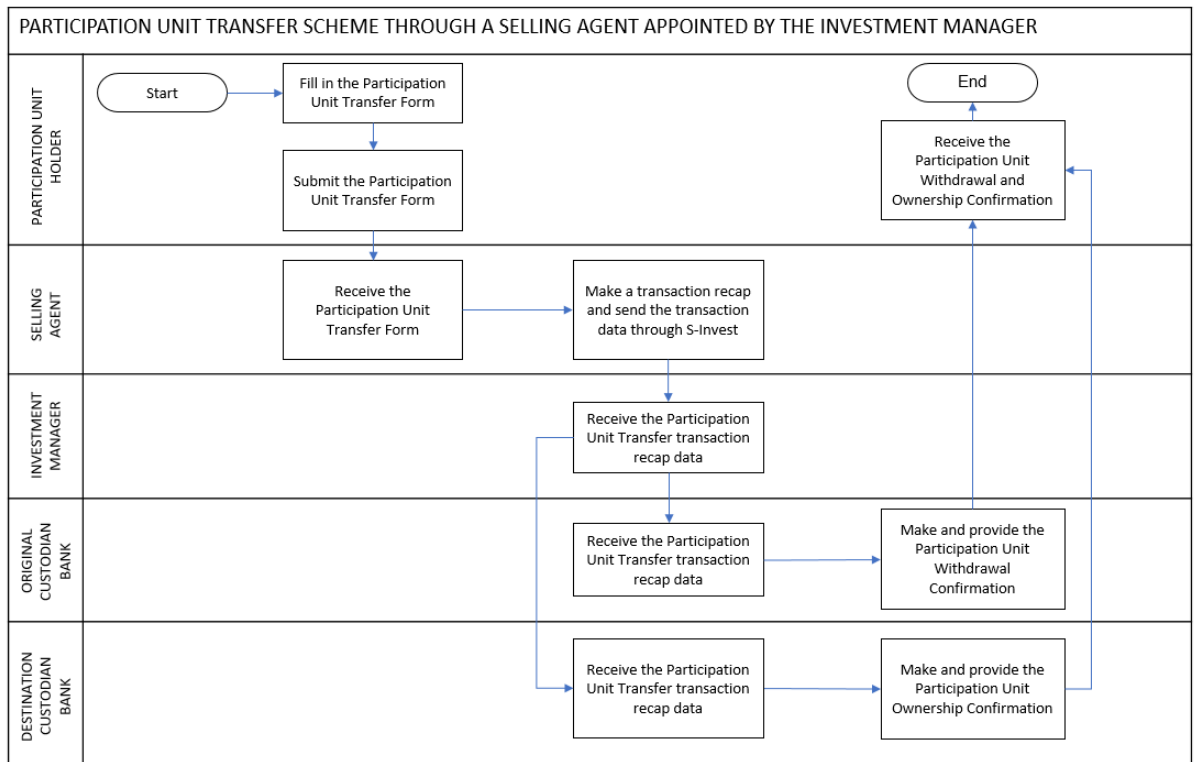
B. PARTICIPATION UNIT REDEMPTION THROUGH A SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



17.3. A. INVESTMENT SWITCH SCHEME WITHOUT SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



B. INVESTMENT SWITCH SCHEME THROUGH A SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



CHAPTER XVIII
PARTICIPATION UNIT HOLDER COMPLAINTS SETTLEMENT

18.1. COMPLAINT

- i. Complaints by the Unit Holder are submitted to the Investment Manager, which must be resolved by the Investment Manager using the mechanism as referred to in number 18.2. below.
- ii. If the complaint is related to the function of the Custodian Bank, the Investment Manager will submit it to the Custodian Bank, and the Custodian Bank is obliged to resolve the complaint using the mechanism as referred to in number 18.2. below.

18.2. COMPLAINT ADDRESS MECHANISM

- i. Subject to the provisions of number 18.1 above, the Investment manager and/or the Custodian Bank will serve and resolve any Participation Unit Holder complaints. Complaint resolution made by the Custodian Bank must be copied to the Investment Manager.
- ii. The Investment Manager and/or the Custodian Bank is obliged to immediately follow up and resolve the Participation Unit Holder complaint submitted orally no later than 5 (five) Business Days since the complaint is received.
- iii. In the event that the Investment Manager and/or the Custodian Bank requires supporting documents for the complaint submitted by the Unit Holder orally as referred to in point ii above, the Investment Manager and/or the Custodian Bank requests the Participation Unit Holder to submit a written complaint by attaching the necessary supporting document.
- iv. The Investment Manager and/or the Custodian Bank is obliged to follow up and resolve the complaint in writing no later than 10 (ten) Business Days since the documents that are directly related to the Participation Unit Holder's complaint are well received.
- v. The Investment Manager and/or the Custodian Bank may extend the period as referred to in point iv above in accordance with the terms and conditions stipulated in POJK Concerning Consumer Complaint Services in the Financial Services Sector.
- vi. The extension of the complaint settlement period as referred to in point v above must be notified in writing to the Participation Unit Holder who submits the complaint before the period referred to in point iv ends.
- vii. The Investment Manager provides information regarding the status of the Unit Holder complaint through various means of communication provided by the Investment Manager, including through the website, letter, email or telephone.

18.3. COMPLAINTS SETTLEMENT

- i. The Investment Manager and/or the Custodian Bank may resolve complaints in accordance with internal regulations that refer to the provisions stipulated in POJK Concerning Consumer Complaint Services in the Financial Services Sector jo. POJK concerning Consumer and Public Protection in the Financial Services Sector
- ii. In addition to the settlement of complaints as referred to in point 18.3 point i above, Participation Unit Holders can utilize complaint services provided by OJK for settlement efforts through mechanisms regulated in POJK concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority jo. POJK concerning Consumer and Public Protection in the Financial Services Sector

18.4 DISPUTE RESOLUTION

In the event that the Complaint settlement agreement is not reached, the Participation Unit Holder and the Investment Manager and/or the Custodian Bank will carry out the Dispute Resolution with a dispute resolution mechanism in the form of arbitration through an Alternative Dispute Resolution Institution (LAPS) in the Financial Services Sector that has obtained approval from the OJK with the terms, conditions and procedures as referred to in the POJK Regarding Alternative Dispute Resolution Institutions in the Financial Services Sector and in accordance with regulations regarding dispute resolution procedures issued by LAPS and approved by OJK, and referring to Law Number 30 of 1999 concerning Arbitration and Alternative Settlement Disputes, and all amendments thereto (the "Arbitration and Alternative Dispute Resolution Act") as relevant.

**CHAPTER XIX
DISSEMINATION OF PROSPECTUS AND FORMS RELATED TO PARTICIPATION UNIT
SUBSCRIPTION**

- 19.1. Information, Prospectus, Account Opening Form, Participation Unit Subscription Form, UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Redemption Form and Investment Switch Form (if any) can be obtained at the Investment Manager's office, as well as Mutual Fund Selling Agents appointed by the Investment Manager (if any). Contact your Investment Manager for more information.
- 19.2. To avoid delays in sending the UOBAM GLOBAL SHARIA BALANCED FUND USD Report and other information regarding investments, Participation Unit Holders are expected to inform the change of address as soon as possible to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any) where the Participation Unit Holder concerned made a purchase.

Investment Manager
PT UOB Asset Management Indonesia
UOB Plaza 42nd Floor Unit 2
Jl. M.H. Thamrin No. 10, Central Jakarta 10230
Phone: (021) 29290889
Fax: (021) 29290809

Custodian Bank
PT Bank Central Asia Tbk
Landmark Pluit Office Complex Blok A No. 8 Lt. 6
Jl. Pluit Selatan Raya No. 2, Penjaringan, North Jakarta 14440
Phone: (021) 2358 8665
Fax: (021) 660 1823/660 1824

CHAPTER XX
ACCOUNTANT OPINIONS ON FINANCIAL STATEMENTS

(will be completed during the Prospectus renewal)