



Name of Fund: _____ (hereinafter, the "Fund")

PLEASE READ THE NOTES CONTAINED ON THE REVERSE BEFORE COMPLETING THIS FORM IN BLOCK LETTERS (PLEASE TICK WHERE APPROPRIATE)

IMPORTANT: Information about your right to cancel this agreement is enclosed.

TRANSACTION REQUEST UNDER SUPPLEMENTARY RETIREMENT SCHEME (SRS)

- A. Purchase Amount S\$ _____
AUTHORISATION TO SETTLE FOR APPLICATION OF UNITS
 Name of SRS Operator Bank _____
 Please debit from my SRS Account No: _____
 I unequivocally and irrevocably consent to and authorise the SRS Operator Bank or its approved agents to have access to and to request for any information regarding my account with the Manager for the purpose relating to and in connection with this application.
- B. Regular Savings Plan S\$ _____ for _____ months/quarters (minimum 6 consecutive months or 2 consecutive quarters)
- C. Redemption Please realise _____ Units of the above Fund/Sub Fund

PARTICULARS OF MAIN APPLICANT

Name(underline surname) Dr Mr Mrs Mdm Ms

Address _____

Tax Status Resident Foreign

Tel (home) _____

Tel (office) _____

Citizenship _____

NRIC/Passport No _____

Date of Birth _____

Occupation _____

First Time Subscriber in this fund

Existing Subscriber A/C No. _____

DIVIDEND PAYMENT

Any dividend declared will be credited to the SRS Account.

SWITCHING DETAILS

(Switching details within Funds)

Switch from (name of Fund): _____

No. of Units: _____

Switch to (name of Fund): _____

DECLARATION

I hereby declare that I have received, read and understood the prospectus of the relevant Fund, the notes on the reverse of this form and the Cancellation Terms and Conditions attached to this form and that this application is based on the prospectus, the notes on the reverse of this form as well as the Cancellation Terms and Conditions attached to this form. I irrevocably undertake and agree to be bound by the terms and conditions of the Trust Deed constituting the Fund as modified by any supplemental deed(s) thereto from time to time. I also declare that I have read, understood and agree to be bound by the terms governing the Supplementary Retirement Scheme in respect of applications made using SRS monies. I hereby agree to indemnify UOB Asset Management Ltd. against any loss expenses, liabilities, whatsoever arising out of or in connection with cancellation of my application due to non-availability of funds in the SRS Account. The investment is subject to risk, including the possible loss of principal amount invested.

Signature of Applicant _____

Date _____

FOR UOBAM USE ONLY

Account No _____

Trans. Ref _____

Trans. Date _____

Price (S\$) _____

Discount (S\$) _____

Input by _____

Units _____

Checked _____

Approved _____

FOR BRANCH USE ONLY

Date _____

Authorised Signatory _____

Branch Stamp _____

Bank/Branch Name/Code _____

IMPORTANT NOTES

Please read these notes before completing this form. Unless otherwise defined, the terms and expressions used in this form shall bear the same meaning as in Trust Deed constituting the Fund.

A. General

1. The Units are sold only on the basis of information contained in the accompanying prospectus for the relevant Fund accompanying this application form. All other information or representations must be regarded as unauthorised and must not be relied upon.
2. The units are issued pursuant to the provisions of the Trust Deed constituting the Fund. Copies of the relevant Trust Deed are available for inspection free of charge at the Managers' office during normal office hours and may also be purchased from the Managers at S\$20.00 per copy.
3. The minimum initial application and minimum subsequent application amounts are stated in the Prospectus of the relevant Fund.
4. The Managers reserve the right to allot a lesser number of Units than that applied for or not to allot any Units without giving any reason. Applications from sole proprietorships or partnerships will not be accepted by the Managers.
5. The provisions of the Trust Deed of the relevant Fund may be subjected to change in accordance with the Trust Deed and/or any Supplemental Deed of the relevant Funds.
6. The Managers shall be entitled in its absolute discretion and without prior reference to the applicant(s) to amend or vary any or all of the terms and conditions in this Form and the Managers will (but shall not be obligated to) notify the applicant(s) of such variation in such manner as the Managers may deem fit for his purpose.
7. Any transaction charges imposed by the SRS Operator for the use of the SRS monies will be borne by the applicant.

Disclosure of information

8. You agree that the Managers or United Overseas Bank Limited (the "Bank") may without incurring any liability whatsoever, divulge or reveal to each other and to third parties any information whatsoever regarding yourself or any of your account(s) maintained with the Managers or the Bank for such purposes as the Managers or the Bank may deem fit, including:
 - (a) in order to link any of your accounts maintained with the Bank and/or UOBAM;
 - (b) where UOBAM or the Bank has entered into an agreement with another party, whether in Singapore or otherwise, to provide any service (including services available via UOBAM Online). In this case, UOBAM or the Bank will provide that party with information about your accounts, transactions, transfers or bill payments, and your communications with UOBAM or the Bank in order to carry out your instructions;
 - (c) where it is necessary for completing transactions, transfers or bill payments or otherwise carrying out your instructions;
 - (d) in order to market or promote any services or products of UOBAM or the Bank;
 - (e) in order to verify the existence and conditions of an account for a third party, such as a credit bureau, a payee, or any holder of a check issued by you or on your behalf through UOBAM Online; or
 - (f) in order to comply with laws, government agency rules or orders, court orders, subpoenas or other legal process or in order to give information to any government agency or official having legal authority to request such information.
9. For the avoidance of doubt, you agree that the Managers shall not be liable for any loss or damage that you may incur as a result of the negligence, act or omission of any third party referred to in the paragraphs above.

B. Purchase - (terms apply to Supplementary Retirement Scheme (SRS))

1. Applications received and accepted by the Managers before 3:00 p.m. Singapore time on a Dealing Day will be transacted at that Dealing Day's offer price computed in accordance with the provision of the relevant Trust Deed, the details of which is found in the relevant Prospectus. Applications received after 3:00 p.m. Singapore time on a Dealing Day or on a day, which is not a Dealing Day, will be treated as having been received before 3:00 p.m. Singapore time on the next Dealing Day.
2. No Certificates for Units will be issued. The Managers will send a confirmation advice to the successful applicants. The Managers will also send to Holders a statement of holdings twice annually. A monthly statement of holdings will be dispatched by your SRS Operator to the Holders.
3. For units purchased with SRS monies from the SRS Account, a monthly statement of holdings will be dispatched by your relevant SRS Operator.
4. For units purchased with SRS monies from the SRS Account, applicants must have an existing SRS Account with a SRS Operator to purchase any SRS units of the relevant Fund.
5. Duly completed application forms must be submitted at the Managers' office or any of the Singapore branches of the UOB Group or any of the Invest Shops or appointed distributors; or posted to the Manager's office at the address set out below.
6. Payments for units in S\$ Fund/Sub-Funds may be made by arranging for their SRS accounts to be debited.

C. Regular Savings Plan Scheme (if applicable)

1. For investor who wish to participate in the regular saving plan scheme ("RSP Scheme"), the minimum initial investment is S\$1,000 in the Fund/Sub-Fund. Thereafter, the minimum monthly and quarterly investments is S\$100 and S\$500 respectively. An investor may cease participation in his/her RSP Scheme without suffering any penalty by giving the Managers 30 days' prior written notice. The terms and conditions stipulated in the section "D. Realisations" below shall apply to any realisations of units.
2. The RSP Scheme must be for a minimum of 6 consecutive months or 2 consecutive quarters. The RSP Scheme will remain effective until expiry of the number of months as instructed on the application form or receipt of written notice from the unitholder to terminate the RSP Scheme or the sale of all the Units held by the Holders. The participation of the RSP Scheme will be ceased if an investor have insufficient money in his SRS Account for debiting for consecutive 2 months or quarters.

3. Payment will be debited from the Holders' SRS Account as authorised in the SRS Form on the (25th) of each month or quarters commencing the month following the approval by the unitholder's bank. Where the (25th) is a holiday, the account will be debited the next business day.

D. Realisations - (terms apply to Supplementary Retirement Scheme)

1. Units are realised pursuant to the provisions of the relevant Trust Deed.
2. Holders may realise their units in full or partially. Partial realisation of units must be for at least 100 units, subject to the Holders maintaining the number of units which were or would have been purchased for the minimum initial subscription of the relevant Fund as disclosed in the prospectus.
3. Subject to suspension of or any other limitation on realisation of units pursuant to the provisions of the relevant Trust Deed, realisation requests received and accepted by the Manager before 3:00 p.m. Singapore time on a Dealing Day will be transacted at that Dealing Day's realisation price calculated in accordance with the Trust Deed, the details of which may be found in the relevant prospectus. Realisation requests received after 3:00 p.m. Singapore time on a Dealing Day or a day, which is not a Dealing Day, will be treated as having been received before 3:00 p.m. Singapore time on the next immediate Dealing Day.
4. For units purchased using a SRS Account, a crossed cheque made payable to your SRS Operator representing the proceeds of realisation to the Holder concerned will be normally dispatched to your SRS Operator by ordinary post within 6 Business Days for equity funds and 4 business days for bond funds from the date of receipt by the Managers of the duly completed form.
5. Duly completed forms together with relevant Confirmation Advice(s) or latest Statement of Account, may be submitted at the Managers' office, or at any UOB Group branch in Singapore or invest shop, or appointed distributor (in the case of units purchased with the relevant distributor) or posted to the Managers' office at the address set out below.

E. Switching of Units between Funds (if applicable)

1. Each Holder of any Units purchase with monies from a SRS Account ("SRS Units") of any Fund may convert all or any of his/her SRS Units in the original Fund into SRS Units of another Fund pursuant to the provisions of the Trust Deed.
2. No switching of Units may be made which would result in the Holder holding such number of Units with a corresponding value of less the Minimum Holding, details of which are found in the prospectus.
3. Units will be switched on a Common Exchange Dealing Day. A Common Exchange Dealing Day is a Dealing Day for both of the Funds. If the switching request is received by the Managers before 3:00 p.m. Singapore time on a day which is a Common Exchange Dealing Day, Units will be transacted at that Common Exchange Dealing Day's price calculated in accordance with the relevant Trust Deed (details of which may be found in the relevant prospectus). Switching requests received by the Managers on a day which is not a Common Exchange Dealing Day, will be treated as having been received before 3:00 p.m. Singapore time on the next Common Exchange Dealing Day.
4. Duly completed switching forms together with relevant Confirmation Advice(s) or latest Statement of Account, may be submitted at the Managers' office, or at any UOB Group branch in Singapore or invest shop, or appointed distributors; or posted to the Managers' office at the address set out below.

F. Transfer

1. Transfer are subject to the provisions of the Trust Deed. Units purchased with monies from a SRS Account are not transferable.

G. Taxation

1. Applicants should note that under the Singapore Income Tax Act, "Singapore tax resident" is defined:
 - (a) in relation to an individual, as a person who, in the year preceding the year of assessment, resides in Singapore except for such temporary absences therefrom as may be reasonable and not inconsistent with a claim by such person to be resident in Singapore, and includes a person who is physically present or who exercises an employment (other than as a director of a company) in Singapore for 183 days or more during the year preceding the year of assessment; and
 - (b) in relation to a company or body of persons, as a company or body of persons the control and management of whose business is exercised in Singapore.
2. Applicants should further note that "foreign investor" has been defined under the Income Tax (Income From Funds Managed for Foreign Investors) Regulations:
 - (a) in relation to an individual, as an individual who is not a resident in Singapore and not a citizen of Singapore and who is the beneficial owner of the funds managed by the approved fund manager; and
 - (b) in relation to a company, as a company which is not resident in Singapore and in the case of:
 - (i) a company with not more than 50 shareholders, the whole of its issued capital is beneficially owned, directly or indirectly, by persons who are not citizens of Singapore and not resident in Singapore; and
 - (ii) a company with more than 50 shareholders, not less than 80 percent of its issued capital is beneficially owned, directly or indirectly, by persons who are not citizens of Singapore and not resident in Singapore.Applicants who have any doubt as to whether they qualify as a Singapore tax resident or a "foreign investor" are strongly urged to consult their professional tax advisers.
3. If this section on the tax resident status is not completed, the applicant will be deemed to be a Singapore tax resident.

TERMS AND CONDITIONS FOR CANCELLATION OF UNITS

1. Right to Cancel Units

- 1.1 All investors shall have the right to cancel their units ("Units") in the fund specified in the Application Form (the "Fund") that is constituted in Singapore and authorised by the Monetary Authority of Singapore (the "Authority"), **EXCEPT** the following persons:
- (i) an investor who is not a natural person;
 - (ii) an existing unitholder in the Fund who subsequently purchases Units in the Fund after the Cancellation Period (as defined below) applicable to the initial purchase of Units; and
 - (iii) a regular saving plan ("RSP") participant making a second or any subsequent payment for his Units in the Fund after the Cancellation Period applicable to the RSP.
- 1.2 Any request by an investor to cancel his Units in the Fund is deemed to be a request to cancel all his Units in the Fund under the purchase agreement.

2. Period of time in which the right of cancellation is to be exercised

The right to cancel any Units in the Fund must be exercised within 7 calendar days (or such other period as may be prescribed or permitted by the Authority or such longer period as the Manager may from time to time determine) from the dealing day on which the original subscription or purchase was made (the "Cancellation Period"). Where the last day of the Cancellation Period falls on a Sunday or a public holiday, the Cancellation Period shall be extended to the next calendar day that is not a Sunday or a public holiday.

3. Steps to take for cancellation

- 3.1 All cancellation requests must be made on the Cancellation Form attached or in writing submitted within the Cancellation Period to the Manager or any agent appointed by the Manager to receive such cancellation requests. Cancellation Forms or written cancellation requests may be served directly on the Manager or its appointed agents or submitted by post within the Cancellation Period.
- 3.2 Where the Cancellation Form is not used, investors should ensure that their written cancellation requests provide all material information relating to the Units sought to be cancelled, including details of the main (and if relevant, the joint) applicant's name, IC/passport number, address and telephone number, and information relation to the name of the Fund, the relevant date of purchase, the purchase amount, the manner of payment of the purchase, the original fund credit/deposit date (for cash purchases only) and details of their Central Provident Fund ("CPF")/Supplementary Retirement Scheme ("SRS") accounts, where relevant. In the case of joint-all accounts, both the main and joint applicant must sign the written cancellation request. The Manager and its appointed agents may in their sole discretion reject cancellation requests with insufficient or incomplete details of purchase agreements.
- 3.3 Where the cancellation request is submitted by post, the relevant day for determining whether the right to cancel has been exercised within the Cancellation Period is the date on which such cancellation request is posted by the investor (i.e. as determined by the postmark).
- 3.4 For the avoidance of doubt, the CPF Board, the CPF Agent Banks, the National University of Singapore Finance Department and such other settlement agents as may be notified to the unitholders by the Manager are not the appointed agents of the Manager and are not authorised to receive any cancellation requests.

4. Price of Units at cancellation

- 4.1 Subject to the relevant provisions in the trust deed of the Fund (as amended) (the "Trust Deed") and to this paragraph 4, the cancellation price of Units to be refunded to the investor shall be calculated as follows:
- (i) in the case of cancellation requests received during the offer period of the Fund, at a refund equal to the original subscription amount paid by the investor for the relevant Units at the time of subscription or purchase of such Units;
 - (ii) In the case of cancellation requests received at any time after the offer period of the Fund, the lower of:
 - a. the market price (calculated in accordance with the Trust Deed of the Fund on the relevant dealing day); or
 - b. the original subscription amount paid by the investor at the time of the subscription or purchase of his Units.
- 4.2 Any front-end fees paid by the investor at the time of subscription or purchase of the relevant Units will be refunded to the investor upon cancellation.
- 4.3 Any distributions declared in respect of the relevant Units during the Cancellation Period and prior to the investor's submission of the cancellation request shall be payable to the Holder. Distributions will only be paid as at the distribution payment date.
- 4.4 The Manager or its appointed agents may deduct an administrative fee of S\$20.80 (inclusive of GST) from the cancellation proceeds to be paid to the investor for expenses reasonably related to the original purchase and cancellation request.
- 4.5 In the case of paragraph 4.1(ii) above, investors should note that where the market price of the Units held by the investor at the time of cancellation is greater than the original subscription amount paid by the investor, the Manager is not obliged to pay the excess amount to the investor. Where the market price of the Units held by the investor at the time of cancellation is lower than the original subscription amount, the Manager is only obliged to pay to the investor the market price of the Units. The investor may therefore not get back his original investment.

5. Payment of Cancellation proceeds

- 5.1 In the case of paragraph 4.1(i) above, during the offer period of the Fund, where the cancellation request is received by the Manager or its appointed agent on or before the close of business on a business day, that cancellation request shall be deemed to have been received on that business day. Where the cancellation request is received by the Manager or its appointed agent after the close of business on a business day or any time on a day which is not a business day, that cancellation request shall be deemed to have been received on the next following business day.
- 5.2 In the case of paragraph 4.1(ii) above, at any time after the close of the offer period of the Fund, where the cancellation request is received by the Manager or its appointed agent on or before the dealing deadline on a dealing day, that cancellation request shall be deemed to have been received on that dealing day. Where the cancellation request is received by the Manager or its appointed agents after the dealing deadline on a dealing day or on a day that is not a dealing day, the cancellation request shall be deemed to have been received on the next following dealing day.
- 5.3 The time at which a cancellation request is deemed to be received will be determined by the Manager's or its appointed agent's time-stamp on the cancellation request.

Cash subscriptions

- 5.4 Where payment for the purchase of Units in the Fund has been made using cash, the investor shall receive the cancellation proceeds within 4 business days (if the Fund is a bond fund or money market fund) or 6 business days (if the Fund is not a bond fund or money market fund) or such other period as may be allowed by the Authority, following the receipt by the Manager or its appointed agent of the valid cancellation request unless the cancellation of Units is suspended in accordance with the provisions of the Trust Deed of the Fund.

CPF / SRS Applications (if applicable)

- 5.5 Where payment for the purchase of Units in the Fund has been made using CPF or SRS monies, investors should note that cancellation proceeds can be refunded only upon receipt of the subscription proceeds by the Manager or the appointed agents.
- 5.6 Subject to Clause 4.4, investors should note therefore that costs may be involved in exercising the right to cancel in respect of a CPF / SRS application for purchase of Units. Such costs are to be borne by the investor and may include:
- (i) the potential loss of their original investment amount in the event of a fall in the market price of the Units of the Fund;
 - (ii) the potential loss of interest from CPF / SRS accounts due to the withdrawal of monies for the purchase of Units and the subsequent refund of cancellation proceeds. The process of withdrawal of subscription proceeds and subsequent refund of cancellation proceeds may take up to 30 calendar days or longer; and
 - (iii) charges levied by the CPF agent banks / SRS Operator banks for withdrawal of monies for the purchase of Units and the subsequent refund of cancellation proceeds.

6. Right to suspend cancellation requests

Investors should note that the Manager has the right to suspend cancellation requests during any period when the right of unitholders of any Fund to require redemption is suspended pursuant to the provisions in the Trust Deed of the Fund.

7. Redemption and Switching

Redemption

- 7.1 During the Cancellation Period and where Units in the Fund may be redeemed, investors may choose to redeem their Units in the Fund instead of exercising their right to cancel the Units. Where an investor chooses to redeem his Units in the Fund, the relevant redemption procedures set out in the Trust Deed of the Fund shall apply.
- 7.2 Where an investor chooses to redeem his Units in the Fund, the investor shall not be entitled to the benefits that may apply to the Units if they had been cancelled instead of redeemed (i.e. there will be no refund of the front-end fee and the levy of a redemption charge is allowed). Depending on the rise in value of Units in the Fund, the redemption proceeds that the investor will receive may be lower than the cancellation proceeds the investor may receive had he exercised his right to cancel the Units if the appreciation in the value of the Units in the Fund is less than the front-end fee. Investor should note that the published realisation prices of Units are based on forward pricing and are thus only indicative in nature. The realisation price of the Units may change during the period between the submission and processing of the redemption request.

Switching

- 7.3 Investors may not switch their Units in the Fund for units in other funds managed by the same Manager during the Cancellation Period.