PROSPECTUS RENEWAL
REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD

Effective Date: 15 March 2024	Offering Date: 15 March 2024

OJK DOES NOT GIVE A STATEMENT OF APPROVAL OR DISAPPROVAL OF THIS SECURITIES, NOR DOES IT STATE THE TRUTH OR ADEQUACY OF THE CONTENTS IN THIS PROSPECTUS. ANY STATEMENT THAT CONTRADICTS THIS IS A VIOLATION OF THE LAW.

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 the case whereas UOBAM GLOBAL SHARIA BALANCED FUND USD invest into ffshore Sharia Securities, including in Offshore Sharia Mutual Funds, a minimum of 51% (fifty-one percent) of the Net Asset Value of the UOBAM GLOBAL SHARIA BALANCED FUND USD is invested in:

1. Securities traded on a foreign stock exchange, information about which can be accessed from Indonesia through mass media or websites; and/or
2. A maximum of 30% (thirty percent) of the Net Asset Value of Offshore Sharia Mutual Funds;

provided that the investment in each Securities traded on a foreign stock exchange or Offshore Sharia Mutual Fund Securities shall be a maximum of 20% (twenty percent) of the Net Asset Value.

The Investment Manager is required to ensure that the UOBAM GLOBAL SHARIA BALANCED FUND USD's investment activities in offshore Securities do not conflict with applicable laws and regulations in Indonesia and the laws of the country underlying the issuance of the offshore 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

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Central Jakarta 10230
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CUSTODIAN BANK

PT Bank HSBC Indonesia
HSBC Securities Services
World Trade Center 3 Lantai 8
JL Jend Sudirman Kav 29-31
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Phone : (62-21) 5291-4901
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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 December 16, 2025

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. SECURITY OWNERSHIP REFERENCE ("AKSes")

The Securities Ownership Reference, hereinafter referred to as AKSes, is a facility provided by the Integrated Investment Management System Provider (S-INVEST), which contains, among other things, information regarding securities ownership records and/or funds recorded in securities accounts, investment accounts, and/or customer fund accounts, and/or other information related to the Capital Market.

1.2. 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.

1.3. 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.

1.4. 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.

1.5. 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

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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).

1.6. 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.

1.7. 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.

1.8. 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.

1.9. 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.

1.10. INVESTMENT MANAGER'S SHARIA SUPERVISORY BOARD

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

1.11. DSN-MUI

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

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1.12. 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.

1.13. 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.

1.14. 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.

1.15. 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.

1.16. 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.

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1.17. 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.

1.18. 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.

1.19. 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).

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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.

1.20. 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.

1.21. 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.

1.22. 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.

1.23. 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.

1.24. 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.

1.25. 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

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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.

1.26. FINANCIAL SERVICE INSTITUTIONS

Financial Services Institutions are institutions that carry out activities in the banking, capital market, insurance, pension fund, financing institutions and other financial services institutions sectors based on the provisions of laws and regulations in the Financial Services Sector.

1.27. CLEARING AND GUARANTEE HOUSE

The Clearing and Guarantee Institution is a party that provides clearing and/or guarantee services for the settlement of securities transactions carried out through market organizers in the Capital Market as well as other services that can be implemented to support inter-market activities.

1.28. SECURITIES FUNDING INSTITUTIONS

Securities Funding Institution, hereinafter abbreviated as "LPE", is a party that carries out business activities in funding securities transactions.

1.29. 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.

1.30. 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.

1.31. 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.

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1.32. 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.

1.33. 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.

1.34. 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.

1.35. 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.

1.36. 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.

1.37. 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

1.38. PARTICIPATION UNIT HOLDER(S)

Participation Unit Holder(s) are parties who purchase and own UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units based on the Contract and whose names are registered in the list of Participation Unit Holders at the Investment Manager and Custodian Bank as Participation Unit owners.

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1.39. 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.

1.40. 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).

1.41. 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.

1.42. 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.

1.43. 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.

1.44. 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.

1.45. 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.

1.46. POJK CONCERNING THE DEVELOPMENT AND STRENGTHENING OF INVESTMENT MANAGEMENT IN THE CAPITAL MARKET

POJK Concerning Development and Strengthening of Investment Management in the Capital Market is Financial Services Authority Regulation Number 33 of 2024 dated December 19, 2024

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concerning Development and Strengthening of Investment Management in the Capital Market, along with its explanation, and any changes and replacements that may occur in the future.

1.47. 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.

1.48. 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.

1.49. 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.

1.50. 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.

1.51. 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 jis. 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.

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1.52. 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.

1.53. SECURITIES PORTFOLIO

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

1.54. 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.

1.55. 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.

1.56. 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.

1.57. 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.

1.58. OFFSHORE MUTUAL FUND

Offshore Mutual Funds are Mutual Funds or other forms that are similar to Mutual Funds that are managed by investment managers in other countries.

1.59. 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.

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1.60. 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.

1.61. 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.

1.62. PARTICIPATION UNIT

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

1.63. 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.

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1.64. WAKALAH BI AL-UJRAH

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

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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 Kontrak Investasi Kolektif REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD Number 14 dated January 15, 2023, made before Leolin Jayayanti SH, M.Kn., a notary in South Jakarta City *jo.* Deed of Addendum Kontrak Investasi Kolektif REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD number 38 dated December 16, 2025, made before Leolin Jayayanti S.H., M.Kn., a notary in South Jakarta (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.

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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. Widrawan Hindrawan
2. Migi R. Byaktika
3. Albert Z. Budiman, CFA

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

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(STAM), a wholly owned subsidiary of Temasek Holdings. Before that, he was Head of Fixed Income and Currencies at UOB Asset Management.

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-738/PM.021/PJ-WMI/2025 dated September 19, 2025. 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 2018 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.

Migi R. Byaktika

Migi R. Byaktika, an Indonesian citizen, graduated from the Faculty of Economics, University of Indonesia. He holds an individual Investment Manager Representative license from the Capital Market Authority through the Decree of the Chairman of BAPEPAM No. KEP-83/PM/IP/WMI/1996 dated October 2, 1996, which was last extended in accordance with the Decree of the OJK Board of Commissioners No. KEP-298/PM.021/PJ-WMI/TTE/2025 dated April 29, 2025. Migi has over 32 years of experience in the financial industry in capacities including Compliance, Risk Management, Legal Matters, Regulatory Affairs, and Internal Policy Monitoring for Good Corporate Governance and Anti-Money Laundering. He previously worked at PT Mandiri Manajemen Investasi, Deutsche Bank AG, PT Manulife Asset Management Indonesia, Dharmala, and American Express Bank. Migi joined PT UOB Asset Management Indonesia in September 2019 and has served as Director since October 2, 2020.

Albert Z. Budiman, CFA

Albert Zebadiah Budiman earned a Bachelor of Economics degree from Tarumanagara University in 2004. Albert began his career in risk management in 2004 and as an equity dealer in 2010 at DBS Vickers Securities Indonesia. He then joined PT Mandiri Manajemen Investasi in 2011 as a Dealer and in 2013 as a Portfolio Manager. In June 2020, he joined PT UOB Asset Management Indonesia, where he served as Chief Investment Officer. In March 2025, Albert was appointed Director of PT UOB Asset Management Indonesia. Albert has obtained an Investment Manager Deputy permit 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 was last extended in accordance with the Decree of the OJK Board of Commissioners Number KEP-381/PM.021/PJ-WMI/TTE/2025 dated May 28, 2025, he also obtained an FRM degree in 2010, and obtained a CFA Charterholder in 2018.

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 : Muhammad Iqbal Nurrahman, CFA
Members : 1. Richardson Raymond

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2. Hugo Samuel Purnama
3. Caineth Delvin

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:

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.

Richardson Raymond
Richardson Raymond is an Indonesian citizen who earned a Bachelor's degree in Accounting from Atma Jaya Catholic University. Richardson began his career in the capital markets in 2017 as an Equity Research Analyst at PT Sinarmas Sekuritas and continued his career at PT Trimegah Sekuritas Indonesia as an Equity Analyst in 2021. He then joined PT Sun Life Financial Indonesia as an Equity Analyst in 2024. In August 2025, Richardson joined PT UOB Asset Management Indonesia, where he was appointed as an Equity Fund Manager. Richardson has obtained an Investment Manager Representative (WMI) license based on the Decree of the OJK Board of Commissioners Number KEP-371/PM.02/PJ-WMI/TTE/2023 dated November 17, 2023 and a Securities Trading Intermediary Representative (WPPE) with the Decree of the OJK Board of Commissioners Number KEP-64/PM.212/WPPE/TTE/2022 dated December 9, 2022.

Hugo Samuel Purnama
Hugo Samuel Purnama earned a Bachelor's degree in Finance and Banking from Prasetya Mulya University in 2022. He began his career as a DC Cost Analyst at Wings Group and then joined UOB Asset Management Indonesia as an Investment Analyst in 2023. He obtained a Deputy Investment Manager (WMI) license based on the Decree of the OJK Board of Commissioners Number KEP-316/PM.021/WMI/TTE/2025 dated October 13, 2025.

Caineth Delvin
Caineth Delvin earned a Bachelor's degree in Accounting from Bina Nusantara University in 2022. He began his career with UOB Asset Management Indonesia as an ESG Investment Analyst in 2023. He obtained a Deputy Investment Manager (WMI) license based on the Decree of the OJK Board of Commissioners Number KEP-317/PM.021/WMI/TTE/2025 dated October 13, 2025.

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

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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.

2. **K. H. Arwani,** as 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 031/DIR-UOBAMI/COM/III/2025 dated March 7, 2025 regarding the Letter of Appointment of the Sharia Supervisory Board of the Sharia Investment Management Unit of PT UOB Asset Management Indonesia, and has obtained a permit as a Capital Market Sharia Expert from the Financial Services Authority through Decree Number KEP-09/D.04/ASPM-P/2017 dated May 23, 2017 regarding the Granting of a Capital Market Sharia Expert Permit to Arwani which has been extended based on the Decree of the OJK Board of Commissioners Number KEP-07/PM.223/PJ-ASPM/2022 dated May 13, 2022 regarding the Extension of the Capital Market Sharia Expert Permit to Arwani.

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*

The following is a summary table of the financial ratios of UOBAM GLOBAL SHARIA BALANCED FUND USD for the years ending December 31, 2024, which has been audited by Public Accountant Mirawati Sensi Idris:

	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	Period of the last 36 months from the date of the Prospectus	Period of the last 60 months from the date of the Prospectus	Last 3 calendar years		
					2024	2023	2022
INVESTMENT RESULTS (%)	—	-3,04%	Data is unavailable	Data is unavailable	-3,04%	—	—
INVESTMENT RESULTS AFTER CALCULATING MARKETING EXPENSES (%)		-6,84%			-6,84%	—	—
INVESTMENT EXPENSES (%)		0,49			0,49	—	—
PORTFOLIO TURNAROUND		0,03 : 1			0,03 : 1	—	—
PERCENTAGE OF TAXABLE INCOME (%)		—			—	—	—

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*) UOBAM GLOBAL SHARIA BALANCED FUND USD was just launched on March 15, 2024.

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.

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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	: Widrawan Hindrawan
Director	: Migi R. Byaktika
Director	: Albert Z. Budiman, CFA

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 International Investment Private Limited;
5. UOB Kay Hian Holding Ltd;
6. PT Bank UOB Indonesia;
7. PT Kay Hian Sekuritas; dan
8. PT Millenia Prosperindo Optima.

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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.

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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 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

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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.

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

When investing in offshore Sharia Securities, including Offshore Sharia Mutual Fund Securities, a minimum of 51% (fifty-one percent) of the Net Asset Value of the UOBAM GLOBAL SHARIA BALANCED FUND USD is invested in:

1. Securities traded on a foreign stock exchange, information about which can be accessed from Indonesia through mass media or websites; and/or
2. A maximum of 30% (thirty percent) of the Net Asset Value of Offshore Sharia Mutual Fund Securities;

provided that the investment placement in each Securities traded on a foreign stock exchange or Offshore Sharia Mutual Fund Securities shall be a maximum of 20% (twenty percent) of the Net Asset Value.

The Investment Manager is required to ensure that the UOBAM GLOBAL SHARIA BALANCED FUND USD's investment activities in foreign securities do not conflict with applicable laws and regulations in Indonesia and the laws of the country underlying the issuance of the offshore securities.

The Offshore Sharia Mutual Fund Securities referred to above meet the following requirements:

a. are offered through a public offering and/or traded on a foreign stock exchange;
b. information is accessible from Indonesia through mass media or websites;
c. are managed by a reputable Investment Manager and supervised by the country's regulator;
d. have similar investment types and policies;
e. are not Mutual Funds that invest in other Mutual Fund Securities;
f. are not subject to sanctions at the time of the transaction;
g. calculate Net Asset Value daily;
h. the issuing country is a member of the International Organization of Securities Commissions and has fully signed the Multilateral Memorandum of Understanding Concerning Consultation and Cooperation and the Exchange of Information; and
i. if the Offshore Sharia Mutual Fund Securities are managed by a party affiliated with the Investment Manager, the Investment Manager is required to ensure that transactions in the Offshore Sharia Mutual Fund Securities are conducted in accordance with the arm's length principle.

In determining that the Investment Manager of UOBAM GLOBAL SHARIA BALANCED FUND USD invests in Offshore Sharia Mutual Fund Securities, the principle of consumer protection as referred to in the POJK concerning Consumer and Community Protection in the Financial Services Sector applies to every party involved in the purchase transaction of Mutual Fund Participation Units in the form of Collective Investment Contracts by UOBAM GLOBAL SHARIA BALANCED FUND USD.

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

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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, POJK concerning Investment Manager Code of Conduct, and POJK Concerning the Development and Strengthening of Investment Management in the Capital Market, 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;

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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. 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;
q. engage in joint transactions of profit-sharing contracts with Investment Manager or Affiliates of Investment Manager;
r. 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;
s. Engage in Sharia Securities sales transactions with the promise of buying back and purchasing Securities with the promise of reselling;
t. Directing Securities transactions for the benefit of:
    1. Investment Manager;
    2. Parties affiliated with the Investment Manager; or
    3. Other Investment Products.
u. 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;
v. transacting and/or involved in trading in illegal Securities;
w. engage in Securities transactions that result in violations of laws and regulations; and
x. 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.

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The investment restriction above is based on the regulations in effect at the time of this Prospectus made, 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.

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 pre-emptive 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 pre-emptive 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 including Offshore Mutual Fund Securities, 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

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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.

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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.

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CHAPTER VI
UOBAM GLOBAL SHARIA BALANCED FUND USD RECEIVES AND/OR PROVIDES LOANS

6.1. If the Investment Manager determines that the UOBAM GLOBAL SHARIA BALANCED FUND USD can receive a loan, the following provisions shall apply:

i) the loan must be in the form of funds from a Financial Services Institution and/or Securities Funding Institution based on a contract between the Investment Manager and the Financial Services Institution and/or Securities Funding Institution;
ii) to fulfil the buyback and/or redemption transactions for UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units;
iii) it must be a short-term loan with a maximum term of 20 (twenty) Exchange Days; and
iv) the total loan must be a maximum of 10% (ten percent) of the Net Asset Value of the UOBAM GLOBAL SHARIA BALANCED FUND USD at the time the loan is made.

To fulfil the buyback and/or redemption transactions of UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Units as referred to in point ii) above, the Investment Manager is required to ensure that UOBAM GLOBAL SHARIA BALANCED FUND USD is in the following condition:

a) has features to accelerate the fulfilment of buyback and/or redemption transactions; and/or
b) failure to fulfil buyback and/or redemption transactions due to liquidity pressures in the Investment Portfolio as referred to in Article 4 paragraph (3) of the POJK concerning the Development and Strengthening of Investment Management in the Capital Market.

6.2. If the Investment Manager determines that UOBAM GLOBAL SHARIA BALANCED FUND USD receives a loan from:

a. a Financial Services Institution that is the Investment Manager of UOBAM GLOBAL SHARIA BALANCED FUND USD; and/or
b. a Financial Services Institution that has an Affiliated relationship with the Investment Manager,

the Investment Manager must ensure that the loan meets the following requirements:

1. it is used to resolve liquidity constraints as part of fulfilling the repurchase and/or redemption of Mutual Fund Participation Units in the form of a Collective Investment Contract;
2. it is conducted on a reasonable and independent basis (arm's length principle); and
3. it is not subject to fees higher than those charged by other Financial Services Institutions.

6.3. If UOBAM GLOBAL SHARIA BALANCED FUND USD provides a loan, the loan must be in the form of Securities to the Clearing and Guarantee Institution and must meet the following requirements:

i) The amount of Securities loaned must be a maximum of 30% (thirty percent) of the net asset value at any time.
ii) The Securities loaned must be Securities listed on an Indonesian stock exchange and/or other Securities, in accordance with the provisions stipulated by the Clearing and Guarantee Institution.
iii) The Securities loaned can be reclaimed by UOBAM GLOBAL SHARIA BALANCED FUND USD.
iv) The Securities loaned are not currently legally bound to another Party.
v) Each loan transaction by UOBAM GLOBAL SHARIA BALANCED FUND USD results in a change in ownership of the Securities loaned.
vi) Rights relating to ownership of the loaned Securities must remain with UOBAM GLOBAL SHARIA BALANCED FUND USD, including voting rights, pre-emptive rights, dividends, and interest; and
vii) The accounting treatment for the loaned Securities must refer to the Accounting Provisions, namely that the loaned Securities remain recognized as assets of UOBAM GLOBAL SHARIA BALANCED FUND USD.

6.4. If the Investment Manager determines that the UOBAM GLOBAL SHARIA BALANCED FUND USD will provide a loan, the Investment Manager must consider:

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i) the liquidity risk of the UOBAM GLOBAL SHARIA BALANCED FUND USD before executing the loan transaction; and
ii) the efficient portfolio management used in the management of the UOBAM GLOBAL SHARIA BALANCED FUND USD.

6.5. In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD will receive a loan and/or provide a loan, the Investment Manager will provide disclosure of information regarding: (i) the purpose of receiving the loan and/or providing the loan; (ii) conflicts of interest and mitigation, if any; and (iii) the inherent risks of receiving the loan and/or providing the loan.

6.6. In the event that UOBAM GLOBAL SHARIA BALANCED FUND USD will receive a loan and/or provide a loan, the Investment Manager will provide disclosure of information regarding: (i) the purpose of receiving the loan and/or providing the loan; (ii) conflicts of interest and mitigation, if any; and (iii) the inherent risks of receiving the loan and/or providing the loan.

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CHAPTER VII
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).

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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.

The Investment Manager and Custodian Bank will comply with the provisions in BAPEPAM and LK Regulation Number IV.C.2 above, while still paying attention to the regulations, policies and approvals of the OJK which may be issued or obtained later after this Prospectus is made.

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CHAPTER VIII
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 i

* 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

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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.

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CHAPTER IX
INVESTMENT BENEFITS AND KEY RISK FACTORS

9.1 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.

9.2 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.

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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

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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.

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CHAPTER X
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:

10.1 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.

10.2 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.

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10.3 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).

10.4 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.

10.5 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

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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.

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CHAPTER XI
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.

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CHAPTER XII
DISSOLUTION AND LIQUIDATION

12.1 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).

12.2 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 12.1 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 12.1 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 12.1 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 12.1 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 12.1 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 12.1 letter b above, the Investment Manager must:

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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 12.2 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 12.1 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 12.1 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 12.1 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

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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 12.1 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 12.1 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.

12.3 (i) Proportional calculation of Net Asset Value when:
   1. Dissolution as referred to in point 12.2 letter a and b above; or
   2. Liquidation is completed as referred to in point 12.2 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.

12.4 Payment of liquidated assets to UOBAM GLOBAL SHARIA BALANCED FUND USD Participation Unit Holder as referred to in point 12.2. letter a point ii), item 12.2. letter b point ii), item 12.2. letter c point ii), item 12.2. letter d point ii) and point 12.3. 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;

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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.

12.5 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.

12.6 Upon the announcement of the planned dissolution of UOBAM GLOBAL SHARIA BALANCED FUND USD, Participation Units Holder may not redeem Participation Units.

12.7 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.

12.8 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 12.6 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 12.6 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.

12.9 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

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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.

12.10 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 12.8 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.

12.11. 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 12.8 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.

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CHAPTER XIII
LEGAL OPINION

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CHAPTER XIV
PARTICIPATION UNIT SUBSCRIPTION REQUIREMENTS AND PROCEDURES

14.1. 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.

14.2. 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 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

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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.

14.3. 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.

14.4. 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.

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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 14.2 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).

14.5. 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.

14.6. 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 14.4 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

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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.

14.7. 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.

14.8. 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

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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.

14.9. 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 14.7 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.

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CHAPTER XV
PARTICIPATION UNIT RESALE (REDEMPTION) REQUIREMENTS AND PROCEDURES

15.1. 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.

15.2. 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.

15.3. 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

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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.

15.4. 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.

15.5. 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).

15.6. 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.

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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.

15.7. 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.

15.8. 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.

15.9. 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

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(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 Article 20 paragraph (3) letter c jo. Article 5 letter c number 9 Capital Market Law 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.

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CHAPTER XVI
INVESTMENT SWITCH REQUIREMENTS AND PROCEDURES

16.1. 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.

16.2. 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.

16.3. 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.

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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).

16.4. 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.

16.5. 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

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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).

16.6. 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.

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CHAPTER XVII
PARTICIPATION UNIT OWNERSHIP TRANSFER

17.1. 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.

17.2. 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 17.1 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 17.1 above.

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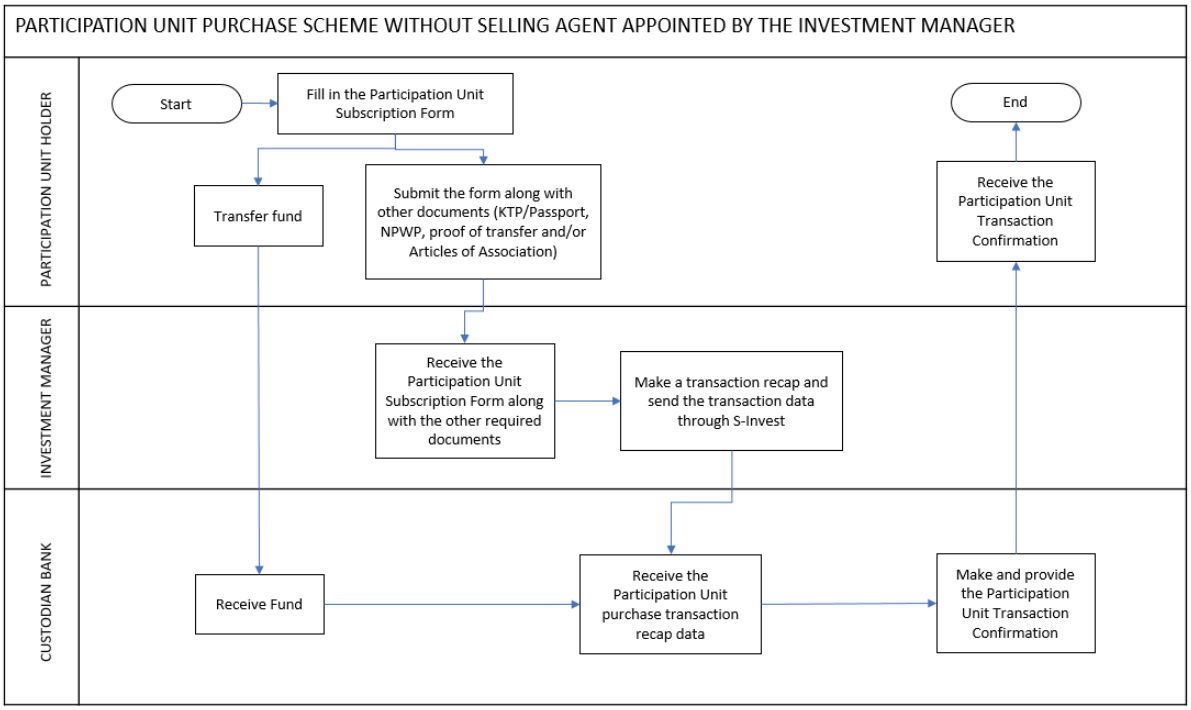
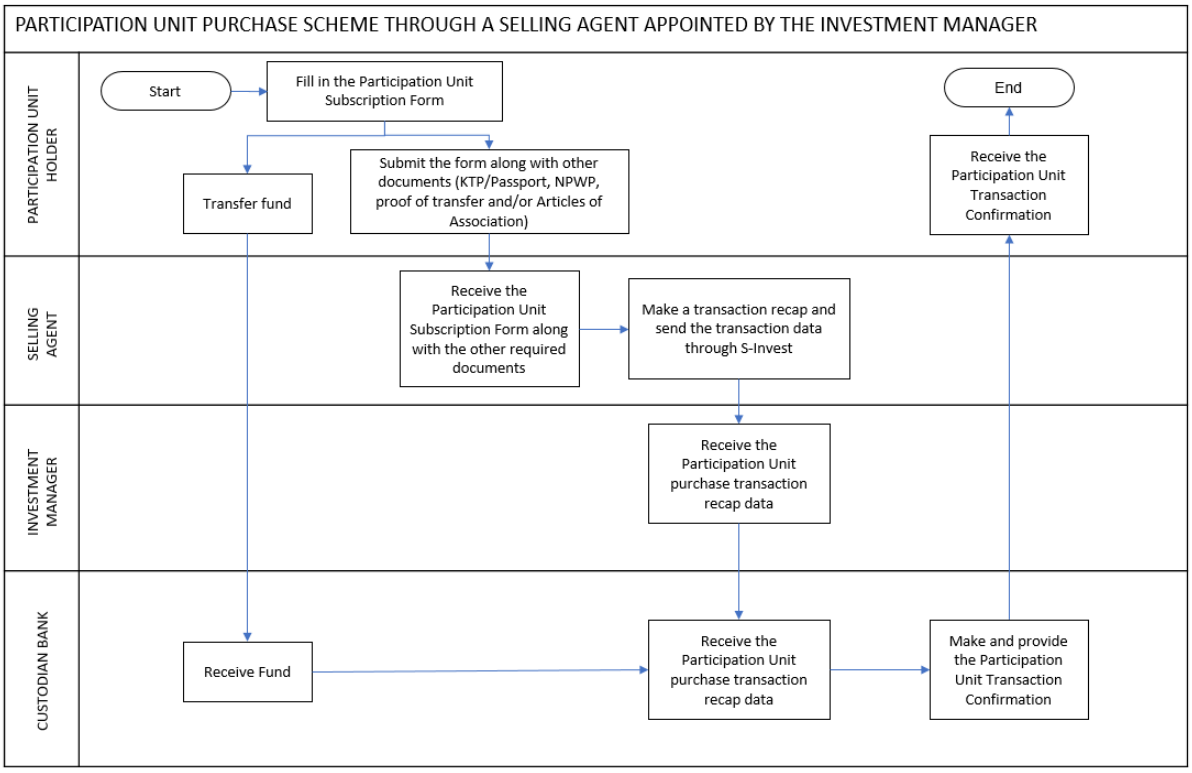
CHAPTER XVIII
PARTICIPATION UNIT SUBSCRIPTION, REDEMPTION, AND INVESTMENT SWITCHING SCHEMES

18.1. 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



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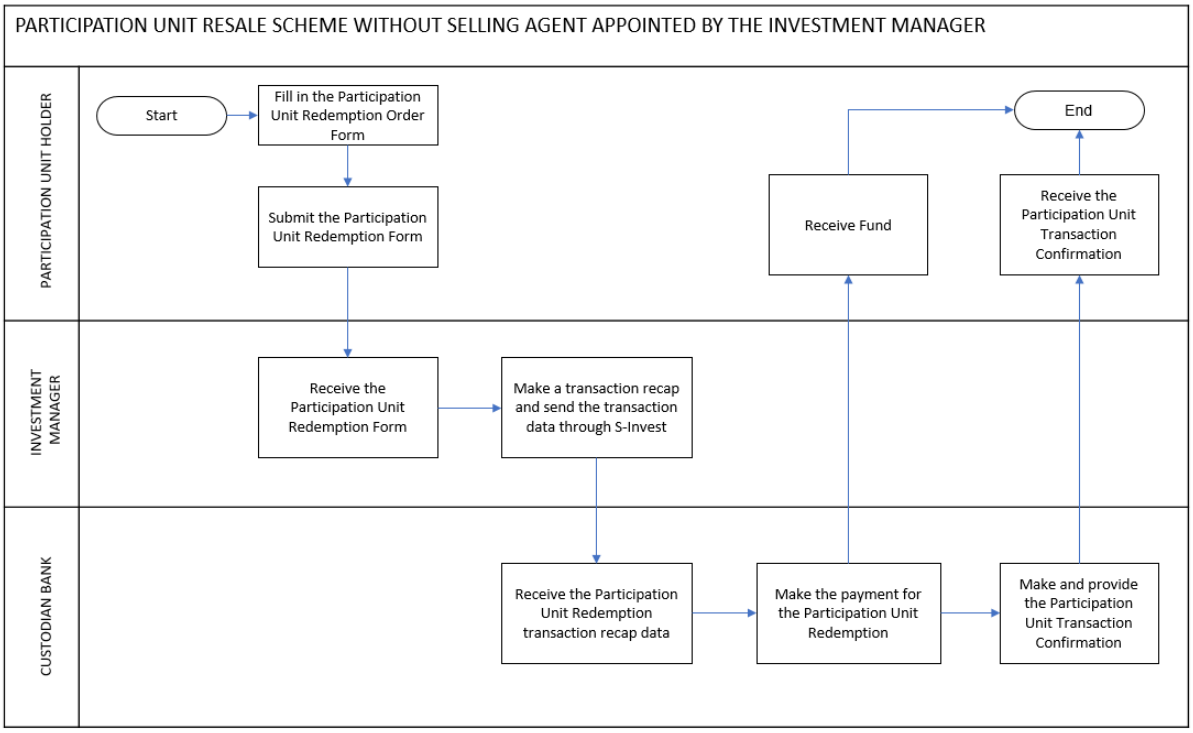
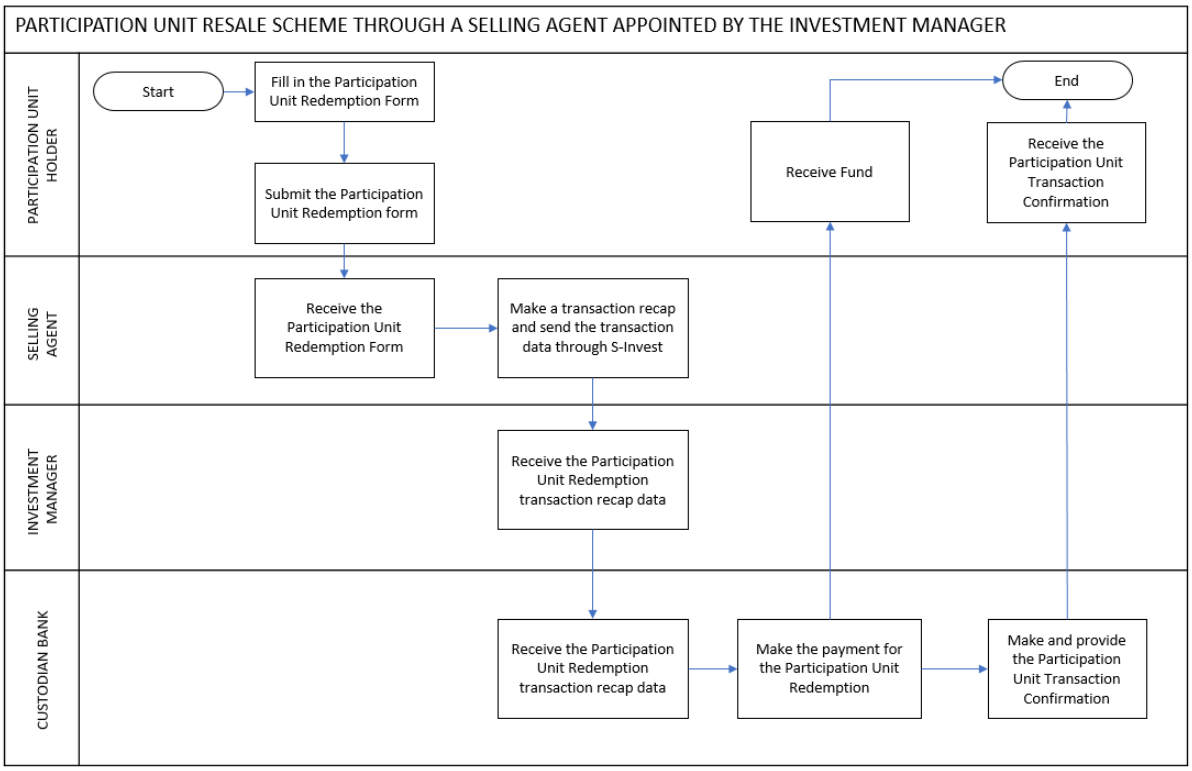
18.2. A. PARTICIPATION UNIT REDEMPTION SCHEME WITHOUT SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



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



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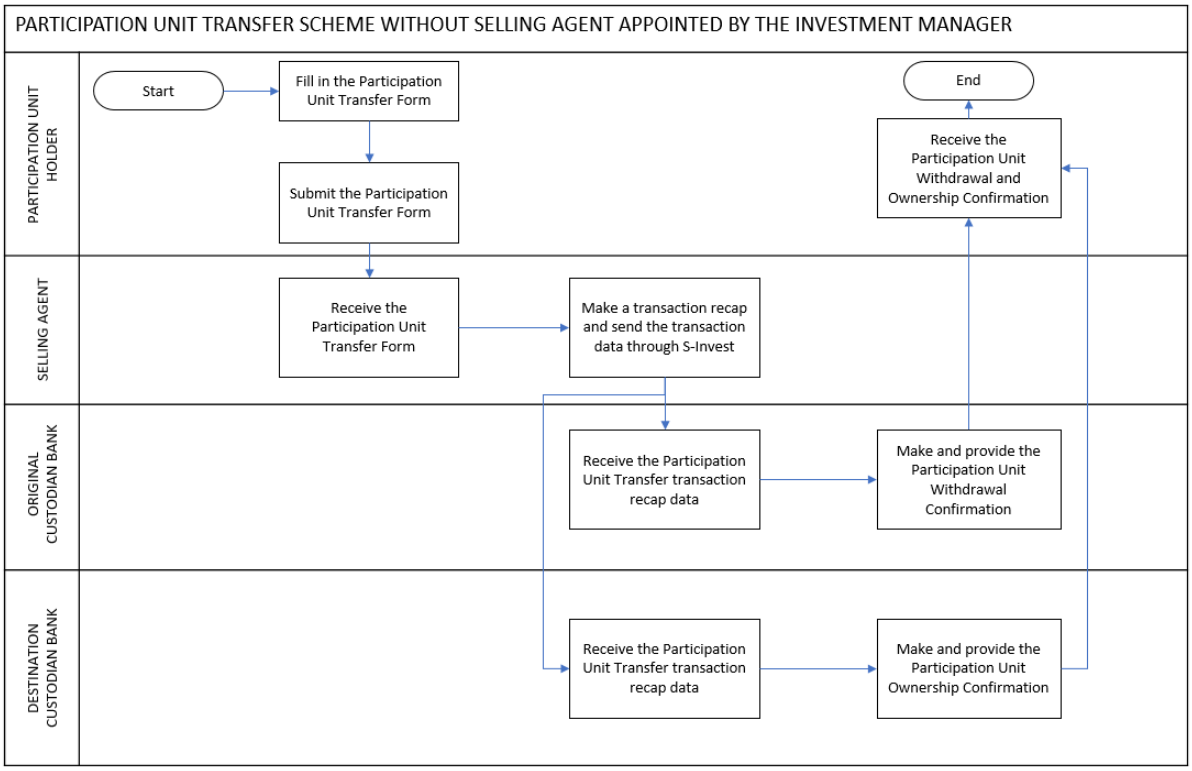
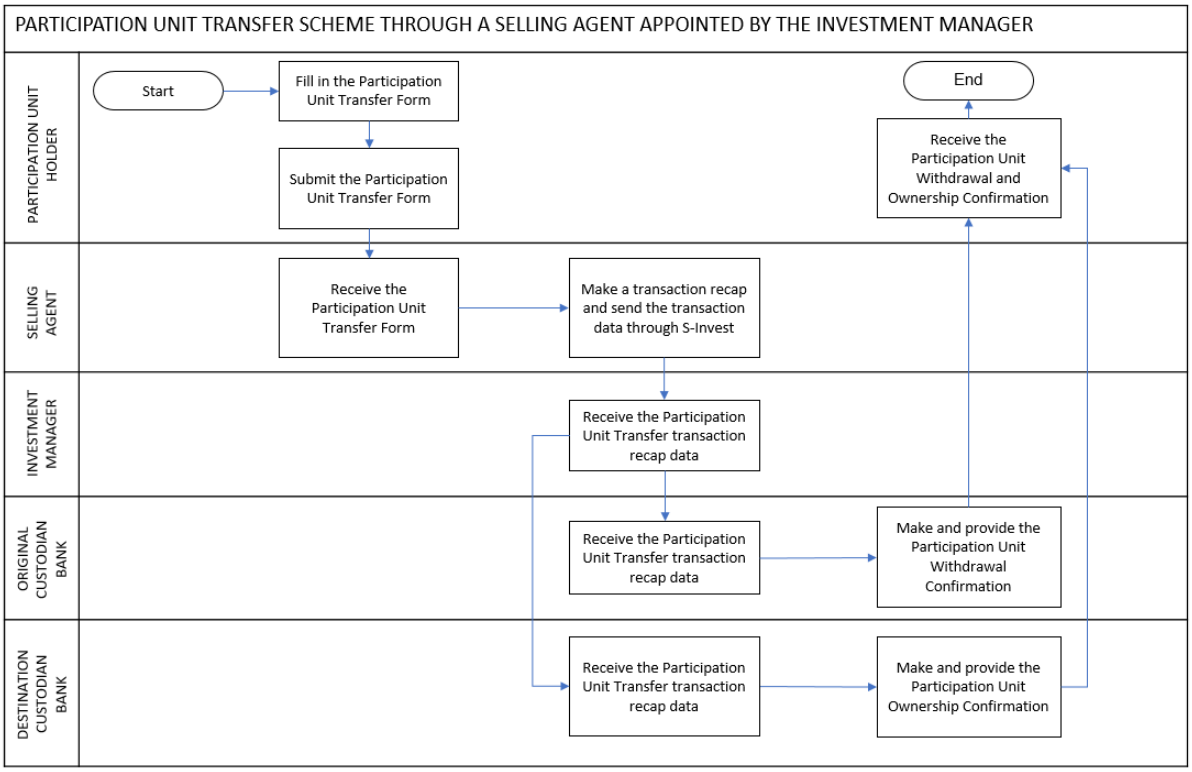
18.3. A. INVESTMENT SWITCH SCHEME WITHOUT SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



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



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CHAPTER XIX
PARTICIPATION UNIT HOLDER COMPLAINTS SETTLEMENT

19.1. 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 19.2. 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 19.2. below.

19.2. COMPLAINT ADDRESS MECHANISM

i. Subject to the provisions of number 19.1 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.

19.3. 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 19.3 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

19.4 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.

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CHAPTER XX
DISSEMINATION OF PROSPECTUS AND FORMS RELATED TO PARTICIPATION UNIT SUBSCRIPTION

20.1. 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.

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

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CHAPTER XXI
ACCOUNTANT OPINIONS ON FINANCIAL STATEMENTS

(will be completed during the Prospectus renewal)

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Reksa Dana Syariah UOBAM
Global Sharia Balanced Fund USD

Laporan Keuangan/
Financial Statements
Untuk Periode sejak 15 Maret 2024 (Tanggal Efektif)
sampai dengan 31 Desember 2024/
For the Period from March 15, 2024 (Effective Date)
until December 31, 2024

REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD
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LAPORAN KEUANGAN - Untuk Periode sejak 15 Maret 2024 (Tanggal Efektif) sampai dengan 31 Desember 2024/ ***FINANCIAL STATEMENTS*** *- For the Period from March 15, 2024 (Effective Date) until December 31, 2024*	
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MIRAWATI SENSI IDRIS

Registered Public Accountants
Business License No.799/KM.1/2017

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Satrio Tower, 15th Floor
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Jakarta Selatan - 12950
INDONESIA

T +62 21 2598 2152
F +62 21 2598 2154

MOORE

Laporan Auditor Independen

No. 00058/3.0351/AU.4/09/1063-1/1/III/2025

Pemegang Unit Penyertaan, Manajer Investasi, dan Bank Kustodian
Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD

Opini

Kami telah mengaudit laporan keuangan Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD (Reksa Dana), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan aset bersih, laporan arus kas, laporan sumber dan penyaluran dana zakat, serta laporan sumber dan penggunaan dana kebajikan untuk periode sejak 15 Maret 2024 (tanggal efektif) sampai dengan 31 Desember 2024, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Reksa Dana tanggal 31 Desember 2024, serta kinerja keuangan, dan arus kas, sumber dan penyaluran dana zakat, serta sumber dan penggunaan dana kebajikannya untuk periode sejak 15 Maret 2024 (tanggal efektif) sampai dengan 31 Desember 2024, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Reksa Dana berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Independent Auditors' Report

No. 00058/3.0351/AU.4/09/1063-1/1/III/2025

The Unitholders, Investment Manager, and Custodian Bank
Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD

Opinion

We have audited the financial statements of Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD (Mutual Fund), which comprise the statement of financial position as of December 31, 2024, and the statements of profit or loss and other comprehensive income, changes in net assets, cash flows, sources and distribution of zakah funds, and sources and uses of benevolence funds for the period from March 15, 2024 (effective date) until December 31, 2024, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Mutual Fund as of December 31, 2024, and its financial performance, cash flows, sources and distribution of zakah funds, and sources and uses of benevolence funds for the period from March 15, 2024 (effective date) until December 31, 2024, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Mutual Fund in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

An independent member of Moore Global Network Limited - members in principal cities throughout the world

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Penilaian Portofolio Efek

Lihat Catatan 2 (informasi kebijakan akuntansi material), Catatan 3 (penggunaan pertimbangan dan estimasi), Catatan 4 (portofolio efek), Catatan 10 (pengukuran nilai wajar), dan Catatan 20 (tujuan dan kebijakan pengelolaan dana pemegang unit penyertaan dan manajemen risiko keuangan), atas laporan keuangan.

Pada tanggal 31 Desember 2024, portofolio efek Reksa Dana adalah sebesar USD 946.959 atau 100% dari jumlah portofolio efek merupakan aset keuangan dan sukuk yang diukur pada nilai wajar melalui laba rugi. Kami fokus pada penilaian investasi ini karena ini merupakan elemen utama dari nilai aset bersih Reksa Dana, oleh karena itu, kami menentukan hal ini sebagai hal audit utama.

Kami telah melakukan prosedur berikut untuk merespons hal audit utama ini:

- Kami memperoleh pemahaman tentang syarat-syarat, ketentuan dan tujuan investasi dari Kontrak Investasi Kolektif Reksa Dana.
- Kami memperoleh pemahaman atas pengendalian internal dan proses penelaahan Reksa Dana atas penilaian investasi pada portofolio efek.
- Kami menguji klasifikasi investasi portofolio efek Reksa Dana untuk memastikan apakah klasifikasi atas investasi tersebut telah sesuai dengan persyaratan Standar Akuntansi Keuangan di Indonesia.
- Kami menguji penilaian portofolio efek tersebut, dengan membandingkan jumlah nilai wajar dengan harga kuotasian di pasar aktif.
- Kami membandingkan catatan portofolio efek yang dikelola oleh Reksa Dana dengan catatan portofolio efek dari kustodian efek serta mendapatkan rekonsiliasi atas perbedaan yang ditemukan.

Key Audit Matters

Key audit matters are those matters that in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Valuation of Investment Portfolios

Refer to Note 2 (material accounting policy information), Note 3 (use of judgments and estimates), Note 4 (investment portfolios), Note 10 (fair value measurement), and Note 20 (unitholders' funds and financial risk management objectives and policies), to the financial statements.

As of December 31, 2024, the Mutual Fund's investment portfolios amounting to USD 946,959 or 100% of the total investment portfolios represent financial assets and sukuk that are measured at fair value through profit or loss. We focused on the valuation of these investments since these represent the principal element of the net assets value of the Mutual Fund, thus, we determined this to be a key audit matter.

We have performed the following procedures to address this key audit matter:

- *We obtained the understanding on the terms, conditions and investment objectives from the Collective Investment Contract of the Mutual Fund.*
- *We obtained the understanding on internal controls and assessment processes of the Mutual Fund for the valuation of investment portfolios.*
- *We tested the classification of investment portfolios of the Mutual Fund to ensure that the classification of the investments is in accordance with the requirements of the Indonesian Financial Accounting Standards.*
- *We tested the valuation of the investment portfolios, by comparing the fair value amounts with the quoted prices in active markets.*
- *We compared the records of investment portfolios as managed by the Mutual Fund with the records of investment portfolios from securities custodian and obtained a reconciliation for any differences noted.*

Tanggung Jawab Manajer Investasi dan Bank Kustodian atas Laporan Keuangan

Manajer Investasi dan Bank Kustodian bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh Manajer Investasi dan Bank Kustodian untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, Manajer Investasi dan Bank Kustodian bertanggung jawab untuk menilai kemampuan Reksa Dana dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali Manajer Investasi dan Bank Kustodian memiliki intensi untuk melikuidasi Reksa Dana atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Responsibility of Investment Manager and Custodian Bank for the Financial Statements

Investment Manager and Custodian Bank are responsible for the preparation and fair presentation of such financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as Investment Manager and Custodian Bank determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Investment Manager and Custodian Bank are responsible for assessing the Mutual Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Investment Manager and Custodian Bank either intends to liquidate the Mutual Fund or to cease operations, or has no realistic alternative but to do so.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Reksa Dana.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh Manajer Investasi dan Bank Kustodian.

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh Manajer Investasi dan Bank Kustodian dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Reksa Dana untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Reksa Dana tidak dapat mempertahankan kelangsungan usaha.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Mutual Fund's internal control.*

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Investment Manager and Custodian Bank.*

- *Conclude on the appropriateness of Investment Manager and Custodian Bank's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Mutual Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Mutual Fund to cease to continue as a going concern.*

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada Manajer Investasi dan Bank Kustodian mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada Manajer Investasi dan Bank Kustodian bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada Manajer Investasi dan Bank Kustodian, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

We communicate with Investment Manager and Custodian Bank regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide Investment Manager and Custodian Bank with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with Investment Manager and Custodian Bank, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

MIRAWATI SENSI IDRIS

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Certified Public Accountant License No. AP. 1063

21 Maret 2025/*March 21, 2025*

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SURAT PERNYATAAN MANAJER INVESTASI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
UNTUK PERIODE SEJAK 15 MARET 2024
(TANGGAL EFEKTIF) SAMPAI DENGAN
31 DESEMBER 2024
REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD

INVESTMENTS MANAGER'S STATEMENT
REGARDING THE RESPONSILIBILITY
FOR THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM
MARCH 15, 2024 (EFECTIVE DATE)
UNTIL DECEMBER 31, 2024
REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD

Kami yang bertanda tangan di bawah ini:

Nama/*Name*	:	Widrawan Hindrawan
Alamat Kantor/*Office address*	:	PT UOB Asset Management Indonesia UOB Plaza Lt. 42 Unit 2 Jl. MH. Thamrin No. 10, Jakarta 10230
Nomor Telepon/*Telephone number*	:	021 - 29290889
Jabatan/*Title*	:	Direktur Utama
Nama/*Name*	:	Migi R. Byaktika
Alamat Kantor/*Office address*	:	PT UOB Asset Management Indonesia UOB Plaza Lt. 42 Unit 2 Jl. MH. Thamrin No. 10, Jakarta 10230
Nomor Telepon/*Telephone number*	:	021 - 29290889
Jabatan/*Title*	:	Direktur

menyatakan bahwa:

1. Manajer Investasi bertanggung jawab atas penyusunan dan penyajian laporan keuangan Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD (Reksa Dana) sesuai dengan tugas dan tanggung jawab sebagai Manajer Investasi sebagaimana tercantum dalam Kontrak Investasi Kolektif (KIK) Reksa Dana, serta menurut peraturan dan perundangan yang berlaku.

2. Laporan keuangan Reksa Dana telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.

3. a. Semua informasi dalam laporan keuangan Reksa Dana tersebut telah dimuat secara lengkap dan benar, dan

   b. Laporan keuangan Reksa Dana tersebut tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.

declare that:

1. Investment Manager is responsible for the preparation and presentation of the financial statements of Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD (the Mutual Fund) in accordance with our duties and responsibilities as Investment Manager, as stated in the Collective Investment Contract (CIC) of the Mutual Fund, and in accordance with prevailing laws and regulations.

2. The financial statements of the Mutual Fund have been prepared and presented in accordance with Indonesian Financial Accounting Standards.

3. a. All information has been fully and correctly disclosed in the financial statements of the Mutual Fund, and

   b. The financial statements of the Mutual Fund do not contain false materially information or facts, and do not conceal any information or facts.

RESTRICTED

4. Bertanggung jawab atas sistem pengendalian intern dalam Reksa Dana.

4. We are responsible for the internal control of the Mutual Fund.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Jakarta, 21 Maret 2025/*March 21, 2025*

PT UOB Asset Management Indonesia

Widrawan Hindrawan
Direktur Utama/*President Director*

Migi R. Byaktika
Direktur/*Director*

HSBC

SURAT PERNYATAAN BANK KUSTODIAN TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN UNTUK PERIODE SEJAK 15 MARET 2024 (TANGGAL EFEKTIF) SAMPAI DENGAN 31 DESEMBER 2024

REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD

Yang bertanda tangan di bawah ini:

Nama	: Lenna Akmal
Alamat kantor	: World Trade Center 3, Lantai 8 Jl. Jenderal Sudirman Kav 29-31 Jakarta 12920
Nomor telepon	: 6221-52914928
Jabatan	: Senior Vice President Investor Services Head

Bertindak berdasarkan *Power of Attorney* tertanggal 20 Juni 2024; dengan demikian sah mewakili PT Bank HSBC Indonesia, menyatakan bahwa:

1. Sesuai dengan Surat Edaran BAPEPAM-LK No: SE-02/BL/2011 kepada seluruh Direksi Manajer Investasi dan Bank Kustodian Produk Investasi Berbasis Kontrak Investasi Kolektif ("KIK") tertanggal 30 Maret 2011 dan Surat Otoritas Jasa Keuangan No. S-469/D.04/2013 tertanggal 24 Desember 2013 perihal Laporan Keuangan Tahunan Produk Investasi berbentuk KIK dan Keputusan Kepala Departemen Pengawasan Pasar Modal 2A Nomor: KEP-04/PM.21/2014 tanggal 7 Oktober 2014 tentang Pihak Berelasi Terkait Pengelolaan Reksa Dana Berbentuk Kontrak Investasi Kolektif, PT Bank HSBC Indonesia (**"Bank Kustodian"**), dalam kapasitasnya sebagai bank kustodian dari **Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD ("Reksa Dana")** bertanggung jawab terhadap penyusunan dan penyajian Laporan Keuangan Reksa Dana.

2. Laporan keuangan Reksa Dana telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.

3. Bank Kustodian hanya bertanggung jawab atas Laporan Keuangan Reksa Dana ini sejauh kewajiban dan tanggung jawabnya sebagai Bank Kustodian Reksa Dana seperti ditentukan dalam KIK.

4. Dengan memperhatikan alinea tersebut di atas, Bank Kustodian menegaskan bahwa:

CUSTODIAN BANK'S STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS FOR THE PERIOD FROM MARCH 15, 2024 (EFECTIVE DATE) UNTIL DECEMBER 31, 2024

REKSA DANA SYARIAH UOBAM GLOBAL SHARIA BALANCED FUND USD

The undersigned:

Name	*: Lenna Akmal*
Office address	*: World Trade Center 3, Lantai 8* *Jl. Jenderal Sudirman Kav 29-31* *Jakarta 12920*
Telephone	*: 6221-52914928*
Function	*: Senior Vice President* *Investor Services Head*

Act based on Power of Attorney dated 20 June 2024; therefore, validly acting for and on behalf of PT Bank HSBC Indonesia, declare that:

1. *Pursuant to the Circular Letter of BAPEPAM-LK No: SE-02/BL/2011 addressed to all Directors of Investment Managers and Custodian Banks of Investment Product under the Collective Investment Contract ("CIC") dated 30 March 2011 and the Financial Services Authority Letter No. S-469/D.04/2013 dated 24 December 2013 regarding the Annual Financial Statements of Investment Products in form of CIC and Decree of the Head of Capital Market Supervison Department 2A number: KEP-04/PM.21/2014 dated 7 October 2014 regarding Related Parties To The Management Of Mutual Fund In Form Of Collective Investment Contract, PT Bank HSBC Indonesia (the "**Custodian Bank**"), in its capacity as the custodian bank of **Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD ("the Fund")** is responsible for the preparation and presentation of the Financial Statements of the Fund.*

2. *The financial statements of the Fund have been prepared and presented in accordance with Indonesian Financial Accounting Standards.*

3. *The Custodian Bank is only responsible for these Financial Statements of the Fund to the extent of its obligations and responsibilities as a Custodian Bank of the Fund as set out in the CIC.*

4. *Subject to the foregoing paragraphs, the Custodian Bank confirms that:*

a. Semua informasi yang diketahuinya dalam kapasitasnya sebagai Bank Kustodian Reksa Dana telah diberitahukan secara lengkap dan benar dalam laporan keuangan Reksa Dana; dan

b. Laporan Keuangan Reksa Dana, berdasarkan pengetahuan terbaik Bank Kustodian, tidak berisi informasi atau fakta yang tidak benar, dan tidak menghilangkan informasi atau fakta yang material yang akan atau harus diketahuinya dalam kapasitasnya sebagai Bank Kustodian Reksa Dana.

5. Bank Kustodian menerapkan prosedur pengendalian internal kontrol dalam mengadministrasikan Reksa Dana, sesuai dengan kewajiban dan tanggung jawabnya seperti ditentukan dalam KIK.

a. *All information which is known to it in its capacity as Custodian Bank of the Fund, has completely and correctly disclosed in these financial statements of the Fund; and*

b. *These Financial Statements of the Fund do not, to the best of its knowledge, contain misleading information or facts, nor do they omit material information or facts which would or should be known to it in its capacity as Custodian Bank of the Fund.*

5. *The Custodian Bank applies its internal control procedures in administering the Fund, in accordance with its obligations and responsibilities as set out in the CIC.*

Jakarta, 21 Maret/*March* 2025

Untuk dan atas nama Bank Kustodian/
For and on behalf of Custodian Bank
PT Bank HSBC Indonesia

Lenna Akmal
Senior Vice President, Investor Services Head

PT Bank HSBC Indonesia
World Trade Center (WTC) 3 Lantai 9 Jl. Jend. Sudirman Kav. 29-31, Karet, Setiabudi, Jakarta Selatan12920
Telp: +62 21 2554 5800, Fax: +62 21 520 7580

PT Bank HSBC Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK).

	Catatan/ *Notes*	2024	
ASET			**ASSETS**
Portofolio efek	4		Investment portfolios
Efek bersifat ekuitas (biaya perolehan US$ 770.612 pada tanggal 31 Desember 2024)		749.715	Equity instruments (acquisition cost of US$ 770,612 as of December 31, 2024)
Sukuk (biaya perolehan US$ 198.860 pada tanggal 31 Desember 2024)		197.244	Sukuk (acquisition cost of US$ 198,860 as of December 31, 2024)
Jumlah portofolio efek		946.959	Total portfolios
Kas di bank	5	284.862	Cash in banks
Piutang bunga dan bagi hasil	6	600	Interests and profit sharing receivable
Piutang dividen		177	Dividends receivable
JUMLAH ASET		1.232.598	**TOTAL ASSETS**
LIABILITAS			**LIABILITIES**
Beban akrual	7	1.541	Accrued expenses
Utang pajak	8	79	Tax payable
Utang lain-lain	9	579	Others liabilities
JUMLAH LIABILITAS		2.199	**TOTAL LIABILITIES**
NILAI ASET BERSIH		1.230.399	**NET ASSETS VALUE**
JUMLAH UNIT PENYERTAAN BEREDAR	11	1.269.009,7126	**TOTAL OUTSTANDING INVESTMENT UNITS**
NILAI ASET BERSIH PER UNIT PENYERTAAN		0,9696	**NET ASSETS VALUE PER INVESTMENT UNIT**

	Catatan/ *Notes*	Periode/*Period* 2024	
PENDAPATAN			**INCOME**
Pendapatan investasi			Investment income
Pendapatan bagi hasil	12	1.027	Profit sharing income
Pendapatan dividen		843	Dividends income
Kerugian investasi yang telah direalisasi	13	(274)	Realized loss on investments
Kerugian investasi yang belum direalisasi	13	(22.513)	Unrealized loss on investments
Pendapatan lain-lain	14	1.048	Other income
JUMLAH PENDAPATAN		(19.869)	**TOTAL INCOME**
BEBAN			**EXPENSES**
Beban investasi			Investment expenses
Beban pengelolaan investasi	15	2.220	Investment management expense
Beban kustodian	16	173	Custodial expense
Beban lain-lain	17	2.617	Other expenses
JUMLAH BEBAN		5.010	**TOTAL EXPENSES**
RUGI SEBELUM PAJAK		(24.879)	**LOSS BEFORE TAX**
BEBAN PAJAK	18	-	**TAX EXPENSE**
RUGI PERIODE BERJALAN		(24.879)	**LOSS FOR THE PERIOD**
PENGHASILAN KOMPREHENSIF LAIN		-	**OTHER COMPREHENSIVE INCOME**
JUMLAH RUGI KOMPREHENSIF PERIODE BERJALAN		(24.879)	**TOTAL COMPREHENSIVE LOSS FOR THE PERIOD**

	Transaksi dengan Pemegang Unit Penyertaan/ *Transactions with Unitholders*	**Jumlah Penurunan Nilai Aset Bersih/ *Total Decrease in Net Asset Value***	**Penghasilan Komprehensif Lain/ *Other Comprehensive* Income**	**Jumlah Nilai Aset Bersih/ *Total Net Asset Value***	
Saldo per 15 Maret 2024	-	-	-	-	**Balance as of March 15, 2024**
Rugi periode berjalan	-	(24.879)	-	(24.879)	Loss for the period
Transaksi dengan pemegang unit penyertaan					Transactions with unitholders
Penjualan unit penyertaan	1.905.278	-	-	1.905.278	Sales of investment units
Pembelian kembali unit penyertaan	(650.000)	-	-	(650.000)	Redemption of investment units
Penghasilan komprehensif lain	-	-	-	-	Other comprehensive income
Saldo per 31 Desember 2024	1.255.278	(24.879)	-	1.230.399	**Balance as of December 31, 2024**

	Periode/*Period* 2024	
ARUS KAS DARI AKTIVITAS OPERASI		**CASH FLOWS FROM OPERATING ACTIVITIES**
Penerimaan bagi hasil - bersih	440	Profit sharing received - net
Penerimaan dividen	666	Dividends received
Hasil penjualan portofolio efek ekuitas - bersih	37.355	Proceeds from sales of equity instrument portfolios - net
Pembelian portofolio efek ekuitas dan sukuk	(1.006.007)	Purchases of equity instrument portfolios and sukuk
Pembayaran beban investasi	(3.273)	Investment expenses paid
Penerimaan dana kebajikan	403	Receipts from benevolence funds
Kas Bersih Digunakan untuk Aktivitas Operasi	(970.416)	Net Cash Used in Operating Activities
ARUS KAS DARI AKTIVITAS PENDANAAN		**CASH FLOWS FROM FINANCING ACTIVITIES**
Penerimaan dari penjualan unit penyertaan	1.905.278	Proceeds from sales of investment units
Pembayaran untuk pembelian kembali unit penyertaan	(650.000)	Payments for redemption of investment units
Kas Bersih Diperoleh dari Aktivitas Pendanaan	1.255.278	Net Cash Provided by Financing Activities
KENAIKAN BERSIH KAS DI BANK	284.862	**NET INCREASE IN CASH IN BANK**
KAS DI BANK AWAL PERIODE	-	**CASH IN BANK AT BEGINNING OF THE PERIOD**
KAS DI BANK AKHIR TAHUN	284.862	**CASH IN BANK AT END OF THE YEAR**

	Periode/*Period* 2024	
SUMBER DANA ZAKAT		**SOURCES OF ZAKAH FUNDS**
Zakat dari dalam Reksa Dana Syariah	-	Zakah funds from internal Sharia Mutual Fund
Zakat dari pihak luar Reksa Dana Syariah	-	Zakah funds from external Sharia Mutual Fund
Jumlah Sumber Dana Zakat	-	Total Sources of Zakah Funds
PENYALURAN DANA ZAKAT KEPADA ENTITAS PENGELOLA ZAKAT	-	**DISTRIBUTION OF ZAKAH FUNDS TO ZAKAH ADMINISTRATION ENTITY**
KENAIKAN (PENURUNAN) BERSIH DANA ZAKAT	-	**NET INCREASE (DECREASE) IN ZAKAH FUNDS**
DANA ZAKAT AWAL PERIODE	-	**ZAKAH FUNDS AT THE BEGINNING OF THE PERIOD**
DANA ZAKAT AKHIR YEAR	-	**ZAKAH FUNDS AT THE END OF THE YEAR**

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	Periode/*Period* 2024	
SUMBER DANA KEBAJIKAN		**SOURCES OF BENEVOLENCE FUNDS**
Pendapatan non-halal	416	Non-halal income
PENGGUNAAN DANA KEBAJIKAN		**USES OF BENEVOLENCE FUNDS**
Sumbangan	-	Donation
Penggunaan lainnya untuk kepentingan umum	-	Other uses for public interest
Jumlah Penggunaan Dana Kebajikan	-	Total Uses of Benevolence Funds
KENAIKAN BERSIH DANA KEBAJIKAN	416	**NET INCREASE OF BENEVOLENCE FUNDS**
DANA KEBAJIKAN AWAL PERIODE	-	**BENEVOLENCE FUNDS AT BEGINNING OF THE PERIOD**
DANA KEBAJIKAN AKHIR TAHUN	416	**BENEVOLENCE FUNDS AT END OF THE YEAR**

1. Umum

Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD (Reksa Dana) adalah reksa dana berbentuk Kontrak Investasi Kolektif bersifat terbuka berdasarkan Undang-Undang Pasar Modal No. 8 Tahun 1995 sebagaimana diubah dengan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dan Peraturan Otoritas Jasa Keuangan (OJK) No. 23/POJK.04/2016 tanggal 13 Juni 2016 mengenai "Reksa Dana Berbentuk Kontrak Investasi Kolektif" yang telah diubah dengan Peraturan OJK No. 2/POJK.04/2020 tanggal 8 Januari 2020 dan Peraturan OJK No. 4 Tahun 2023 tanggal 30 Maret 2023, serta Peraturan OJK No. 19/PJOK/04/2015 tanggal 3 November 2015 yang telah diubah dengan Peraturan OJK No. 33/PJOK.04/2019 tanggal 13 Desember 2019 mengenai "Penerbitan dan Persyaratan Reksa Dana Syariah".

Kontrak Investasi Kolektif (KIK) Reksa Dana antara PT UOB Asset Management Indonesia sebagai Manajer Investasi dan PT Bank HSBC Indonesia sebagai Bank Kustodian dituangkan dalam Akta No. 14 tanggal 15 Januari 2024 dari Leolin Jayayanti, S.H., M.Kn., notaris di Jakarta.

PT UOB Asset Management Indonesia sebagai Manajer Investasi didukung oleh tenaga profesional yang terdiri dari Komite Investasi dan Tim Pengelola Investasi. Komite Investasi akan mengarahkan dan mengawasi Tim Pengelola Investasi dalam menjalankan kebijakan dan strategi investasi sehari-hari sesuai dengan tujuan investasi. Komite Investasi terdiri dari:

1. General

Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD (the Mutual Fund) is an open-ended mutual fund in the form of a Collective Investment Contract, established within the framework of the Capital Market Law No. 8 of 1995 which has been amended through Law No. 4 of 2023 concerning Financial Sector Development and Reinforcement and Financial Services Authority (OJK) Regulation No. 23/POJK.04/2016 dated June 13, 2016 concerning "Mutual Funds in the Form of Collective Investment Contract" which has been amended through OJK Regulation No. 2/POJK.04/2020 dated January 8, 2020 and OJK Regulation No. 4 year 2023 dated March 30, 2023 and OJK Regulation No. 19/PJOK.04/2015 dated November 3, 2015 which has been amended through OJK Regulaton No. 33/PJOK.04/2019 dated December 13, 2019, concerning "The Issuance and Requirements for Sharia Mutual Fund".

The Collective Investment Contract on the Mutual Fund between PT UOB Asset Management Indonesia as the Investment Manager and PT Bank HSBC Indonesia as the Custodian Bank was stated in Deed No. 14 dated January 15, 2024 of Leolin Jayayanti, S.H., M.Kn., notary in Jakarta.

PT UOB Asset Management Indonesia as Investment Manager supported by professional consist of Investment Committee and Investment Management Team. Investment Committee will direct and supervise the Investment Management Team in implementing daily investment policy and strategy according to investment objectives. Investment Committee consist of:

Ketua	Chong Jiun Yeh	Chairman
Ketua Pengganti	Widrawan Hindrawan	Alternate Chairman
Anggota	Migi R. Byaktika	Member
Sekretaris	Albert Z. Budiman	Secretary

Tim Pengelola Investasi bertugas sebagai pelaksana harian atas kebijakan, strategi dan eksekusi investasi yang telah diformulasikan bersama dengan Komite Investasi. Tim Pengelola Investasi terdiri dari:

Investment Management Team as a daily implementer of investment policy, strategy and execution that formulated together with the Investment Committee. Investment Management Team consist of:

Ketua	Albert Z. Budiman	Chairman
Anggota	Muhammad Iqbal Nurrahman Adi Prabowo	Member
Sekretaris	Hugo Samuel Purnama Caineth Delvin	Secretaries

Reksa Dana berkedudukan di UOB Plaza, Lantai 42, Unit 2, Jl. M.H.Thamrin No. 10, Jakarta.

The Mutual Fund is located at UOB Plaza, 42nd Floor, Unit 2, Jl. M.H.Thamrin No. 10, Jakarta.

Jumlah unit penyertaan yang ditawarkan Reksa Dana sesuai dengan Kontrak Investasi Kolektif adalah secara terus menerus sampai dengan jumlah sebanyak 1.000.000.000 unit penyertaan dengan nilai aset bersih sebesar USD 1 per unit penyertaan.	In accordance with the Collective Investment Contract, the Mutual Fund offers continuously up to 1,000,000,000 investment units with net assets value USD 1 per investment unit.
Reksa Dana memperoleh pernyataan efektif berdasarkan Surat Keputusan Kepala Departemen Perizinan Pasar Modal atas nama Dewan Komisioner OJK No. S-274/PM.02/2024 tanggal 15 Maret 2024.	The Mutual Fund obtained the notice of effectivity based on letter from the Head of Department of the Capital Market Licensing on behalf of the Board of Commissioner of OJK No. S-274/PM.02/2024 dated March 15, 2024.
Reksa Dana menyelenggarakan pembukuan dalam mata uang Dolar Amerika Serikat berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 4/KM.3/WPJ.06/2024 tanggal 25 Juni 2024.	The Mutual Fund prepares the financial statements in U.S. Dollar currency based on the Decision Letter of the Minister of Finance of the Republic of Indonesia No. 4/KM.3/WPJ.06/2024 dated June 25, 2024.
Manajer Investasi dan Bank Kustodian merupakan wakil (wakiliin) yang bertindak untuk kepentingan para pemegang unit (muwakkil), dimana Manajer Investasi diberi wewenang untuk mengelola portofolio investasi kolektif dan Bank Kustodian diberi wewenang untuk melaksanakan penitipan kolektif sesuai dengan ketentuan yang tercantum dalam Kontrak Investasi Kolektif Reksa Dana.	The Investment Manager and the Custodian Bank are the agents (wakiliin) acting in the interest of the unitholders (muwakkil), for which the Investment Manager is granted the power to provide collective custody in accordance with the Collective Investment Contract of the Mutual Fund.
Sesuai dengan KIK, tujuan investasi Reksa Dana adalah untuk memberikan hasil investasi yang optimal dalam denominasi Dolar Amerika Serikat dengan melakukan investasi pada portofolio investasi sesuai dengan Kebijakan Investasi yang memenuhi Prinsip Syariah di Pasar Modal.	In accordance with the Collective Investment Contract, the purpose investment of Mutual Fund is to provide optimum investment returns denominated in U.S. Dollar by investing in an investment portofolio in accordance with the Investment Policy that complies with Sharia Principles in the Capital Market.
Berdasarkan KIK, kekayaan Reksa Dana akan diinvestasikan minimum 1% dan maksimum 79% dari nilai aset bersih pada efek syariah bersifat ekuitas dan efek syariah berpendapatan tetap yang diperdagangkan baik di dalam maupun di luar negeri, serta minimum 0% dan maksimum 79% dari nilai aset bersih pada instrumen pasar uang syariah dalam negeri dan/atau deposito syariah, sesuai dengan peraturan perundang - undangan yang berlaku di Indonesia.	Based on the Collective Investment Contract, the assets of the Mutual Fund will be invested minimum of 1% and maximum 79% of net asset value in sharia equity instruments and sharia fixed income instruments traded in domestic or foreign, and minimum of 0% and maximum of 79% of net assets value in domestic sharia money market instruments and/or sharia deposits, in accordance with prevailing laws and regulations in Indonesia.
Dari portofolio investasi di atas, Reksa Dana akan melakukan investasi minimum 51% dari Nilai Aset Bersih pada efek syariah luar negeri yang dimuat dalam Daftar Efek Syariah yang diterbitkan oleh pihak penerbit daftar efek syariah.	From the above-mentioned investment portfolios, the Mutual Fund will invest in minimum of 51% of the Net Asset Value on foreign sharia instruments listed in the Sharia Securities List issued by sharia securities list publisher.
Dalam berinvestasi pada efek syariah luar negeri, Reksa Dana akan tetap memperhatikan peraturan perundang-undangan yang berlaku di Indonesia dan hukum negara yang mendasari penerbitan efek syariah luar negeri.	In investing on foreign sharia instruments, the Mutual Fund will comply to the prevalling laws and regulations in Indonesia and the laws that regulates the issuance of foreign sharia instruments.

PT UOB Asset Management Indonesia memperoleh persetujuan sebagai Pihak Penerbit Daftar Efek Syariah berdasarkan Surat Keputusan Direktur Perijinan Perorangan, Profesi Penunjang dan Lembaga Penunjang Pasar Modal atas nama Dewan Komisioner OJK No. S-676/PM.021/2024 tanggal 20 Juni 2024.

Transaksi unit penyertaan dan nilai aset bersih per unit penyertaan dipublikasikan hanya pada hari-hari bursa, dimana hari terakhir bursa di Bursa Efek Indonesia pada bulan Desember 2024 adalah tanggal 30 Desember 2024. Laporan keuangan Reksa Dana untuk periode sejak 15 Maret 2024 (tanggal efektif) sampai dengan 31 Desember 2024 ini disajikan berdasarkan aset bersih Reksa Dana pada tanggal 31 Desember 2024.

Laporan keuangan Reksa Dana untuk periode sejak 15 Maret 2024 (tanggal efektif) sampai dengan 31 Desember 2024 diselesaikan dan diotorisasi untuk penerbitan pada tanggal 21 Maret 2025 oleh Manajer Investasi dan Bank Kustodian yang bertanggung jawab atas penyusunan dan penyajian laporan keuangan masing-masing sebagai Manajer Investasi dan Bank Kustodian sebagaimana tercantum dalam Kontrak Investasi Kolektif Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD, serta menurut peraturan dan perundangan yang berlaku atas laporan keuangan Reksa Dana tersebut.

PT UOB Asset Management Indonesia obtained approval as Publisher of Sharia Securities List based on letter from Director of Individual, Capital Market Supporting Institutions and Professions Licensing on behalf of Commissioner of OJK No. S-676/PM.021/2024 dated June 20, 2024.

Investment unit transactions are conducted and the net assets value per investment unit is published during the trading days in the stock exchange, of which the last trading days in the Indonesia Stock Exchange in December 2024 were on December 30, 2024. The financial statements of the Mutual Fund for the period from March 15, 2024 (effective date) until December 31, 2024 is prepared based on the Mutual Fund's net assets value as of December 31, 2024.

The financial statements of the Mutual Fund for the period from March 15, 2024 (effective date) until December 31, 2024 were completed and authorized for issuance on March 21, 2025 by the Investment Manager and the Custodian Bank, who are responsible for the preparation and presentation of financial statements as the Investment Manager and the Custodian Bank, respectively, as stated in the Collective Investment Contract of Reksa Dana Syariah UOBAM Global Sharia Balanced Fund USD, and in accordance with prevailing laws and regulations on the Mutual Fund's financial statements.

2. Informasi Kebijakan Akuntansi Material

a. Dasar Penyusunan dan Pengukuran Laporan Keuangan

Laporan keuangan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, meliputi pernyataan dan interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (IAI) dan Dewan Standar Akuntansi Syariah IAI serta Peraturan OJK No. 33/POJK.04/2020 tanggal 25 Mei 2020 tentang "Penyusunan Laporan Keuangan Produk Investasi Berbentuk Kontrak Investasi Kolektif" dan Surat Edaran OJK No. 14/SEOJK.04/2020 tanggal 8 Juli 2020 tentang "Pedoman Perlakuan Akuntansi Produk Investasi Berbentuk Kontrak Investasi Kolektif". Laporan keuangan dalam versi Bahasa Inggris merupakan terjemahan dari laporan keuangan Reksa Dana yang dibuat dalam Bahasa Indonesia, yang memuat informasi yang sama.

2. Material Accounting Policy Information

a. Basis of Financial Statements Preparation and Measurement

The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("SAK"), which comprise the statements and interpretations issued by the Board of Financial Accounting Standards of the Institute of Indonesia Chartered Accountants (IAI) and the Board of Sharia Accounting Standards of IAI and OJK Regulation No. 33/POJK.04/2020 dated May 25, 2020 concerning "Presentation of Financial Statements of Investment Product in the Form of Collective Investment Contract" and OJK Circular Letter No. 14/SEOJK.04/2020 dated July 8, 2020 concerning "Guidelines for the Accounting Treatment of Investment Product in the Form of Collective Investment Contract". Such financial statements are an English translation of the Mutual Fund's statutory report in Indonesia.

Dasar pengukuran laporan keuangan ini adalah biaya perolehan (*historical cost*), kecuali beberapa akun tertentu disusun berdasarkan pengukuran lain, sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut. Laporan keuangan ini disusun dengan metode akrual, kecuali laporan arus kas.

The measurement basis used is the historical cost, except for certain accounts which are measured on the bases described in the related accounting policies. The financial statements, except for the statements of cash flows, are prepared under the accrual basis of accounting.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi dan pendanaan. Aktivitas investasi tidak dikelompokkan terpisah karena aktivitas investasi adalah aktivitas operasi utama Reksa Dana.

The statements of cash flows are prepared using the direct method with classifications of cash flows into operating and financing activities. Investing activities are not separately classified since the investing activities are the main operating activities of the Mutual Fund.

Mata uang yang digunakan dalam penyusunan dan penyajian laporan keuangan adalah mata uang Dolar Amerika Serikat (USD) yang juga merupakan mata uang fungsional Reksa Dana.

The currency used in the preparation and presentation of the financial statements is the United States Dollar (U.S. Dollar or USD) which is also the functional currency of the Mutual Fund.

b. Transaksi dan Saldo dalam Mata Uang Selain Dolar Amerika Serikat

b. Transaction and Balanced in Currencies other than United Stated Dollar

Transaksi dalam mata uang selain Dolar Amerika Serikat dicatat dengan kurs yang berlaku pada saat terjadinya transaksi. Pada tanggal laporan posisi keuangan, aset dan liabiitas moneter dalam mata uang selain Dolar Amerika Serikat disesuaikan untuk mencerminkan kurs tengah Bank Indonesia yang berlaku pada tanggal tersebut. Keuntungan atau kerugian kurs yang timbul dikreditkan atau dibebankan dalam laba rugi.

Transactions involving currencies other than U.S. Dollar are recorded at the rates of exchange prevailing at the time the transactions are made. At the statement of financial position date, monetary assets and liabilities denominated in currencies other than U.S. Dollar are adjusted to reflect Bank Indonesia middle rates of exchange prevailing at that date. The resulting gains or losses are credited or charged in profit or loss.

Pada tanggal 31 Desember 2024, kurs konversi yang digunakan Reksa Dana adalah sebagai berikut:

As of December 31, 2024, the conversion rates used by the Mutual Fund are as follows:

	2024 USD	
1.000 Indonesia Rupiah (IDR)	0,06187	1,000 Rupiah (IDR)
1 Poundsterling Inggris (GBP)	1,25805	1 British Pound (GBP)
1 Franc Swiss (CHF)	1,10883	1 Swiss Franc (CHF)
1 Euro (EUR)	1,04265	1 Euro (EUR)
1 Krone Denmark (DKK)	0,13978	1 Danish Krone (DKK)
1 Swedish Krona (SEK)	0,09095	1 Swedish Krona (SEK)
1 Rand Afrika Selatan (ZAR)	0,05291	1 South African Rand (ZAR)
1 Yen Jepang (JPY)	0,00633	1 Japanese Yen (JPY)
1 Dolar Kanada (CAD)	0,69454	1 Canada Dollar (CAD)

c. Nilai Aset Bersih Reksa Dana

c. Net Assets Value of the Mutual Fund

Nilai Aset bersih Reksa Dana dihitung dan ditentukan pada setiap akhir hari bursa dengan menggunakan nilai pasar wajar.

The net assets value of the Mutual Fund is calculated and determined at the end of each bourse day by using the fair market value.

Nilai aset bersih per unit penyertaan dihitung berdasarkan nilai aset bersih Reksa Dana pada setiap akhir hari bursa dibagi dengan jumlah unit penyertaan yang beredar.

The net assets value for investment unit is calculated by dividing the net assets value of the Mutual Fund at the end of each bourse day by the total number of outstanding investment units.

d. Portofolio Efek

Portofolio efek terdiri dari efek ekuitas dan sukuk.

e. Investasi pada Efek Syariah

Pembelian atau penjualan yang reguler atas efek diakui pada tanggal perdagangan.

Efek Ekuitas

Efek ekuitas diukur pada nilai wajar melalui laba rugi kecuali efek ekuitas tersebut diukur pada biaya perolehan diamortisasi atau pada nilai wajar melalui penghasilan komprehensif lain.

Efek ekuitas yang diukur pada nilai wajar melalui laba rugi dicatat pada laporan posisi keuangan pada nilai wajarnya. Perubahan nilai wajar langsung diakui dalam laba rugi. Pendapatan dividen dicatat sebagai bagian dari pendapatan sesuai dengan persyaratan dalam kontrak, atau pada saat hak untuk memperoleh pembayaran atas dividen tersebut telah ditetapkan.

Sukuk

Reksa Dana menerapkan PSAK No. 410, Akuntansi Sukuk, dimana investasi pada Sukuk diklasifikasikan sebagai berikut:

(1) Surat berharga diukur pada biaya perolehan disajikan sebesar biaya perolehan (termasuk biaya transaksi, jika ada) yang disesuaikan dengan premi dan/atau diskonto yang belum diamortisasi. Premi dan diskonto diamortisasi selama periode hingga jatuh tempo.

(2) Surat berharga diukur pada nilai wajar melalui laba rugi disajikan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi tahun yang bersangkutan.

(3) Surat berharga diukur pada nilai wajar melalui penghasilan komprehensif lain yang dinyatakan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam penghasilan komprehensif lain tahun berjalan.

Investasi pada sukuk diakui awalnya sebesar biaya perolehan, tidak termasuk biaya transaksi. Setelah pengakuan awal, selisih antara nilai wajar dan jumlah tercatat diakui dalam laba rugi.

d. Investment Portofolios

The investment portofolios consist of equity instruments and sukuk.

e. Investment in Sharia Securities

All regular way of purchases and sales of securities are recognized on the trade date.

Equity instruments

Equity instruments shall be measured at fair value through profit or loss (FVPL) unless it is measured at amortized cost or at fair value through other comprehensive income.

Equity instruments at FVPL are recorded in the statement of financial position at fair value. Changes in fair value are recognized directly in profit or loss. Dividend income is recorded as part of income according to the terms of the contract, or when the right to receive payment has been established.

Sukuk

The Mutual Fund has applied PSAK No. 410, Accounting for Sukuk, in which investments in Sukuk are classified as follows:

(1) Securities at amortized cost are measured at cost (including the transaction costs, if any) adjusted for unamortized premium and/or discount. Premium and discount are amortized over the period until maturity.

(2) Securities at fair value through profit or loss are measured at fair values. Unrealized gains or losses from the increase or decrease in fair values are presented in current year profit or loss.

(3) Securities at fair value through other comprehensive income are measured at fair values. Unrealized gains or losses from the increase or decrease in fair values are presented in current year other comprehensive income.

Investment in sukuk is initially recognized at cost excluding the transaction costs. Subsequent to initial recognition, the difference between the fair value and the carrying value is recognized in profit or loss.

f. Pengukuran Nilai Wajar

Pengukuran nilai wajar didasarkan pada asumsi bahwa transaksi untuk menjual aset atau mengalihkan liabilitas akan terjadi di pasar utama untuk aset atau liabilitas tersebut atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Reksa Dana harus memiliko akses ke pasar utama atau pasar yang paling menguntungkan pada tanggal pengukuran.

Seluruh aset dan liabilitas selain sukuk dikategorikan dalam hirarki nilai wajar sebagai berikut:

- Level 1 – harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- Level 2 – teknik penilaian dimana level input terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi, baik secara langsung maupun tidak langsung;
- Level 3 – teknik penilaian dimana level input terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi.

Nilai wajar sukuk diklasifikasikan dengan menggunakan hirarki nilai wajar sebagai berikut:

- Level 1 - harga kuotasian (tanpa penyesuaian) di pasar aktif, atau
- Level 2 - input selain harga kuotasian (tanpa penyesuaian) di pasar aktif, yang dapat diobservasi.

Untuk aset dan liabilitas yang diukur pada nilai wajar secara berulang dalam laporan keuangan, maka Reksa Dana menentukan apakah terdapat transfer di antara level hirarki dengan menilai kembali pengkategorian pada setiap akhir periode pelaporan.

f. Fair Value Measurement

The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either in the principal market for the asset or liability or, in the absence of a principal market, in the most advantageous market for the asset or liability.

The Mutual Fund maximizes the use of relevant observable inputs and minimizes the use of unobservable inputs.

All assets and liabilities other than sukuk are categorized within the fair value hierarchy as follows:

- Level 1 – quoted (unadjusted) market prices in active markets for identical assets or liabilities;
- Level 2 – valuation techinques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable;
- Level 3 – valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

Fair value of sukuk is determined by hierarchy as follows:

- Level 1 - quoted (unadjusted) market prices in active markets, or
- Level 2 - observable input except quoted (unadjusted) market prices in active markets.

For assets and liabilities, that are recognized in the financial statements on a recurring basis, the Mutual Fund determines whether there are transfers between levels in the hierarchy by reassesing categorization at the end of each reporting period.

g. Pengakuan Pendapatan dan Beban

Pendapatan bunga dan bagi hasil diakui berdasarkan proporsi waktu dalam laba rugi, termasuk pendapatan dari jasa giro dan sukuk yang diukur pada nilai wajar melalui laba rugi.

Pendapatan dari pembagian hak (dividen dan hak lain yang dibagikan) oleh emiten diakui pada tanggal ex (*ex-date*).

g. Income and Expense Recognition

Interest and profit sharing income is recognized on a time-proportionate basis in profit or loss, which includes income from cash in banks and sukuk which are measured at FVPL.

Income from distribution of rights (dividends and other distributable rights) by the issuer company is recognized at ex-date.

Keuntungan atau kerugian investasi yang belum direalisasi akibat kenaikan atau penurunan harga pasar (nilai wajar) serta keuntungan atau kerugian investasi yang telah direalisasi disajikan dalam laba rugi. Keuntungan dan kerugian yang telah direalisasi neto atas penjualan portofolio efek dihitung berdasarkan harga pokok yang menggunakan metode rata-rata tertimbang.

Beban investasi termasuk pajak penghasilan final diakui secara akrual dan harian.

h. Transaksi Pihak Berelasi

Sesuai dengan Keputusan Kepala Departemen Pengawasan Pasar Modal 2A No. Kep-04/PM.21/2014 tanggal 7 Oktober 2014 tentang Pihak Berelasi terkait Pengelolaan Reksa Dana Berbentuk Kontrak Investasi Kolektif, PT UOB Asset Management Indonesia, Manajer Investasi, adalah pihak berelasi Reksa Dana.

i. Pajak Penghasilan

Pajak penghasilan Reksa Dana diatur dalam Surat Edaran Direktorat Jenderal Pajak No. SE-18/PJ.42/1996 tanggal 30 April 1996 tentang Pajak Penghasilan atas Usaha Reksa Dana, serta ketentuan pajak yang berlaku. Objek pajak penghasilan terbatas hanya pada penghasilan yang diterima oleh Reksa Dana, sedangkan pembelian kembali unit penyertaan dan pembagian laba kepada pemegang unit bukan merupakan objek pajak penghasilan.

Pajak Penghasilan Final

Pendapatan yang telah dikenakan pajak penghasilan final tidak lagi dilaporkan sebagai pendapatan kena pajak, dan semua beban sehubungan dengan pendapatan yang telah dikenakan pajak penghasilan final tidak boleh dikurangkan.

Pajak Kini

Pajak kini ditentukan berdasarkan laba kena pajak dalam tahun yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku.

Pajak Tangguhan

Pajak tangguhan diakui untuk seluruh perbedaan temporer antara nilai tercatat dari suatu aset atau liabilitas di laporan posisi keuangan dengan dasar pengenaan pajaknya.

Unrealized gain or loss on investments arising from the increase or decrease in market values (fair values) and realized gain or loss on investments arising from sale of investment portfolios are recognized in profit or loss. To calculate the net realized gain or loss from the sale of investment portfolios, the costs of investment sold are determined using the weighted average method.

Investment expenses including final income tax are accrued on a daily basis.

h. Transactions with Related Parties

In accordance with the Decision of the Head of Department of the Capital Market Supervisory 2A No. Kep-04/PM.21/2014 dated October 7, 2014 concerning Related Parties in the Management of Mutual Funds in the Form of Collective Investment Contract, PT UOB Asset Management Indonesia, the Investment Manager, is a related party of the Mutual Fund.

i. Income Tax

Income tax for the Mutual Fund is regulated by the Circular Letter of the Directorate General of Taxation No. SE-18/PJ.42/1996 dated April 30, 1996 regarding Income Tax on Mutual Fund's Operations, and other prevailing tax regulations. The taxable income pertains only to the Mutual Fund's income, while the redemption of investment units and the income distributed to its unitholders are not taxable.

Final Income Tax

Income subject to final income tax is not to be reported as taxable income, and all expenses related to income subject to final income tax are not deductible.

Current Tax

Current tax is determined based on the taxable income for the year computed using prevailing tax rates.

Deferred Tax

Deffered tax shall be recognized for all temporary differences between the carrying value of an asset or liability in the statement of financial position and its tax base.

Aset pajak tangguhan juga diakui untuk rugi fiskal yang dapat dikompensasikan. Aset pajak tangguhan diakui dan direviu pada setiap tanggal pelaporan atau diturunkan jumlah tercatatnya, sepanjang kemungkinan besar laba kena pajak tersedia untuk pemanfaatan perbedaan temporer yang dapat dikurangkan dan rugi fiskal yang dapat dikompensasikan.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku ketika aset dipulihkan atau liabilitas diselesaikan, berdasarkan tarif pajak (atau peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada tanggal pelaporan.

Aset pajak tangguhan dan liabilitas pajak tangguhan saling hapus jika, dan hanya jika, terdapat hak yang dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini dan pajak tersebut dikenakan oleh otoritas perpajakan yang sama.

Deferred tax assets are also recognized for the carry forward tax benefit of any unused tax losses. Deferred tax assets are recognized and reviewed at each reporting date and reduced to the extent that it is probable that taxable profit will be available against which the deductible temporary differences and the carry forward benefit of unused tax losses can be utilized.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (or tax laws) that have been enacted or substantively enacted at the reporting date.

Deferred tax assets and deferred tax liabilities are offset if, and only if, a legally enforceable right exists to set off current tax assets against current tax liabilities and the taxes relate to the same taxation authority.

j. Provisi

Provisi diakui jika Reksa Dana mempunyai kewajiban kini (hukum maupun konstruktif) sebagai akibat peristiwa masa lalu, yang memungkinkan Reksa Dana harus menyelesaikan kewajiban tersebut dam estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Jumlah yang diakui sebagai provisi adalah hasil estimasi terbaik pengeluaran yang diperlukan untuk menyelesaikan kewajiban kini pada tanggal pelaporan, dengan mempertimbangkan risiko dan ketidakpastian terkait kewajiban tersebut.

j. Provisions

Provisions are recognized when the Mutual Fund has present obligation (legal or constructive) as a result of a past event, it is probable that the Mutual Fund will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation.

k. Peristiwa Setelah Periode Pelaporan

Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang menyediakan tambahan informasi mengenai posisi keuangan Reksa Dana pada tanggal laporan posisi keuangan (peristiwa penyesuai), jika ada, telah tercermin dalam laporan keuangan. Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang tidak memerlukan penyesuaian (peristiwa non-penyesuai), apabila jumlahnya material, telah diungkapkan dalam laporan keuangan.

k. Events after the Reporting Period

Post year-end events that provide additional information about the Mutual Fund's statement of financial position at the reporting date (adjusting events), if any, are reflected in the financial statements. Post year-end events that are not adjusting events are disclosed in the notes to financial statements when material.

3. Penggunaan Pertimbangan dan Estimasi

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan seperti yang diungkapkan dalam Catatan 2 atas laporan keuangan, dimana dibutuhkan pertimbangan Reksa Dana dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

3. Use of Judgments and Estimates

Certain estimates and assumptions are made in the preparation of the financial statements which are described in Note 2 to the financial statements, and these require the Mutual Fund's judgment in determining the appropriate methodology for valuation of assets and liabilities.

Reksa Dana membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun ke depan. Semua estimasi dan asumsi yang diharuskan oleh Pernyataan Standar Akuntansi Keuangan (PSAK) adalah estimasi terbaik yang didasarkan pada standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

The Mutual Fund makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with Statement of Financial Accounting Standards (PSAK) are best estimates undertaken in accordance with the applicable standard. Estimates and judgments are evaluated on a continuous basis and are based on past experiences and other factors, including expectations with regard to future events.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik Reksa Dana atas kejadian dan aktivitas saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Although these estimates and assumptions are based on the Mutual Fund's best knowledge of current events and activities, actual result may differ from those estimates and assumptions.

Sumber utama ketidakpastian estimasi:

Key sources of estimation uncertainty:

a. Penentuan Kelompok Investasi

Dalam mengklasifikasikan investasi pada surat berharga sebagai "diukur pada nilai wajar melalui laba rugi" Reksa Dana telah menetapkan bahwa investasi tersebut telah memenuhi persyaratan klasifikasi sebagaimana dijabarkan dalam Catatan 2.

a. Determination of Investment's Classification

In classifying investments in securities as "measured at fair value through profit or loss", the Mutual Fund has determined that the investment meets the classification requirements as described in Note 2.

b. Mata Uang Fungsional

Mata uang fungsional Reksa Dana adalah mata uang lingkungan ekonomi utama di mana Reksa Dana beroperasi. Mata uang tersebut, antara lain, adalah yang paling mempengaruhi nilai portofolio efek dan unit penyertaan, mata uang dari negara yang kekuatan persaingan dan peraturannya sebagian besar menentukan nilai portofolio efek dan unit penyertaan, dan merupakan mata uang yang mana dana dari aktivitas pendanaan dihasilkan.

b. Functional Currency

The Mutual Fund's functional currency is the currency of the primary economic environment in which the Mutual Fund operates. It is the currency, among others, that mainly influences the values of investment portfolios and units, of the country whose competitive forces and regulations mainly determine the value of investment portfolios and units, and the currency in which funds from financing activities are generated.

c. Cadangan Kerugian Penurunan Nilai Aset Keuangan

Reksa Dana menelaah kualitas aset keuangan pada setiap tanggal laporan posisi keuangan untuk menilai apakah penurunan nilai harus dicatat dalam laporan laba rugi. Dalam menentukan apakah cadangan kerugian penurunan nilai harus dibentuk dalam laporan laba rugi, Reksa Dana membuat estimasi penilaian apakah terdapat indikasi penurunan kualitas aset. Estimasi tersebut didasarkan pada asumsi dari sejumlah aset dan hasil akhirnya mungkin berbeda, yang mengakibatkan perubahan di masa mendatang atas cadangan kerugian penurunan nilai.

c. Allowance for Impairment Losses of Financial Assets

The Mutual Fund examines the quality of financial assets at statement of financial position date to assess whether impairment should be recorded in the profit or loss. In determining whether a provision for impairment losses should be recognized in the profit or loss, the Mutual Fund makes estimation of whether there is any indication of impairment in the asset quality. Such estimates are based on the assumption of a number of factors, and the end result may differ, resulting in future changes to allowance for impairment loss.

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian penurunan nilai atas piutang dievaluasi secara individu berdasarkan estimasi terbaik Reksa Dana atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, Reksa Dana membuat pertimbangan tentang situasi keuangan *counterparty* dan/atau nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

The specific condition of impaired counterparty in calculating allowances for impairment losses on receivables is evaluated individually based on the Mutual Fund's best estimate of the present value of the expected cash in-flows. In estimating these cash flows, the Mutual Fund makes judgments about the counterparty's financial situation and/or the net realizable value of any underlying collateral. Each impaired assets is assessed on its merits, the workout strategy and estimated recoverable cash flows.

d. Pajak Penghasilan

Pertimbangan yang signifikan dibutuhkan untuk menentukan jumlah pajak penghasilan. Terdapat sejumlah transaksi dan perhitungan yang menimbulkan ketidakpastian penentuan jumlah pajak penghasilan karena interpretasi atas peraturan pajak yang berbeda. Jika hasil pemeriksaan pajak berbeda dengan jumlah yang sebelumnya telah dibukukan, maka selisih tersebut akan berdampak terhadap aset dan liabilitas pajak kini dan tangguhan dalam periode dimana hasil pemeriksaan tersebut terjadi.

d. Income Taxes

Significant judgment is required in determining the provision for income taxes. There are many transactions and calculations for which the ultimate tax determination is uncertain due to different interpretation of tax regulations. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will have an impact on the current and deferred income tax assets and liabilities in the period in which such determination is made.

4. Portofolio Efek / 4. Investment Portfolios

a. Efek Ekuitas / a. Equity Instruments

Jenis efek/ *Type of investments*	2024 Jumlah lembar saham/ *Number of shares*	Harga perolehan rata-rata/ *Average cost*	Jumlah harga pasar/ *Total market value*	Persentase terhadap jumlah portofolio efek/ *Percentage to total investment portfolios*
				%
Saham/*Shares*				
Dolar Amerika Serikat/*U.S. Dollar*				
Microsoft Corporation	143	416,91	60.274	6,37
Apple Inc.	161	241,21	40.318	4,26
Visa Inc.	96	300,33	30.340	3,20
Amphenol Corporation Class A	434	69,60	30.141	3,18
Accenture PLC Class A	75	357,13	26.384	2,79
The Coca-Cola Company	410	64,35	25.527	2,70
S&P Global Inc.	51	504,45	25.399	2,68
Thermo Fisher Scientific Inc.	47	532,49	24.451	2,58
Adobe Inc.	51	500,18	22.679	2,39
Salesforce Inc.	66	313,08	22.066	2,33
The Procter & Gambel Company	123	174,81	20.621	2,18
Danaher Corporation	87	243,87	19.971	2,11
Applied Materials Inc.	121	179,85	19.678	2,08
Trane Technologies plc	50	378,81	18.467	1,95
Cadence Design System Inc.	55	297,75	16.525	1,75
Ametek Inc.	91	182,10	16.404	1,73
Johnson & Johnson	109	156,84	15.764	1,66
MSA Safety Incorporated	91	167,19	15.085	1,59
TopBuild Corp.	48	309,79	14.944	1,58
Nordson Corporarion	66	259,18	13.810	1,46
Rockwell Automation Inc.	39	285,02	11.146	1,18
NIKE Inc.	140	77,08	10.593	1,12
Subjumlah/*Subtotal*			500.587	52,86

Jenis efek/ *Type of investments*	2024			
	Jumlah lembar saham/ *Number of shares*	Harga perolehan rata-rata/ *Average cost*	Jumlah harga pasar/ *Total market value*	Persentase terhadap jumlah portofolio efek/ *Percentage to total investment portfolios*
				%
Poundsterling Inggris (Catatan 20)/ *British Pound (Note 20)*				
Halma Plc.	513	34,14	17.354	1,83
Relx Plc.	375	46,87	17.121	1,81
Auto Trader Group Plc Ord Gdp 1	1.677	10,71	16.730	1,77
Experian Plc.	365	48,17	15.819	1,67
Subjumlah/*Subtotal*			67.024	7,08
Euro (Catatan 20)/*Euro (Note 20)*				
ASML Holding N.V.	38	668,14	26.891	2,84
Industria de Diseno Textil S.A.	314	56,40	16.252	1,72
Wolters Kluwer N.V.	82	168,22	13.714	1,45
Essilor Luxottica Société anonyme	44	243,08	10.808	1,14
Subjumlah/*Subtotal*			67.665	7,15
Krone Denmark (Catatan 20)/ *Danish Krone (Note 20)*				
Novo Nordisk A/S	248	105,99	21.638	2,28
Coloplast B SHS	126	111,03	13.847	1,46
Subjumlah/*Subtotal*			35.485	3,75
Dolar Kanada (Catatan 20)/ *Canada Dollar (Note 20)*				
Dollarama Inc.	281	102,94	27.378	2,89
Rand Afrika Selatan (Catatan 20)/ *South African Rand (Note 20)*				
Clicks Group Ltd	700	21,88	13.860	1,46
Swedish Krona (Catatan 20)/ *Swedish Krona (Note 20)*				
Hexagon AB (publ)	932	9,67	8.951	0,95
Mips AB (publ)	148	42,13	6.332	0,67
Subjumlah/*Subtotal*			15.283	1,61
Yen Jepang (Catatan 20)/ *Japanese Yen (Note 20)*				
HOYA Corporation	100	126,07	12.550	1,33
Franc Swiss (Catatan 20)/ *Swiss Franc (Note 20)*				
VAT Group AG	26	339,72	9.883	1,04
Jumlah/*Total*			749.715	79,17

Nilai tercatat efek ekuitas pada laporan keuangan adalah sebesar nilai wajarnya.

The carrying value of equity instruments in the financial statements is equal to their fair values.

Reksa Dana mengklasifikasikan pengukuran nilai wajar efek ekuitas dengan menggunakan hirarki nilai wajar Level 1 (Catatan 10).

The Mutual Fund classifies fair value measurements of equity instruments using a fair value hierarchy Level 1 (Note 10).

Aktivitas perdagangan dan harga pasar saham sangat fluktuatif dan tergantung kepada kondisi pasar modal. Nilai realisasi dari saham tersebut dapat berbeda secara signifikan dengan harga pasar pada tanggal 31 Desember 2024.

Trading activities and the fair market value of shares are very volatile and are highly dependent on the capital market condition. The estimated values of these shares as of December 31, 2024 may differ significantly from their respective values upon realization.

b. Sukuk

b. Sukuk

Jenis efek/*Type of invesment*	Peringkat/ *Rating*	Nilai nominal/ *Nominal value*	Harga perolehan rata-rata/ *Average cost*	Nilai wajar/ *Fair value*	Tingkat bagi hasil/ *Profit sharing ratio*	Jatuh tempo/ *Maturity date*	Persentase terhadap jumlah portofolio efek/ *Percentage to total investment portfolios*
			2024				
			%		%		%
Sukuk/*Sukuk*							
Perusahaan Penerbit SBSN Indonesia III	BBB	200.000	99,43	197.244	4,40	6 Juni 2027	20,83

Nilai tercatat sukuk pada laporan keuangan adalah sebesar nilai wajar.

Reksa Dana mengklasifikasikan pengukuran nilai wajar sukuk dengan menggunakan hirarki nilai wajar Level 1 (Catatan 10).

Sukuk dalam portofolio efek Reksa Dana mempunyai sisa jangka waktu sampai dengan 3 tahun. Dalam hal harga perdagangan terakhir efek di bursa efek tidak mencerminkan nilai pasar wajar pada saat itu, maka nilai wajar sukuk ditentukan berdasarkan pertimbangan terbaik Manajer Investasi dengan mengacu kepada Surat Keputusan Ketua Bapepam dan LK mengenai "Nilai Pasar Wajar dari Efek dalam Portofolio Reksa Dana". Nilai realisasi dari sukuk tersebut di masa mendatang dapat berbeda secara signifikan dengan nilai wajar sukuk pada tanggal 31 Desember 2024.

The carrying value of sukuk in the financial statements is equal to their fair values.

The Mutual Fund classifies fair value measurements of sukuk using a fair value hierarchy Level 1 (Note 10).

Sukuk in the Mutual Fund's investment portfolios have remaining terms up to 3 years. In case the closing trading price in the stock exchange does not reflect the fair market value at a particular time, the fair values of these sukuk are then determined based on the best judgment by the Investment Manager in accordance with the Decision Letter of the Chairman of Bapepam-LK regarding "Fair Market Value of Securities in the Mutual Fund Portfolios". The estimated values of such sukuk as of December 31, 2024 may differ significantly from their values upon realization in the future.

5. Kas di Bank

5. Cash in Banks

	2024	
PT Bank HSBC Indonesia	54.876	PT Bank HSBC Indonesia
The Hongkong and Shanghai Banking Corporation Limited	229.986	The Hongkong and Shanghai Banking Corporation Limited
Jumlah	284.862	Total

6. Piutang Bunga dan Bagi Hasil

6. Interest and Profit Sharing Receivable

	2024	
Sukuk	587	Sukuk
Jasa giro	13	Current accounts
Jumlah	600	Total

Cadangan kerugian penurunan nilai atas piutang bunga dan bagi hasil tidak dibentuk karena Reksa Dana berpendapat bahwa seluruh piutang tersebut dapat ditagih.

No allowance for impairment loss on interests and profit sharing receivable was provided because the Mutual Fund believes that such receivables are fully colectible.

7. Beban Akrual / 7. Accrued Expenses

	2024	
Jasa pengelolaan investasi (pihak berelasi) (Catatan 15)	1.431	Investment management services (a related party) (Note 15)
Jasa kustodian (Catatan 16)	107	Custodian services (Note 16)
Lainnya	3	Others
Jumlah	1.541	Total

8. Utang Pajak / 8. Tax Payable

	2024	
Pajak penghasilan:		Income taxes:
Pasal 23	26	Article 23
Pasal 26	53	Article 26
Jumlah	79	Total

9. Utang Lain-lain / 9. Other Liabilities

	2024	
Dana kebajikan	416	Benevolence funds
Lainnya	163	Others
Jumlah	579	Total

10. Pengukuran Nilai Wajar / 10. Fair Value Measurement

Nilai wajar efek yang diperdagangkan di pasar aktif adalah berdasarkan kuotasi harga pasar pada tanggal pelaporan. Pasar dianggap aktif apabila kuotasi harga tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang atau perantara efek, badan penyedia jasa penentuan harga kelompok industri, atau badan pengatur, dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Instrumen seperti ini termasuk dalam hierarki Level 1.

The fair value of securities traded in active markets is based on quoted market prices at the reporting date. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer or broker, industry group pricing service, or regulatory agency, and those prices represent actual and regularly occurring market transaction on an arm's lengths basis. These instruments are included in Level 1.

Nilai wajar efek yang tidak diperdagangkan di pasar aktif ditentukan menggunakan teknik penilaian. Teknik penilaian ini memaksimalkan penggunaan data pasar yang dapat diobservasi yang tersedia dan sesedikit mungkin mengandalkan estimasi spesifik yang dibuat oleh Manajer Investasi. Karena seluruh input signifikan yang dibutuhkan untuk menentukan nilai wajar dapat diobservasi, maka instrumen tersebut termasuk dalam hierarki Level 2.

The fair value of securities that are not traded in an active market is determined by using valuation techniques. These valuation techniques maximize the use of observable market data where it is available and rely as little as possible on Investment Manager's specific estimates. Since all significant inputs required to fair value an instrument is observable, the instrument is included in Level 2.

Pengukuran nilai wajar portofolio efek Reksa Dana adalah sebagai berikut:

Fair value measurement of the Mutual Fund's investment portfolios is as follows:

	2024	
Nilai tercatat	946.959	Carrying values
Pengukuran nilai wajar menggunakan:		Fair value measurement using:
Level 1	946.959	Level 1
Level 2	-	Level 2
Level 3	-	Level 3
Jumlah	946.959	Total

11. Unit Penyertaan Beredar

Pada tanggal 31 Desember 2024, seluruh unit penyertaan yang beredar sebanyak 1.269.009,7126 dimiliki oleh pemodal pihak ketiga.

Tidak terdapat pembelian kembali unit penyertaan yang dimiliki oleh Manajer Investasi, pihak berelasi, untuk periode sejak 15 Maret 2024 (tanggal efektif) sampai dengan 31 Desember 2024.

11. Outstanding Investment Units

As of December 31, 2024, all autostanding investment units amounted 1,269,009.7126 investments units are owns by third party investors.

There was no redemption of investment units owned by the Investment Manager, a related party, for the period from March 15, 2024 (effective date) until December 31, 2024.

12. Pendapatan Bagi Hasil

Akun ini merupakan pendapatan bagi hasil atas sukuk.

Pendapatan di atas termasuk pendapatan bagi hasil yang belum direalisasi (Catatan 6).

12. Profit Sharing Income

This account consists of profit sharing income from sukuk.

The above income includes profit sharing income not yet collected (Note 6).

13. Kerugian Investasi yang Telah dan Belum Direalisasi

	Periode/*Period* 2024	
Kerugian investasi yang telah direalisasi		Realized loss on investments
Efek ekuitas	(274)	Equity instruments
Kerugian investasi yang belum direalisasi		Unrealized loss on investments
Efek ekuitas	(20.897)	Equity instruments
Sukuk	(1.616)	Sukuk
Kerugian investasi yang belum direalisasi	(22.513)	Unrealized loss on investments

13. Realized and Unrealized Loss on Investments

14. Pendapatan Lain-lain

Akun ini merupakan pendapatan selisih kurs.

14. Other Income

This account represents gain on foreign exchange.

15. Beban Pengelolaan Investasi

Akun ini merupakan imbalan kepada PT UOB Asset Management Indonesia sebagai Manajer Investasi, pihak berelasi, yaitu maksimum sebesar 3% per tahun dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan. Pemberian imbalan tersebut diatur berdasarkan Kontrak Investasi Kolektif antara Manajer Investasi dan Bank Kustodian. Beban pengelolaan investasi yang belum dibayar dibukukan pada akun Beban Akrual (Catatan 7).

Beban pengelolaan investasi untuk periode sejak 15 Maret 2024 (tanggal efektif) sampai dengan 31 Desember 2024 adalah sebesar USD 2.220.

15. Investment Management Expense

This account represents compensation for the services provided by PT UOB Asset Management Indonesia as Investment Manager, a related party, which is calculated at maximum of 3% per annum of net asset value, computed on a daily basis and paid on a monthly basis. The terms of the service compensation are documented in the Collective Investment Contract between the Investment Manager and the Custodian Bank. The accrued investment management expense is recorded under Accrued Expenses account (Note 7).

The investment management expense for the period from March 15, 2024 (effective date) until December 31, 2024 amounted to USD 2,220.

16. Beban Kustodian

Akun ini merupakan imbalan atas jasa penanganan transaksi investasi, penitipan kekayaan dan administrasi yang berkaitan dengan kekayaan Reksa Dana, pencatatan transaksi penjualan dan pembelian kembali unit penyertaan, serta biaya yang berkaitan dengan akun pemegang unit kepada PT Bank HSBC Indonesia sebagai Bank Kustodian sebesar maksimum 0,25% per tahun dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan. Pemberian imbalan tersebut diatur berdasarkan Kontrak Investasi Kolektif antara Manajer Investasi dan Bank Kustodian. Beban kustodian yang belum dibayar dibukukan pada akun Beban Akrual (Catatan 7).

Beban kustodian untuk periode sejak 15 Maret 2024 (tanggal efektif) sampai dengan 31 Desember 2024 adalah sebesar USD 173.

16. Custodial Expense

This account represents compensation for the handling of investment transactions, custodial services and administration related to the Mutual Fund's assets, registration of sales and redemption of investment units, together with expenses incurred in relation to the accounts of the unitholders. The services are provided by PT Bank HSBC Indonesia, as Custodian Bank, with fee at maximum of 0.25% per annum of net asset value, computed on a daily basis and paid on a monthly basis. The terms of the service compensation are documented in the Collective Investment Contract between the Investment Manager and the Custodian Bank. The accrued custodial expense is recorded under Accrued Expenses account (Note 7).

The custodial expense for the period from March 15, 2024 (effective date) until December 31, 2024 amounted to USD 173.

17. Beban Lain-lain

17. Other Expenses

	Periode/*Period* 2024	
Beban transaksi	2.149	Transaction fees
Lainnya	468	Others
Jumlah	2.617	Total

18. Pajak Penghasilan / Income Tax

a. Pajak Kini / Current Tax

Rekonsiliasi antara rugi sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

A reconciliation between loss before tax per statements of profit or loss and other comprehensive income and the taxable income is as follows:

	Periode/*Period* 2024	
Rugi sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	(24.879)	Loss before tax per statements of profit or loss and other comprehensive income
Perbedaan tetap:		Permanent differences:
Beban investasi	183	Investment expenses
Pendapatan bagi hasil	(1.027)	Profit sharing income
Kerugian investasi yang belum direalisasi	18.288	Unrealized loss on investments
Jumlah	17.444	Total
Rugi fiskal periode berjalan	(7.435)	Current period fiscal loss

Rugi fiskal dapat dimanfaatkan dengan cara kompensasi terhadap laba kena pajak dalam periode lima tahun sejak terjadinya rugi fiskal tersebut.

The fiscal losses can be applied against the taxable income for the immediately succeeding five years after the fiscal loss was incurred.

Tidak terdapat pajak penghasilan badan terutang pada tanggal 31 Desember 2024 karena Reksa Dana mengalami rugi fiskal.

There was no corporate income tax payable as of December 31, 2024 since the Mutual Fund has fiscal loss.

Surat Pemberitahuan Tahunan dilaporkan berdasarkan perhitungan Reksa Dana (*self-assessment)*. Kantor Pajak dapat melakukan pemeriksaan atas perhitungan pajak tersebut sebagaimana ditetapkan dalam Undang-Undang mengenai Ketentuan Umum dan Tata Cara Perpajakan.

The income tax returns are filed based on the Mutual Fund's calculation (self-assessment). The tax authorities may conduct a tax audit on such calculation as determined in the Law of General Provisions and Administration of Taxation.

b. Pajak Tangguhan / Deferred Tax

Pada tanggal 31 Desember 2024, tidak terdapat perbedaan temporer yang berdampak terhadap pengakuan aset dan liabilitas pajak tangguhan.

As of December 31, 2024, there were no temporary differences recognized as deferred tax asset and/or liability.

19. Sifat dan Transaksi dengan Pihak Berelasi / Nature of Relationship and Transactions with Related Party

Sifat dengan Pihak Berelasi

PT UOB Asset Management Indonesia merupakan Manajer Investasi Reksa Dana.

Nature of Relationship

PT UOB Asset Management Indonesia is the Mutual Fund's investment manager.

Transaksi dengan Pihak Berelasi / **Transaction with Related Party**

	2024	
Laporan Posisi Keuangan		**Statements of Financial Position**
Liabilitas		Liabilities
Jasa pengelolaan investasi	1.431	Invesment management services
Persentase terhadap jumlah liabilitas	65,08%	Percentage to total liabilities

	Periode/*Period* 2024	
Laporan Laba Rugi dan Penghasilan Komprehensif Lain		**Statements of Profit or Loss and Other Comprehensive Income**
Beban pengelolaan investasi	2.220	Investment management fee
Persentase terhadap jumlah beban	44,31%	Percentage to total expenses

20. Tujuan dan Kebijakan Pengelolaan Dana Pemegang Unit Penyertaan dan Manajemen Risiko Keuangan

Pengelolaan Dana Pemegang Unit Penyertaan

Pada tanggal 31 Desember 2024, Reksa Dana memiliki nilai aset bersih sebesar USD 1.230.399 yang diklasifikasikan sebagai ekuitas.

Tujuan Reksa Dana dalam mengelola nilai aset bersih adalah untuk memastikan dasar yang stabil dan kuat untuk memaksimalkan pengembalian kepada seluruh pemegang unit dan untuk mengelola risiko likuiditas yang timbul dari pembelian kembali unit penyertaan. Dalam pengelolaan pembelian kembali unit penyertaan, Reksa Dana secara teratur memantau tingkat penjualan dan pembelian kembali secara harian dan membatasi jumlah pembelian kembali unit penyertaan dalam satu hari sampai dengan 5% dari nilai aset bersih pada hari bursa dilakukannya pembelian kembali.

Manajemen Risiko Keuangan

Risiko-risiko utama yang timbul dari instrumen keuangan yang dimiliki Reksa Dana adalah risiko harga, risiko suku bunga, risiko kredit, dan risiko likuiditas. Kegiatan operasional Reksa Dana dijalankan secara berhati-hati dengan mengelola risiko-risiko tersebut agar tidak menimbulkan potensi kerugian bagi Reksa Dana.

20. Unitholders' Funds and Financial Risk Management Objectives and Policies

Unitholders' Funds Management

As of December 31, 2024, the Mutual Fund has net assets value of USD 1,230,399 classified as equity.

The Mutual Fund's objectives in managing net assets value are to ensure a stable and strong base to maximize returns to all unitholders and to manage liquidity risk arising from redemptions of investment unit. In the management of redemptions of investment units, the Mutual Fund regularly monitors the level of daily subscriptions and redemptions and limit the total of redemptions of investments units in one day up to 5% of the net assets value on the bourse day of each redemption.

Financial Risk Management

The main risks arising from the Mutual Fund's financial instruments are price risk, interest rate risk, credit risk, and liquidity risk. The operational activities of the Mutual Fund are managed in a prudential manner by managing those risks to minimize potential losses.

Risiko Harga

Risiko harga adalah risiko nilai wajar atau arus kas masa depan dari suatu instrumen keuangan akan berfluktuasi karena perubahan harga pasar (selain yang timbul dari risiko suku bunga), baik perubahan-perubahan tersebut disebabkan oleh faktor khusus pada individu penerbit instrumen keuangan, atau faktor yang mempengaruhi instrumen keuangan sejenis yang diperdagangkan di pasar.

Reksa Dana menghadapi risiko harga yang timbul dari portofolio efek yaitu efek ekuitas dan sukuk.

Manajer Investasi mengelola risiko harga Reksa Dana sesuai dengan tujuan dan kebijakan investasi Reksa Dana serta memonitor posisi pasar keseluruhan secara harian.

Price Risk

Price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk), whether those changes are caused by factors specific to the individual financial instrument issuer, or factors affecting similar financial instruments traded in the market.

The Mutual Fund is exposed to price risk arising from its investment portfolios i.e. equity instruments and sukuk.

The Investment Manager manages the Mutual Fund's price risk in accordance with the Mutual Fund's investment objectives and policies and monitors overall market positions on a daily basis.

Risiko Tingkat Bagi Hasil

Risiko tingkat bagi hasil adalah risiko dimana nilai wajar atau arus kas kontraktual masa datang dari suatu instrumen keuangan akan terpengaruh akibat perubahan tingkat bagi hasil. Eksposur Reksa Dana yang terpengaruh risiko tingkat bagi hasil terutama terkait dengan portofolio efek.

Untuk meminimalkan risiko tingkat bagi hasil, sebagian besar dari portofolio efek Reksa Dana mempunyai tingkat bagi hasil tetap.

Instrumen keuangan Reksa Dana yang terkait risiko tingkat bagi hasil pada tanggal 31 Desember 2024 terdiri dari portofolio efek dalam sukuk dengan tingkat bagi hasil per tahun sebesar 4,40%.

Profit Sharing Ratio Risk

Profit sharing ratio is the risk that the fair value or contractual future cash flows of a financial instrument will be affected due to changes in profit sharing ratio. The Mutual Fund's exposures to the profit sharing ratio risk relates primarily to investment portfolios.

To minimize profit sharing ratio risk, the majority of the Mutual Fund's investment portfolios are at fixed profit sharing ratio.

Financial instruments of the Mutual Fund related to profit sharing ratio risk as of December 31, 2024 consist of investment portfolios in sukuk with profit sharing ratio per annum at 4.40%.

Analisa Sensitivitas

Analisa sensitivitas diterapkan pada variable risiko pasar yang mempengaruhi kinerja Reksa Dana, yakni harga dan suku bunga. Sensitivitas harga menunjukan dampak perubahan yang wajar dari harga pasar efek dalam portofolio efek Reksa Dana terhadap jumlah nilai aset bersih, jumlah aset keuangan, dan jumlah liabilitas keuangan Reksa Dana. Sensitivitas suku bunga menunjukkan dampak perubahan yang wajar dari suku bunga pasar, termasuk *yield* dari efek dalam portofolio efek Reksa Dana, terhadap jumlah nilai aset bersih, jumlah aset keuangan, dan jumlah liabilitas keuangan Reksa Dana.

Sensitivity Analysis

The sensitivity analysis is applied to market risk variables that affect the performance of the Mutual Fund, which are price and interest rates. The price sensitivity shows the impact of reasonable changes in the market value of instruments in the investment portfolios of the Mutual Fund to total net assets value, total financial assets, and total financial liabilities of the Mutual Fund. The interest rate sensitivity shows the impact of reasonable changes in market interest rates, including the yield of the instruments in the investment portfolios of the Mutual Fund, to total net assets value, total financial assets, and total financial liabilities of the Mutual Fund.

Sesuai dengan kebijakan Reksa Dana, Manajer Investasi melakukan analisa serta memantau sensitivitas harga dan suku bunga secara reguler.

In accordance with the Mutual Fund's policy, the Investment Manager analyzes and monitors the price and interest rate sensitives on regular basis.

Risiko Nilai Tukar Mata Uang Asing

Reksa Dana terpengaruh risiko nilai tukar mata uang asing yang timbul dari berbagai eksposur mata uang, terutama terhadap Dolar Amerika Serikat. Risiko nilai tukar mata uang asing timbul ketika transaksi yang akan diselesaikan di masa depan atau aset dan liabilitas yang diakui didenominasikan dalam mata uang yang bukan mata uang fungsional.

Foreign Exchange Risk

The Mutual Fund is exposed to foreign exchange risk arising from various currency exposures, primarily with respect to the U.S. Dollar. Foreign exchange risk arises from transactions which will be settled in the future and recognized assets and liabilities denominated in a currency that is not the Mutual Fund's functional currency.

Pada tanggal 31 Desember 2024, Reksa Dana mempunyai instrumen keuangan yang didenominasikan dalam mata uang asing sebagai berikut:

As of December 31, 2024, the Mutual Fund has foreign currencies denominated financial instruments as follows:

	Mata uang asal/ *Original currency*	Saldo dalam mata uang asal/ *Balance in original currency*	Ekuivalen dalam U.S. Dolar/ *Equivalent in U.S. Dollar*	
Aset				Assets
Portofolio efek dalam efek ekuitas	GBP	53.276	67.024	Investment portfolios in equity instruments
	EUR	64.897	67.665	
	DKK	253.863	35.485	
	CAD	39.419	27.378	
	ZAR	261.170	13.860	
	SEK	168.038	15.283	
	JPY	1.981.500	12.550	
	CHF	8.913	9.883	
Jumlah portofolio efek dalam efek ekuitas			249.128	Total investment portfolios in equity instruments
Piutang dividen	GBP	46	58	Dividends receivable
Jumlah Aset			249.186	Total Assets
Liabilitas				Liabilities
Utang pajak	IDR	1.276.547	79	Tax payable
Aset Bersih			249.107	Net Assets

Pada tanggal 31 Desember 2024, kurs konversi yang digunakan Reksa Dana diungkapkan pada Catatan 2.

As of December 31, 2024, the conversion rates used by the Mutual Fund were disclosed in Note 2.

Risiko Kredit

Risiko kredit adalah risiko bahwa Reksa Dana akan mengalami kerugian yang timbul dari emiten atau pihak lawan akibat gagal memenuhi kewajiban kontraktualnya. Kebijakan Reksa Dana atas risiko kredit adalah meminimalkan eksposur dari pihak-pihak yang memiliki risiko kegagalan yang tinggi dengan cara hanya bertransaksi untuk instrumen pihak-pihak yang memenuhi standar kredit sebagaimana ditetapkan dalam Kontrak Investasi Kolektif Reksa Dana. Manajer Investasi secara terus menerus memantau kelayakan kredit dari pihak-pihak yang menerbitkan instrumen tersebut dengan cara melakukan evaluasi secara berkala atas peringkat kredit, laporan keuangan, dan siaran pers.

Credit Risk

Credit risk is the risk that the Mutual Fund will incur a loss arising from the issuer of the instruments failure to fulfill their contractual obligations. The Mutual Fund's policy over credit risk is to minimize the exposure to the issuers with perceived of default by dealing only with reputable issuers meeting the credit standards set out in the Mutual Fund's Collective Investment Contract. The Investment Manager closely monitors the creditworthiness of the issuers by reviewing their credit ratings, financial statements, and press releases on a regular basis.

Eksposur maksimum terhadap risiko kredit pada tanggal laporan posisi keuangan adalah sebesar nilai tercatat sukuk diukur pada nilai wajar melalui laba rugi, kas, piutang bunga dan bagi hasil, dan piutang dividen.

The maximum exposure to credit risk at the statement of financial position date is the carrying value of sukuk measured at FVPL, cash, interest and profit sharing receivables, and dividends receivable.

Risiko Likuiditas

Risiko likuiditas adalah risiko kerugian yang timbul karena Reksa Dana tidak memiliki arus kas yang cukup untuk memenuhi kewajibannya.

Dalam pengelolaan risiko likuiditas, Manajer Investasi memantau dan menjaga jenis dan jumlah portofolio efek yang bersifat likuid yang dianggap memadai untuk melakukan pembayaran atas transaksi perolehan kembali unit penyertaan dan membiayai operasional Reksa Dana.

Jadwal jatuh tempo portofolio efek diungkapkan pada Catatan 4, sedangkan aset keuangan lainnya dan liabilitas keuangan akan jatuh tempo dalam waktu kurang dari 1 tahun.

Liquidity Risk

Liquidity risk is a risk arising when the cash flow position of the Mutual Fund is not enough to cover the liabilities which become due.

In the management of liquidity risk, the Investment Manager monitors and maintains type and amount of liquid investment portfolios deemed adequate to make payment for redemption transactions and to finance the Mutual Fund's operating activities.

Maturity schedule of investment portfolios are set out in Note 4, while other financial assets and financial liabilities will become due within less than 1 year.

21. Ikhtisar Rasio Keuangan

Ikhtisar rasio keuangan disusun berdasarkan formula yang ditetapkan dalam Surat Keputusan Ketua Bapepam No. Kep-99/PM/1996 tentang Informasi dalam Ikhtisar Keuangan Singkat Reksa Dana tanggal 28 Mei 1996 dam Lampiran POJK No. 25/POJK.04/2020 tentang Pedoman Bentuk dan Isi Prospektus Dalam Rangka Penawaran Umum Reksa Dana tanggal 23 April 2020.

Berikut adalah tabel ikhtisar rasio keuangan Reksa Dana untuk periode sejak 15 Maret 2024 (tanggal efektif) sampai dengan 31 Desember 2024:

21. Financial Ratios

These financial ratios are prepared based on the formula stipulated in the Decree of the Chairman of Bapepam No. Kep-99/PM/1996 concerning Information in the Brief Financial Summary of Mutual Funds dated May 28, 1996 and POJK Attachment No. 25/POJK.04/2020 concerning Guidelines for the Form and Content of a Prospectus for the Public Offering of Mutual Funds dated April 23, 2020.

Following are the financial ratios of the Mutual Fund for the period from March 15, 2024 (effective date) until December 31, 2024:

	Periode/Period 2024	
Hasil investasi	-3,04%	Return on investments
Hasil investasi setelah memperhitungkan beban pemasaran	-6,84%	Return on investments adjusted for marketing charges
Beban investasi	0,49	Investment expenses
Perputaran portofolio	0,03	Portfolio turnover
Persentase laba kena pajak	-	Percentage of taxable income

Tujuan tabel ini adalah semata-mata untuk membantu memahami kinerja masa lalu dari Reksa Dana. Tabel ini seharusnya tidak dipertimbangkan sebagai indikasi bahwa kinerja masa depan akan sama dengan kinerja masa lalu.

The aforementioned financial ratios were presented solely to assist in understanding the past performance of the Mutual Fund. It should not be construed as an indication that the performance of the Mutual Fund in the future will be the same as that of the past.

22. Standar Akuntansi Keuangan Baru

Penerapan standar akuntansi keuangan revisi berikut, yang berlaku efektif 1 Januari 2024, relevan bagi Reksa Dana namun tidak menyebabkan perubahan material terhadap jumlah-jumlah yang dilaporkan dalam laporan keuangan:

- Amandemen PSAK No. 201, ”Penyajian Laporan Keuangan” terkait Liabilitas Jangka Panjang dengan Kovenan.

- Amandemen PSAK No. 201, ”Penyajian Laporan Keuangan” tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang.

Mulai tanggal 1 Januari 2024, referensi terhadap masing-masing PSAK dan Interpretasi Standar Akuntansi Keuangan (ISAK) telah diubah sebagaimana diumumkan oleh Dewan Standar Akuntansi Keuangan IAI.

22. New Financial Accounting Standards

The application of the following revised financial accounting standards, which are effective from January 1, 2024 and relevant for the Mutual Fund, and had no material effect on the amounts reported in the financial statements:

- Amendement to PSAK No. 201, “Presentation of Financial Statements” regarding Long-term Liabilities with the Covenant.

- Amendement to PSAK No. 201, “Presentation of Financial Statements” regarding Classification of Liabilities as Current or Non-Current.

Beginning Januari 1, 2024, references to the individual PSAK and Interpretation of Financial Accounting Standards (ISAK) had been changed as published by the Board of Financial Accounting Standards of IAI.

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