

# Double Fund Bundle Campaign

5 May 2025 – 5 August 2025



Double Fund Bundle Campaign  
5 MAY – 5 AUG 2025

UOBKayHian

Earn up to

# 4.60%<sup>\*</sup>

p.a.

- ✓ Enjoy better returns for 6 months
- ✓ 100+ top performing fund choices

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

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

## Terms and Conditions:

### 1) Campaign and Organizer:

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

### 2) Campaign Period:

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

### 3) Eligibility:

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

### 4) Terms and Conditions on Double Fund Bundle Campaign:

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

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

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

Double Fund Bundle Estimated Returns	Selected Funds (Refer Appendix 1)	United Money Market Fund (“UMMF”)
<b>Interest on Fund Class: MYR</b>	Estimated returns <b>up to 7.00% p.a.</b> subjected to selective fund	Estimated returns <b>up to 4.00% p.a.</b> inclusive of additional incentive of <b>0.40% p.a.</b> payable up to six (6) months from the investment date.
<b>Interest on Fund Class: USD</b>	Estimated returns <b>up to 7.00% p.a.</b> subjected to selective fund	Estimated returns <b>up to 4.60% p.a.</b> inclusive of additional incentive of 0.40% payable up to six (6) months from the investment date.
<b>Additional Incentive Terms</b>	Nil	The additional incentive is payable monthly up to six (6) months from the investment date during the UMMF holding period provided the sales charge

		for the Selected Funds (refer Appendix 1) is at least 2%.
<b>Sales Charge</b>	2%-5%	Nil
<b>Mandatory Holding Period</b>	Nil	Nil
<b>Investment Period</b>	Investment must be made between 5 May 2025 – 5 August 2025, 3:00 PM, both dates inclusive.	Investment must be made between 5 May 2025 – 5 August 2025, 3:00 PM, both dates inclusive.
<b>Interest Payment Terms</b>	Interest will be paid up to six (6) months from the investment date, provided the investment was made during the campaign period.	Interest will be paid up to six (6) months from the investment date, provided the investment was made during the campaign period.

- g) **Investment Capital Requirement:** The investment capital for both the Selected Funds (refer Appendix 1) and UMMF must be based on fresh fund deposits only.
- h) **Investment Subscription:** The subscription must be done strictly via UWEALTH platform only.

Example:

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

Investment Amount	RM20,000		USD10,000	
Mandatory Allocation Ratio (1:1)	RM10,000 Selected Funds (Refer Appendix 1)	RM10,000 UMMF	USD5,000 Selected Funds (Refer Appendix 1)	USD5,000 UMMF
Estimated Fund Returns	Estimated returns <b>up to 7.00% p.a.</b> subjected to selective fund	3.59% p.a.*	Estimated returns <b>up to 7.00% p.a.</b> subjected to selective fund	4.20% p.a.*
Mandatory Holding Period	Nil	Nil	Nil	Nil

Additional Incentive of 0.40% p.a.	-	0.40% p.a.	-	0.40% p.a.
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*\*Based on estimated return end of March 2025*

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

Fund type	Selected Funds (Refer Appendix 1)		UMMF	
	MYR	USD	MYR	USD
<b>Fund subscription cut-off time</b>	Before 3:00 p.m. on Business Day	Before 3:00 p.m. on Business Day	Before 3:00 p.m. on Business Day	Before 9:30 a.m. on Business Day

- j) Subscription submitted after the cut-off times will be processed on the next business day.
- k) **Early Redemption and Settlement Timeline:** Fund redemption can be made at any time. The fund redemption payment is subject to settlement timeline per the following schedule:

Fund Type	Selected Funds (Refer Appendix 1)		UMMF	
	MYR	USD	MYR	USD
<b>Redemption Settlement</b>	Varies. Please refer to Appendix 1	Varies. Please refer to Appendix 1	T+1	T+3

### **General Terms and Conditions:**

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

Official Website : <https://www.utrade.com.my> (UTRADE)

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

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

*UTRADE Privacy Policy*

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

*UWEALTH Privacy Policy*

[https://www.uwealth.com.my/assets/pdf/Privacy\\_Policy.pdf?v=20241211](https://www.uwealth.com.my/assets/pdf/Privacy_Policy.pdf?v=20241211)

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

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

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## Appendix 1: List of Selected Funds

FUND NAME	CURRENCY	FUND TYPE	REDEMPTION TIME
ABERDEEN STANDARD ISLAMIC WORLD EQUITY FUND A	MYR	Retail	T+5
AFFIN HWANG AIIMAN QUANTUM FUND	MYR	Retail	T+3
AFFIN HWANG SELECT ASIA PACIFIC (EX JAPAN) REITS AND INFRASTRUCTURE FUND	MYR	Retail	T+5
AFFIN HWANG SELECT OPPORTUNITY FUND	MYR	Retail	T+3
AFFIN HWANG SELECT SGD INCOME FUND - MYR CLASS	MYR	Retail	T+5
AHAM WORLD SERIES - CHINA GROWTH FUND	MYR	Retail	T+6
AHAM WORLD SERIES - CHINA GROWTH FUND MYR-HEDGED	MYR	Retail	T+6
AHAM WORLD SERIES - CHINA GROWTH FUND USD	USD	Retail	T+6
AFFIN HWANG WORLD SERIES - JAPAN GROWTH FUND MYR CLASS	MYR	Retail	T+6
AFFIN HWANG WORLD SERIES - JAPAN GROWTH FUND MYR HEDGED CLASS	MYR	Retail	T+6
AMASIA PACIFIC REITS - CLASS B MYR	MYR	Retail	T+3
AMCHINA A-SHARES	MYR	Wholesale	T+6
AMCHINA A-SHARES MYR HEDGED	MYR	Wholesale	T+6
BIMB I GROWTH	MYR	Retail	T+3
BIMB-ARABESQUE ASIA PACIFIC SHARIAH-ESG EQUITY FUND MYR	MYR	Retail	T+10
BIMB-ARABESQUE ASIA PACIFIC SHARIAH-ESG EQUITY FUND USD	USD	Retail	T+10
PRINCIPAL ISLAMIC ASIA PACIFIC DYNAMIC EQUITY FUND	MYR	Wholesale	T+3
PRINCIPAL ISLAMIC LIFETIME SUKUK FUND	MYR	Wholesale	T+3
PRINCIPAL GLOBAL TECHNOLOGY MYR H	MYR	Retail	T+3
PRINCIPAL GLOBAL TECHNOLOGY USD	USD	Retail	T+5
PRINCIPAL ASIA PACIFIC DYNAMIC INCOME FUND MYR	MYR	Wholesale	T+3
PRINCIPAL CHINA DIRECT OPPORTUNITIES FUND MYR	MYR	Retail	T+3
PRINCIPAL CHINA DIRECT OPPORTUNITIES FUND USD	USD	Retail	T+5
PRINCIPAL CHINA-INDIA-INDONESIA OPPORTUNITIES FUND	MYR	Retail	T+5
PRINCIPAL GREATER CHINA EQUITY MYR	MYR	Retail	T+3
DANA MAKMUR PHEIM	MYR	Retail	T+3
EASTSPRING INVESTMENTS DINASTI EQUITY FUND	MYR	Retail	T+6
EASTSPRING INVESTMENTS ISLAMIC SMALL-CAP FUND	MYR	Retail	T+3
EASTSPRING INVESTMENTS MY FOCUS FUND	MYR	Retail	T+3
EASTSPRING INVESTMENTS SMALL-CAP FUND	MYR	Retail	T+3
EASTSPRING INVESTMENTS JAPAN DYNAMIC MY FUND RM HEDGED	MYR	Wholesale	T+6
EUROPE EQUITY GROWTH	MYR	Retail	T+5
FRANKLIN MALAYSIA SUKUK FUND - CLASS A	MYR	Retail	T+5
FRANKLIN U.S. OPPORTUNITIES FUND (MYR CLASS)	MYR	Wholesale	T+4
FRANKLIN U.S. OPPORTUNITIES FUND (USD CLASS)	USD	Wholesale	T+4
HONG LEONG DANA MAA'ROF	MYR	Retail	T+3
KAF CORE INCOME FUND	MYR	Retail	T+3
KENANGA BLUE CHIP FUND	MYR	Retail	T+3
KENANGA GROWTH FUND - SERIES 2 MYR	MYR	Retail	T+3
KENANGA GROWTH FUND - SERIES 2 USD	USD	Retail	T+3

## Double Fund Bundle Campaign

5 May 2025 – 5 Aug 2025

KENANGA ASNITABOND FUND	MYR	Retail	T+3
MANULIFE DIVERSIFIED REAL ASSET FUND A RM	MYR	Retail	T+5
MANULIFE INDIA EQUITY FUND RM-HEDGED	MYR	Retail	T+5
MANULIFE INVESTMENT - INDIA EQUITY	MYR	Retail	T+5
MANULIFE INVESTMENT U.S. EQUITY FUND	MYR	Retail	T+5
MANULIFE INVESTMENT U.S. EQUITY FUND RM-HEDGED	MYR	Retail	T+5
MANULIFE INVESTMENT US EQUITY USD	USD	Retail	T+6
MANULIFE SHARIAH GLOBAL REIT FUND MYR INC	MYR	Retail	T+5
MANULIFE SHARIAH GLOBAL REIT FUND USD INC	USD	Retail	T+6
MAYBANK MALAYSIA INCOME-I A MYR	MYR	Retail	T+3
MAYBANK MALAYSIA DIVIDEND FUND	MYR	Retail	T+5
MAYBANK FINANCIAL INSTITUTIONS INCOME FUND	MYR	Retail	T+3
MAYBANK MALAYSIA SUKUK	MYR	Wholesale	T+3
MAYBANK MALAYSIA SMALL CAP FUND	MYR	Retail	T+3
OPUS DYNAMIC INCOME	MYR	Retail	T+1
RHB BIG CAP CHINA ENTERPRISE FUND	MYR	Retail	T+4
RHB GOLD AND GENERAL FUND	MYR	Retail	T+4
RHB ISLAMIC GLOBAL DEVELOPED MARKETS FUND MYR	MYR	Retail	T+3
RHB SHARIAH CHINA FOCUS FUND RM	MYR	Retail	T+6
UNITED ESG SERIES - CONSERVATIVE BOND FUND MYR	MYR	Retail	T+3
UNITED ESG SERIES - CONSERVATIVE BOND FUND USD HEDGED	USD	Retail	T+3
UNITED GLOBAL DURABLE EQUITY FUND MYR HEDGED CLASS	MYR	Retail	T+8
UNITED GLOBAL DURABLE EQUITY FUND USD CLASS	USD	Retail	T+8
UNITED GLOBAL QUALITY EQUITY FUND MYR HEDGED CLASS	MYR	Retail	T+6
UNITED GLOBAL QUALITY EQUITY FUND USD CLASS	USD	Retail	T+6
UNITED MALAYSIA FUND CLASS A	MYR	Retail	T+4
UNITED-I ESG SERIES – HIGH QUALITY SUKUK MYR	MYR	Retail	T+6
PRINCIPAL GREATER CHINA EQUITY FUND MYR HEDGED	MYR	Retail	T+3
PRINCIPAL GREATER CHINA EQUITY FUND USD	USD	Retail	T+3
AHAM WORLD SERIES – GLOBAL DISRUPTIVE INNOVATION FUND (MYR HEDGED CLASS)	MYR	Retail	T+5
AHAM WORLD SERIES – GLOBAL DISRUPTIVE INNOVATION FUND (USD CLASS)	USD	Retail	T+5
AHAM SHARIAH GOLD TRACKER FUND (MYR CLASS)	MYR	Retail	T+3
MAYBANK GLOBAL SUSTAINABLE TECHNOLOGY FUND CLASS MYR HEDGED	MYR	Retail	T+5
MAYBANK GLOBAL SUSTAINABLE TECHNOLOGY FUND CLASS USD	USD	Retail	T+5
MAYBANK GLOBAL SUSTAINABLE TECHNOLOGY FUND CLASS MYR	MYR	Retail	T+5
AMCHINA A-SHARES USD	USD	Retail	T+5
AHAM AIIMAN GLOBAL MULTI THEMATIC FUND MYR HEDGED	MYR	Retail	T+5
AHAM AIIMAN GLOBAL MULTI THEMATIC FUND USD	USD	Retail	T+5
HONG KONG TECH INDEX FUND MYR	MYR	Wholesale	T+5
HONG KONG TECH INDEX FUND MYR HEDGED	MYR	Wholesale	T+5
MANULIFE SHARIAH INDIA EQUITY FUND A RM CLASS	MYR	Retail	T+7
MANULIFE SHARIAH INDIA EQUITY FUND A USD CLASS	USD	Retail	T+7

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PRINCIPAL US HIGH CONVICTION EQUITY FUND MYR CLASS	MYR	Retail	T+3
PRINCIPAL US HIGH CONVICTION EQUITY FUND MYRH CLASS	MYR	Retail	T+3
PRINCIPAL US HIGH CONVICTION EQUITY FUND USD CLASS	USD	Retail	T+5
PRINCIPAL ISLAMIC GLOBAL TECHNOLOGY CLASS MYR	MYR	Wholesale	T+5
PRINCIPAL ISLAMIC GLOBAL TECHNOLOGY CLASS MYR HEDGED	MYR	Wholesale	T+5
PRINCIPAL ISLAMIC GLOBAL TECHNOLOGY CLASS USD	USD	Wholesale	T+5
NOMURA GLOBAL SHARIAH SEMICONDUCTOR EQUITY FUND MYR CLASS	MYR	Retail	T+3
NOMURA GLOBAL SHARIAH SEMICONDUCTOR EQUITY FUND USD CLASS	USD	Retail	T+3
MANULIFE SHARIAH INDONESIA EQUITY FUND A RM CLASS	MYR	Retail	T+7
UNITED VIETNAM EQUITIES FUND MYR HEDGED CLASS	MYR	Retail	T+8
UNITED VIETNAM EQUITIES FUND USD CLASS	USD	Retail	T+8
MAMG SYSTEMATIC ASIA PACIFIC EQUITY ABSOLUTE RETURN FUND MYR	MYR	Wholesale	T+5
MAMG SYSTEMATIC ASIA PACIFIC EQUITY ABSOLUTE RETURN FUND MYR HEDGED	MYR	Wholesale	T+5
MAMG SYSTEMATIC ASIA PACIFIC EQUITY ABSOLUTE RETURN FUND USD	USD	Wholesale	T+5
HALOGEN SHARIAH BITCOIN FUND MYR ACCUMULATION	MYR	Wholesale	T+1
HALOGEN SHARIAH ETHEREUM FUND MYR ACCUMULATION	MYR	Wholesale	T+1
UNITED GLOBAL TRANSFORMATION FUND MYR CLASS	MYR	Retail	T+6
UNITED GLOBAL TRANSFORMATION FUND MYR HEDGED CLASS	MYR	Retail	T+6
UNITED GLOBAL TRANSFORMATION FUND USD CLASS	USD	Retail	T+6
UNITED BHARAT FIXED INCOME FUND MYR ACC	MYR	Wholesale	T+9
UNITED BHARAT FIXED INCOME FUND MYR HEDGED ACC	MYR	Wholesale	T+3
UNITED BHARAT FIXED INCOME FUND USD ACC	USD	Wholesale	T+9
AHAM AIIMAN GLOBAL MULTI THEMATIC FUND MYR	MYR	Retail	T+3
INDIA GROWTH FUND - RM CLASS	MYR	Retail	T+5
INDIA GROWTH FUND - RM-HEDGED CLASS	MYR	Retail	T+5
INDIA GROWTH FUND - USD CLASS	USD	Retail	T+5
UOB KAY HIAN GLOBAL DYNAMIC FUND MYR	MYR	Wholesale	T+5
UOB KAY HIAN GLOBAL DYNAMIC FUND USD	USD	Wholesale	T+5

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