

UNDERSTANDING YOUR INVESTMENT DECISION

Dear Customer,

Making an investment is a significant decision. As part of our commitment to treating our customers fairly, we want to help you understand the risks and benefits of the investment products* you are investing in.

Please confirm that you have read, understood and agreed to the following:

Investment Products: Risk to Your Investment Capital	<ul style="list-style-type: none"> • These are <u>not</u> bank deposits, or linked to any bank accounts. • These are <u>not</u> insured under the Singapore Deposit Insurance Corporation. • Principal is not guaranteed; except for structured deposits, where the principal amount of structured deposits is guaranteed by UOB upon maturity. • The principal, and coupon/benefit payable (if any) for these investment products <ul style="list-style-type: none"> - may fluctuate and are dependent upon the performance of underlying assets, and - may be redeemed by the delivery of shares which may be worth substantially less than the principal invested. • Past performance is not indicative of future performance. • Pricing of unit trusts is on a forward pricing basis. This is because the prices of unit trusts are generally valued at the end of market close, hence their prices will generally only be available as of the next business day from the trade date.
Liquidity and early termination risk	<ul style="list-style-type: none"> • Structured deposits and structured notes may not be liquidated or sold before maturity; If liquidated or sold before maturity, the amount redeemed would be significantly less than the original principal amount invested. • For structured notes, in the worst case scenario, you may lose all or a significant portion of the principal invested.
Free-look Period	<p><u>For unit trusts:</u></p> <ul style="list-style-type: none"> • You have seven (7) calendar days[#] from the date of subscription to review and cancel your unit trust purchase[^] unless you have previously subscribed to the same unit trust. • Your sales charges (if any) will be refunded upon successful cancellation. • The amount which you will get back from your original investment is dependent upon market conditions at the time of cancellation, and may be less than the amount originally invested. <p><u>For structured deposits:</u></p> <ul style="list-style-type: none"> • You have seven (7) calendar days[#] (from the date of the initial subscription, or before the start date, whichever is later) to review and withdraw your structured deposit purchase. • There will be no unwinding cost.
Other information specific to unit trusts	<ul style="list-style-type: none"> • UOB distributes unit trusts managed by third party product providers. • Where your units in the unit trust are purchased using cash, such units will be registered in our name, and your rights in respect of such units may only be enforced through us. • Semi-annual/annual reports of your unit trusts will be made available on the third party product providers' websites.

*Investment products refer to bonds, equities, structured deposits, structured notes, unit trusts, UOB MaxiYield and yield enhancement structures (such as equity-linked structures and covered calls).

[#] If the last day of this free-look period falls on a non-business day, then this free-look period will be extended to the next business day.

[^] This free-look period only applies to selected unit trusts as advised by your UOB adviser.