PROSPECTUS
REKSA DANA PASAR UANG UOBAM CASH FUND USD

Effective Date: July 25, 2025	**Offer Start Date: July 25, 2025**

Reksa Dana Pasar Uang UOBAM CASH FUND USD (hereinafter referred to as "UOBAM CASH FUND USD") is a Money Market Mutual Fund in the form of a Collective Investment Contract established pursuant to Law Number 8 of 1995 concerning Capital Markets as amended by Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector ("Capital Market Law"), together with its implementing regulations.

UOBAM CASH FUND USD aims to provide optimal short-term investment returns with a high level of liquidity through investment allocations in accordance with the Investment Policy denominated in United States Dollars (USD).

UOBAM CASH FUND USD shall invest with an investment portfolio composition of 100% (one hundred percent) of the Net Asset Value in domestic money market instruments with maturities of no more than 1 (one) year and/or debt securities issued with tenors of no more than 1 (one) year and/or remaining maturities of no more than 1 (one) year, offered through a Public Offering and traded both domestically and internationally, and/or deposits, in accordance with the prevailing laws and regulations in Indonesia.

In the event of investments in foreign securities, including Offshore Mutual Funds, the Investment Manager must ensure that the investment activities of UOBAM CASH FUND USD in foreign securities do not contravene the applicable laws and regulations in Indonesia and the laws of the country governing the issuance of such foreign securities.

PUBLIC OFFERING

PT UOB Asset Management Indonesia as an Investment Manager, conducts a Public Offering of Participation Units of UOBAM CASH FUND USD continuously up to a total of 10,000,000,000 (ten billion) Participations Units.

Each Participation Unit of UOBAM CASH FUND USD is offered at the same price as the initial Net Asset Value per Unit of Participation of USD 1 (one United States Dollar) on the first day of the Public Offering. Thereafter, the purchase price of each Unit of Participation of UOBAM CASH FUND USD shall be determined based on the Net Asset Value per Unit of Participation of UOBAM CASH FUND USD at the end of the concerned Trading Day.

Participation Unit Holders of UOBAM CASH FUND USD are not subject to subscription fees, redemption fees, or switching fees. A complete description of fees and service charges is set out in Chapter X concerning Allocation of Costs and Service Fees.

INVESTMENT MANAGER

PT UOB Asset Management Indonesia
UOB Plaza 42nd Floor Unit 2

CUSTODIAN BANK

PT Bank DBS Indonesia
DBS Bank Tower, 31st – 35th & 37th Floor

RESTRICTED

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IMPORTANT: PRIOR DECIDE TO PURCHASE UNITS OF PARTICIPATION OF THIS MUTUAL FUND, YOU MUST FIRST STUDY THE CONTENTS OF THIS PROSPECTUS, PARTICULARLY THE SECTION ON THE INVESTMENT MANAGER (CHAPTER III), INVESTMENT OBJECTIVES, INVESTMENT POLICY AND INVESTMENT INCOME DISTRIBUTION POLICY (CHAPTER V), INVESTMENT BENEFITS AND KEY RISK FACTORS (CHAPTER VIII).

THE INVESTMENT MANAGER HAS OBTAINED A LICENSE AND IS REGISTERED AS AN INVESTMENT MANAGER IN THE CAPITAL MARKET, AND IN CARRYING OUT ITS BUSINESS ACTIVITIES, THE INVESTMENT MANAGER IS SUPERVISED BY THE FINANCIAL SERVICES AUTHORITY.

THE FINANCIAL SERVICES AUTHORITY DOES NOT PROVIDE ANY STATEMENT OF APPROVAL OR DISAPPROVAL OF THESE SECURITIES, NOR DOES IT DECLARE THE ACCURACY OR ADEQUACY OF THE CONTENTS OF THIS PROSPECTUS. ANY STATEMENT TO THE CONTRARY CONSTITUTES AN UNLAWFUL ACT.

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 25 July 2025.

EFFECTIVENESS OF LAW NUMBER 21 OF 2011 CONCERNING THE FINANCIAL SERVICES AUTHORITY AS AMENDED BY LAW NUMBER 4 OF 2023 CONCERNING THE DEVELOPMENT AND STRENGTHENING OF THE FINANCIAL SECTOR ("OJK LAW")

With the enactment of the OJK Law, as of 31 December 2012, the functions, duties, and authorities for regulating financial services activities in the Capital Market sector have been transferred from the Capital Market and Financial Institutions Supervisory Agency (Badan Pengawas Pasar Modal dan Lembaga Keuangan – "BAPEPAM & LK") to the Financial Services Authority (Otoritas Jasa Keuangan – "OJK"), so that all references to and/or obligations to be fulfilled to and/or referred to the authority of BAPEPAM & LK under the prevailing laws and regulations shall be deemed to be made to the Financial Services Authority.

FOR YOUR ATTENTION

UOBAM CASH FUND USD is not an investment product guaranteed by the Government, Bank Indonesia, or any other institution, including but not limited to the Investment Manager and the Custodian Bank. Prior to purchasing Units of Participation, prospective Holders of Units of Participation must first study and understand this Prospectus and other offering documents.

The contents of this Prospectus and other offering documents do not constitute business, legal, or tax advice. Prospective Holders of Units of Participation must be aware that there is a possibility that Holders of Units of Participation may bear risks in connection with the Units of Participation they hold. In light of such potential risks, if deemed necessary, prospective Holders of Units of Participation may seek opinions from competent parties on business, legal, financial, tax, and other relevant aspects in connection with investments in UOBAM CASH FUND USD.

Any projections contained in this Prospectus indicating potential investment returns of UOBAM CASH FUND USD, if any, are merely estimates, and there is no certainty or guarantee that Holders of Units of Participation will obtain the same investment returns in the future. Such indications do not constitute a promise or guarantee by the Investment Manager regarding target investment returns or potential investment returns, if any, to be obtained by prospective Holders of Units of Participation. Such estimates may change as a result of various factors, including, among others, the factors disclosed in Chapter VIII concerning Investment Benefits and Key Risk Factors.

PT UOB Asset Management Indonesia (the "Investment Manager") shall at all times comply with the prevailing regulations in Indonesia, including applicable laws and regulations in Indonesia arising from cooperation between the Government of Indonesia and other governments, as well as the application of reciprocal principles between the Government of Indonesia and other governments, including but not limited to laws and regulations concerning anti-money laundering, counter-terrorism financing, and taxation, the implementation of which may require the Investment Manager to share information, including reporting and withholding taxes payable by prospective Holders of Units of Participation, which the Investment Manager is required to fulfill from time to time to the relevant authorities.

The Investment Manager shall at all times maintain the confidentiality of customer data and shall comply with the customer confidentiality provisions applicable in Indonesia. In the event that the Investment Manager is required to disclose customer data, such customer data shall only be disclosed on a limited basis to the extent requested by the competent authorities in accordance with the prevailing regulations.

THIS PROSPECTUS HAS BEEN PREPARED IN ACCORDANCE WITH THE PROVISIONS OF THE PREVAILING LAWS AND REGULATIONS, INCLUDING THE REGULATIONS OF THE FINANCIAL SERVICES AUTHORITY.

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CHAPTER I
GLOSSARIES AND DEFINITIONS

The definitions used in this Prospectus shall have the same meanings as those contained in the Capital Market Law and its implementing regulations, unless expressly stated otherwise in this Prospectus, as follows:

1.1. AFFILIATES

Affiliates as referred to in Article 1 Number 1 of the Capital Market Law means:

(a) family relationships by marriage up to the second degree, both horizontally and vertically, namely the relationship of a person with:
   1. spouse (husband or wife);
   2. parents of the spouse and the spouse of one's child;
   3. grandparents of the spouse and the spouse of one's grandchild;
   4. siblings of the spouse together with their respective spouses; or
   5. the spouse of one's sibling.

(b) family relationships by blood up to the second degree, both horizontally and vertically, namely the relationship of a person with:
   1. parents and children;
   2. grandparents and grandchildren; or
   3. siblings.

(c) the relationship between a party and the employees, directors, or commissioners of such party;

(d) the relationship between two (2) or more companies in which there is one or more members of the board of directors, management, board of commissioners, or supervisors in common;

(e) the relationship between a company and a party which, directly or indirectly, in any manner, controls or is controlled by such company or party in determining the management and/or policies of the company or party concerned;

(f) the relationship between two (2) or more companies that are controlled, directly or indirectly, in any manner, in determining the management and/or policies of the companies by the same party; or

(g) the relationship between a company and its controlling shareholder, namely a party that directly or indirectly owns at least 20% (twenty percent) of the voting shares of such company.

1.2. SELLING AGENT

Selling Agent is a Mutual Fund Selling Agent as referred to in Financial Services Authority (OJK) Regulation Number 39/POJK.04/2014 dated 29 December 2014 concerning Selling Agents, including its elucidation and any amendments and successors thereto, as appointed by the Investment Manager to sell Units of Participation of UOBAM CASH FUND USD.

1.3. AKSes

AKSes is a facility launched by KSEI (Kustodian Sentral Efek Indonesia) that enables Indonesian capital market investors as KSEI Account Holders to monitor data on securities and/or fund ownership positions as well as securities and/or fund movements via the internet network.

1.4. CAPITAL MARKET SUPERVISORY AGENCY AND FINANCIAL INSTITUTIONS ("BAPEPAM and LK")

BAPEPAM and LK are institutions that carry out guidance, regulation, and day-to-day supervision of Capital Market activities as referred to in the Capital Market Law.

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

1.5. CUSTODIAN BANK

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

1.6. PROOF OF OWNERSHIP

Proof of ownership means Units of Participation. Mutual Funds in the form of Collective Investment Contracts raise funds by issuing Participation Units to Unit Holders.

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

Therefore, Participation Units are proof of participation of Participation Unit Holders in the Mutual Fund in the form of Collective Investment Contracts. The Investment Manager through the Custodian Bank will issue a Participation Unit Transaction Confirmation Letter which contains the number of Participation Units owned by each Participation Unit Holder that acts as proof of ownership of the Participation Unit of the Mutual Fund.

1.7. STOCK EXCHANGE

Stock Exchange means the organizer of the market in the capital market for exchange transactions.

1.8. SECURITIES

Securities are securities or investment contracts, whether in conventional or digital form or other forms in accordance with technological developments, which grant their holders the right to directly or indirectly obtain economic benefits from the issuer or from certain parties based on derivative agreements over Securities, which may be transferred and/or traded in the Capital Market as regulated under the Capital Market Law.

1.9. EFFECTIVE

Effective is the fulfillment of all procedures and requirements of the Registration Statement in connection with the Public Offering of a Mutual Fund in the form of a Collective Investment Contract as stipulated in the Capital Market Law and the Financial Services Authority Regulations concerning Mutual Funds in the form of Collective Investment Contracts, whereby OJK shall issue an Effective Statement Letter for the Registration Statement in connection with the Public Offering of a Mutual Fund in the form of a Collective Investment Contract.

1.10. ACCOUNT OPENING FORM

Account Opening Form is a form that must be fully completed, signed, and submitted by a prospective Holder of Units of Participation prior to the first purchase (initial subscription) of Units of Participation of UOBAM CASH FUND USD through the Investment Manager or a Selling Agent appointed by the Investment Manager (if any), and containing the profile of the prospective Holder of Units of Participation as required to be completed in accordance with BAPEPAM Regulation Number IV.D.2 concerning Mutual Fund Investor Profiles, which constitutes Appendix to the Decree of the Chairman of BAPEPAM Number Kep-20/PM/2004 dated 29 April 2004, containing data and information regarding the investor's risk profile.

The Account Opening Form is a form provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), or another form as agreed between the Investment Manager and the Holder of Units of Participation.

The Account Opening Form may be in electronic form using an electronic system provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), subject to 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 copy of a duly signed Account Opening Form which is subsequently sent to and/or received by the Investment Manager through an electronic system provided by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any), such scanned Account Opening Form shall be deemed valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and subject to the prevailing laws and regulations regarding electronic information and transactions.

1.11. PARTICIPATION UNIT SUBSCRIPTION FORM

Participation Unit Subscription Form is the original form that must be fully completed and signed by a prospective Holder of Units of Participation to purchase Units of Participation of UOBAM CASH FUND USD and submitted by the prospective Holder of Units of Participation to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any), in accordance with the procedures set forth in this Prospectus.

The Subscription Form for the Purchase of Units of Participation is a form provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), or another form as agreed between the Investment Manager and the Holder of Units of Participation.

The Subscription Form for the Purchase of Units of Participation may also be in electronic form provided by the Investment Manager or the Selling Agent appointed by the Investment Manager

(if any) under the coordination of the Investment Manager, subject to the prevailing laws and regulations regarding electronic information and transactions.

In the event that the Subscription Form for the Purchase is not an electronic form but is a scanned copy of the Subscription Form for the Purchase which is subsequently sent to and/or received by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any), such scanned Subscription Form for the Purchase shall be deemed valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and subject to the prevailing laws and regulations regarding electronic information and transactions.

1.12. INVESTMENT SWITCH FORM

Investment Switch Form is a form that must be fully completed and signed by the Holder of Units of Participation to switch its investment in UOBAM CASH FUND USD to another mutual fund or vice versa that provides investment switching facilities and is managed by the Investment Manager, and submitted by the Holder of Units of Participation to the Investment Manager or the Selling Agent appointed by the Investment Manager (if any).

The Investment Switching Form is a form provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), or another form as agreed between the Investment Manager and the Holder of Units of Participation. The Investment Switching Form may also be in electronic form provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager, subject to the prevailing laws and regulations regarding electronic information and transactions.

In the event that the Investment Switching Form is not an electronic form but is a scanned copy of the Investment Switching Form which is sent to and/or received by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any), such scanned Investment Switching Form shall be deemed valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and subject to the prevailing laws and regulations regarding electronic information and transactions.

1.13. PARTICIPATION UNIT REDEMPTION FORM

Participation unit redemption form is a form that must be fully completed and signed by the Holder of Units of Participation to redeem its Units of Participation and submitted by the Holder of Units of Participation to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any).

Participation unit redemption form is a form provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), or another form as agreed between the Investment Manager and the Holder of Units of Participation.

Participation unit redemption form may also be in electronic form provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) under the

coordination of the Investment Manager, subject to the prevailing laws and regulations regarding electronic information and transactions.

In the event that the participation unit redemption form is not an electronic form but is a scanned copy of the Redemption Form for Units of Participation which is sent to and/or received by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any), such scanned Redemption Form for Units of Participation shall be deemed valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and subject to the prevailing laws and regulations regarding electronic information and transactions.

1.14. TRADING DAY

Trading Day means any day on which Securities trading is conducted on the Indonesia Stock Exchange, namely Monday through Friday, except national holidays or days declared as holidays by the Indonesia Stock Exchange in relation to the relevant Securities trading.

1.15. CALENDAR DAY

Calendar Day means any day in a one (1) year period in accordance with the national calendar without exception, including Saturdays, Sundays, and national holidays determined from time to time by the government, as well as ordinary Working Days which, due to certain circumstances, are designated by the Government of the Republic of Indonesia as non-Working Days.

1.16. WORKING DAY

Working Day means any day from Monday through Friday, excluding national holidays and special holidays stipulated by the Government of the Republic of Indonesia.

1.17. FORCE MAJEURE

Force Majeure means circumstances as referred to in Article 5 letter c number 9 of the Capital Market Law and its implementing regulations.

1.18. CONFIDENTIALITY AND SECURITY REGULATION OF CONSUMER PERSONAL DATA AND/OR 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 Mass Protection in Financial Services Sector along with explanations, changes, and possible replacements in the future.

1.19. COLLECTIVE INVESTMENT CONTRACT

Collective Investment Contract is a contract between the Investment Manager and the Custodian Bank that binds the unit holder, whereby the Investment Manager is authorized to manage the collective investment portfolio and the Custodian Bank is authorized to carry out collective custody, as regulated under the Capital Market Law.

1.20. MONTHLY REPORT

Monthly Report is a report on UOBAM CASH FUND USD report made available to Holders of Units of Participation through the AKSes facility provided by the Integrated Investment Management System (S-INVEST), no later than the 12th (twelfth) day of the following month, containing at least: (1) the name, address, account title, and account number of the Holder of Units of Participation; (2) the number of Units of Participation held at the beginning of the period; (3) the date, Net Asset Value of UOBAM CASH FUND USD and the number of Units of Participation purchased, redeemed, or settled in each transaction during the period; and (4) the date of each dividend or cash distribution and the number of Units of Participation receiving such dividend distribution, in accordance with the Financial Services Authority Regulation concerning Mutual Funds in the form of Collective Investment Contracts.

The Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any) must ensure that they have obtained the consent of the Holders of Units of Participation of UOBAM CASH FUND USD for the electronic delivery of the Monthly Report through the AKSes facility provided by the service provider (S-INVEST).

In the event that a Holder of Units of Participation specifically requests a printed Monthly Report from the Investment Manager or the Selling Agent appointed by the Investment Manager, the Monthly Report shall be processed in accordance with Financial Services Authority Circular Letter Number 1/SEOJK.04/2020 dated 17 February 2020 concerning Procedures for the Electronic Delivery of Letters or Confirmation Evidence and Periodic Mutual Fund 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"), including its elucidation and any amendments that may apply from time to time, without providing additional fees for UOBAM CASH FUND USD.

1.21. LPHE (SECURITIES PRICING AGENCY)

A party that has obtained a business license from OJK to conduct Securities price valuation for the purpose of determining fair market value, as referred to in Regulation Number V.C.3 concerning Securities Price Valuation Institutions.

1.22. FINANCIAL SERVICES INSTITUTION

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.

1.23. 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.

1.24. SECURITIES FUNDING INSTITUTIONS

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

1.25. CENTRAL SECURITIES DEPOSITORY AND SETTLEMENT INSTITUTION

Central Securities Depository and Settlement Institution means a party that:
(a) conducts central custodian activities for Custodian Banks, Securities Companies, and other parties; and
(b) provides other services that may be implemented to support inter-market activities.

1.26. INVESTMENT MANAGER

Investment Manager is a party whose business activities are to manage Securities portfolios, collective investment portfolios, and/or other investment portfolios for the benefit of a group of customers or individual customers, excluding Insurance Companies, Sharia Insurance Companies, Pension Funds, and Banks conducting their own business activities pursuant to prevailing laws and regulations. In this case, the Investment Manager is PT UOB Asset Management Indonesia.

1.27. NET ASSET VALUE (NAV) CALCULATION METHOD

The NAV Calculation Method is a method used to calculate the Net Asset Value of a Mutual Fund in accordance with prevailing laws and regulations, including BAPEPAM & LK Regulation Number IV.C.2 concerning Fair Market Value of Securities in Mutual Fund Portfolios, which constitutes Appendix to the Decree of the Chairman of BAPEPAM & LK Number KEP-367/BL/2012 dated 9 July 2012 concerning Fair Market Value of Securities in Mutual Fund Portfolios (“BAPEPAM & LK Regulation Number IV.C.2”), whereby the Net Asset Value calculation uses Fair Market Value as determined by the Investment Manager.
The NAV of the Mutual Fund is calculated in accordance with the NAV Calculation Method and announced on each Trading Day by the Custodian Bank.

1.28. CUSTOMER

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

1.29. NET ASSET VALUE (NAV)

NAV is the fair market value of Securities and other assets of a Mutual Fund minus all its liabilities. The method for calculating Mutual Fund NAV must be carried out in accordance with BAPEPAM & LK Regulation No. IV.C.2. concerning the Fair Market Value of Securities in Mutual Fund Portfolios, which is an Attachment 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. Mutual Fund NAV is calculated and announced every Trading Day.

1.30. FAIR MARKET VALUE

Fair Market Value of Securities means the value obtainable through Securities transactions conducted between independent parties not under compulsion or liquidation.

The calculation of the Fair Market Value of Securities in a Mutual Fund portfolio must be conducted in accordance with BAPEPAM & LK Regulation Number IV.C.2.

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

OJK is an independent state institution, which has the functions, duties and authority of regulation, supervision, inspection and investigation as intended in the OJK Law.

1.32. PARTICIPATION UNIT HOLDER

Participation Unit Holders are parties who purchase and own Participation Units of UOBAM CASH FUND USD based on the Contract and whose names are registered in the list of Participation Unit Holders at the Investment Manager (if any) and Custodian Bank as the owner of the Participation Unit.

1.33. PUBLIC OFFERING

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

1.34. FINANCIAL SERVICE PROVIDERS IN THE CAPITAL MARKET SECTOR

Financial Service Providers in the Capital Market Sector are Securities Companies that perform business activities as Underwriters, Broker-Dealers, and/or Investment Managers, as well as Commercial Banks performing Custodian functions, as regulated under the prevailing laws and regulations in the Capital Market sector. In this Prospectus, the term Financial Service Providers in the Capital Market Sector, depending on the context, means the Investment Manager, the Custodian Bank, and/or the Selling Agent appointed by the Investment Manager (if any).

1.35. REGISTRATION STATEMENT

Registration Statement is a document required to be submitted by the Investment Manager to OJK in connection with the Public Offering of a Mutual Fund in the form of a Collective Investment Contract as stipulated in the Capital Market Law and the Financial Services Authority Regulation concerning Mutual Funds in the form of Collective Investment Contracts.

1.36. ANNOUNCEMENT OF NET ASSET VALUE

Announcement of Net Asset Value (NAV) is the period during which the Net Asset Value (NAV) of UOBAM CASH FUND USD is announced to the public through at least one Indonesian-language daily newspaper with nationwide circulation no later than the following Trading Day.

1.37. 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 Mass Protection in the Financial Services Sector jis. Circular Letter of the Financial Services Authority Number 17/SEOJK.07/2018 dated 6 December 2018 concerning Guidelines for the Implementation of Consumer Complaints Services in the Financial Services Sector, and as amended by the POJK concerning Consumer and Mass Protection in the Financial Services Sector, along with its explanations, and any changes thereof and their replacements that may exist at a later date.

1.38. OJK REGULATION (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 concerning Alternative Dispute Resolution Institutions in the Financial Services Sector, including its elucidation and any amendments and replacements that may apply from time to time.

1.39. OJK REGULATION (POJK) CONCERNING INVESTMENT MANAGER CODE OF CONDUCT

POJK concerning Investment Manager Code of Conduct is the Financial Services Authority (OJK) Regulation Number: 17/POJK.04/2022 dated September 1, 2022 concerning Investment Manager Code of Conduct and their changes and replacements that may exist at a later date.

1.40. OJK REGULATION (POJK) ON MUTUAL FUND REPORTING AND ACCOUNTING GUIDELINES

POJK concerning the Mutual Fund Reporting and Accounting Guidelines is Financial Services Authority Regulation Number 56/POJK.04/2020 dated 3 December 2020 concerning Mutual Fund Reporting and Accounting Guidelines, including any amendments and replacements that may apply from time to time.

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

POJK concerning the Consumer and Public Protection in the Financial Services Sector is Financial Services Authority Regulation Number 22 of 2023 dated 22 December 2023 concerning Consumer and Public Protection in the Financial Services Sector, including its elucidation and any amendments and replacements that may apply from time to time.

1.42. OJK REGULATION (POJK) ON SECURITIES TRANSACTION REPORTING

POJK concerning the Securities Transaction Reporting means Financial Services Authority Regulation Number 22/POJK.04/2017 dated 21 June 2017 concerning Securities Transaction Reporting, including its elucidation and any amendments and replacements that may apply from time to time.

1.43. OJK REGULATION (POJK) CONCERNING THE IMPLEMENTATION OF ANTI-MONEY LAUNDERING, COUNTER-TERRORISM FINANCING, AND PREVENTION OF PROLIFERATION FINANCING OF WEAPONS OF MASS DESTRUCTION PROGRAMS IN THE FINANCIAL SERVICES SECTOR

POJK concerning the Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction Programs in the Financial Services Sector means Financial Services Authority Regulation Number 8 of 2023 dated 14 June 2023 concerning the Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction Programs in the Financial Services Sector, including any amendments and replacements that may apply from time to time.

1.44. OJK REGULATION (POJK) ON THE DEVELOPMENT AND STRENGTHENING OF INVESTMENT MANAGEMENT IN THE CAPITAL MARKET

POJK concerning the Development and Strengthening of Investment Management in the Capital Market means Financial Services Authority Regulation Number 33 of 2024 dated 19 December 2024 concerning the Development and Strengthening of Investment Management in the Capital Market, including its elucidation and any amendments and replacements that may apply from time to time.

1.45. OJK REGULATION (POJK) ON THE IMPLEMENTATION OF CONSUMER AND PUBLIC SERVICES IN THE FINANCIAL SERVICES SECTOR BY THE FINANCIAL SERVICES AUTHORITY

POJK concerning the Implementation of Consumer and Public Services in the Financial Services Sector by the Financial Services Authority means Financial Services Authority Regulation Number 31/POJK.07/2020 dated 22 April 2020 concerning the Implementation of Consumer and Public Services in the Financial Services Sector by the Financial Services Authority, as amended by the Financial Services Authority Regulation on Consumer and Public Protection in the Financial Services Sector, including its elucidation and any amendments and replacements that may apply from time to time.

1.46. OJK REGULATION (POJK) ON MUTUAL FUNDS IN THE FORM OF COLLECTIVE INVESTMENT CONTRACTS

POJK concerning the Mutual Funds in the form of Collective Investment Contracts means Financial Services Authority Regulation Number 23/POJK.04/2016 dated 13 June 2016 concerning Mutual Funds in the form of Collective Investment Contracts junctis Financial Services Authority Regulation Number 2/POJK.04/2020 dated 8 January 2020 concerning Amendment to Financial Services Authority Regulation Number 23/POJK.04/2016 concerning Mutual Funds in the form of Collective Investment Contracts and Financial Services Authority Regulation Number 4 of 2023 dated 30 March 2023 concerning the Second Amendment to Financial Services Authority Regulation Number 23/POJK.04/2016 concerning Mutual Funds in the form of Collective Investment Contracts, including any amendments and replacements that may apply from time to time.

1.47. OJK REGULATION (POJK) ON THE CODE OF CONDUCT FOR INVESTMENT MANAGERS

POJK concerning the Code of Conduct for Investment Managers means Financial Services Authority Regulation Number 17/POJK.04/2022 dated 1 September 2022 concerning the Code of Conduct for Investment Managers, including its elucidation and any amendments and replacements that may apply from time to time.

1.48. SECURITIES PORTFOLIO

Securities Portfolio is a collection of Securities which is the assets of UOBAM CASH FUND USD.

1.49. AML, CTF, AND PFWMD PROGRAMS IN THE FINANCIAL SERVICES SECTOR

AML, CTF, and PFWMD Programs in the Financial Services Sector mean efforts to prevent and eradicate money laundering crimes, terrorism financing crimes, and proliferation financing of weapons of mass destruction, as referred to in the Financial Services Authority Regulation on the Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction Programs in the Financial Services Sector.

1.50. PROSPECTUS

Prospectus is any printed statement or written information used for the Public Offering of a Mutual Fund for the purpose of enabling prospective Holders of Units of Participation to purchase Units of Participation of the Mutual Fund, except statements or information which, pursuant to OJK regulations, are declared not to constitute a Prospectus as referred to in Financial Services Authority Regulation Number 25/POJK.04/2020 dated 22 April 2020 concerning Guidelines on the Form and Content of Prospectuses in Connection with Public Offerings of Mutual Funds, including its elucidation and any amendments and replacements that may apply from time to time. In this case, the Prospectus referred to is the Prospectus of UOBAM CASH FUND USD.

The Prospectus may also be in electronic document form available in an electronic system provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), subject to the prevailing laws and regulations regarding electronic information and transactions. A scanned version of the original Prospectus available in the electronic system provided by the Investment Manager shall have the same evidentiary force as the printed version.

1.51. MUTUAL FUND

Mutual Fund is a forum used to pool funds from the investing public or investors to be subsequently invested in a Securities Portfolio, collective investment portfolio and/or other financial instruments by the Investment Manager. Pursuant to the Capital Market Law, a Mutual Fund may take the form of: (i) a Closed-End or Open-End Company; (ii) a Collective Investment Contract; or (iii) any other form determined by the Financial Services Authority. The legal form of the Mutual Fund offered under this Prospectus is a Mutual Fund in the form of a Collective Investment Contract.

1.52. 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.

1.53. ELECTRONIC SYSTEM

Electronic System is an electronic system provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any), which may be used for:

1. onboarding of Unitholders through account opening;
2. purchase of Participation Units (subscription);
3. redemption of Participation Units;
4. investment switching;
5. completion of Account Opening Forms; and
6. provision of other electronically available documents related to the Mutual Fund.

1.54. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

Participation Unit Transaction Confirmation Letter means a letter confirming the execution of purchase and/or redemption orders and investment switching from Unitholders and indicating the number of Participation Units owned by the Unitholder, which also serves as proof of ownership in UOBAM CASH FUND USD. The Participation Unit Transaction Confirmation Letter shall be provided by the Custodian Bank to Unitholders through the facility provided by the Integrated Investment Management System (S-INVEST) service provider no later than 7 (seven) Trading Day after:

a. the Purchase Application Form for Participation Units of UOBAM CASH FUND USD submitted by the Unitholder has been duly completed and properly received by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any), and payment for such purchase has been duly received by the Custodian Bank (in complete application and in good fund), and the Participation Units have been issued by the Custodian Bank;
b. the Redemption Form for Participation Units of UOBAM CASH FUND USD submitted by the Unitholder has been duly completed and properly received (in complete application) by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any); and
c. the Investment Switching Form in UOBAM CASH FUND USD submitted by the Unitholder has been duly completed and properly received (in complete application) by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The Investment Manager and/or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) shall ensure that consent has been obtained from Unitholders of UOBAM CASH FUND USD for electronic delivery of the Participation Unit Transaction Confirmation Letter through S-INVEST. Unitholders may access the Participation Unit Transaction Confirmation Letter through the AKSes facility provided by the S-INVEST service provider.
In the event that a Unitholder requests a printed Participation Unit Transaction Confirmation Letter from the Investment Manager and/or the Mutual Fund Selling Agent appointed by the Investment Manager (if any), such Confirmation Letter shall be processed in accordance with OJK Circular Letter concerning Procedures for Electronic Delivery of Confirmation Letters or Evidence of Confirmation and Periodic Mutual Fund Reports through S-INVEST, without imposing any additional charges on UOBAM CASH FUND USD.

1.55. INTEGRATED INVESTMENT MANAGEMENT SYSTEM

Integrated Investment Management System or "S-INVEST" means an integrated electronic system or facility that integrates all investment product transaction processes, underlying asset transactions, and investment management industry reporting, as stipulated and regulated under OJK Regulation No. 8/POJK.04/2016 dated 29 July 2016 concerning the Integrated Investment Management System.

1.56. 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 thereof.

1.57. PARTICIPATION UNITS

Participation Units mean units of measure representing each party's proportional interest in the collective investment portfolio.

CHAPTER II
DESCRIPTION REGARDING UOBAM CASH FUND USD

2.1. ESTABLISHMENT OF UOBAM CASH FUND USD

UOBAM CASH FUND USD is a Mutual Fund in the form of a Collective Investment Contract as stipulated in the deed of Kontrak Investasi Kolektif Reksa Dana Pasar Uang UOBAM CASH FUND USD No. 47 dated 23 May 2025, executed before Leolin Jayayanti, S.H., M.Kn., Notary in Jakarta (hereinafter referred to as the "UOBAM CASH FUND USD Collective Investment Contract"), between PT UOB Asset Management Indonesia as the Investment Manager and PT Bank DBS Indonesia as the Custodian Bank.

UOBAM CASH FUND USD has obtained an effective statement letter from OJK pursuant to Letter No. S-512/PM.02/2025 dated 25 July 2025.

2.2. PUBLIC OFFERING

PT UOB Asset Management Indonesia, as the Investment Manager, conducts a continuous Public Offering of Participation Units of UOBAM CASH FUND USD up to a maximum of 10,000,000,000 (ten billion) Participation Units.

Each Participation Unit of UOBAM CASH FUND USD is 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. Thereafter, the purchase price of each Participation Unit of UOBAM CASH FUND USD shall be determined based on the Net Asset Value of UOBAM CASH FUND USD at the end of the relevant Trading Day.

The Investment Manager may increase the maximum number of Participation Units of UOBAM CASH FUND USD offered by amending the UOBAM CASH FUND USD Collective Investment Contract in accordance with prevailing laws and regulations.

UOBAM CASH FUND USD must be owned by at least 10 (ten) Unitholders. If UOBAM CASH FUND USD is owned by fewer than 10 (ten) Unitholders for 120 (one hundred and twenty) consecutive Trading Day, UOBAM CASH FUND USD must be dissolved in accordance with the Dissolution and Liquidation provisions in Chapter XI of this Prospectus.

2.3. INITIAL FUND PLACEMENT

There is no initial fund placement.

2.4. REDEMPTION PAYMENT THROUGH ASSET DELIVERY MECHANISM

In the event that asset liquidity in the investment portfolio of UOBAM CASH FUND USD meets any of the following conditions:

a. experiencing significant liquidity pressure resulting in failure to sell assets in the investment portfolio of UOBAM CASH FUND USD;
b. forming part of a settlement agreement with Unitholders of UOBAM CASH FUND USD;
c. the Stock Exchange or market organizer where most of the Securities portfolio of UOBAM CASH FUND USD is traded is closed;

d. trading of Debt Securities for most of the Securities portfolio of UOBAM CASH FUND USD on the Stock Exchange or market organizer is suspended or delisted;
e. emergency conditions;
f. the Securities Price Valuation Institution does not issue Fair Market Price references;
g. restructuring of Debt Securities and/or sukuk by the issuer of such Debt Securities and/or sukuk;
h. downgrade of Debt Securities and/or sukuk for most or all of the investment portfolio to non-investment grade; and/or
i. compliance with prevailing laws and regulations,

then, in implementing redemption of Participation Units as referred to in the OJK Regulation on Mutual Funds in the Form of Collective Investment Contracts, the Investment Manager may conduct redemption through an asset delivery mechanism, subject to obtaining approval from the Unitholders.

2.5. MANAGEMENT OF UOBAM CASH FUND USD

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

a. Investment Committee

The Investment Committee of UOBAM CASH FUND USD is responsible for providing asset management direction and strategy 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

Brief profiles of the Investment Committee members are as follows:

Jiun Yeh Chong
Jiun Yeh Chong, a Singapore citizen, holds a Bachelor of Science (Estate Management) (Second Upper Honours) degree from the National University of Singapore. Jiun Yeh has extensive experience in managing global equity, fixed income, structured investment portfolios, and Asia-Pacific equities. As Chief Investment Officer of UOB Asset Management Singapore, Jiun Yeh leads the investment team in developing the company's long-term investment strategies to maximize investor asset value. Under his leadership, UOB Asset Management has received prestigious awards over the years, including "Best Asia Fixed Income House Singapore 2018" from the International Finance Awards and "Best Fixed Income Fund House" at the Morningstar Awards 2017. Prior to joining UOB Asset Management in 2008, Jiun Yeh served as Managing Director and Co-Head of Portfolio Management at ST Asset Management (STAM), a wholly owned subsidiary of Temasek Holdings. Previously, he was Head of Fixed Income and Currencies at OUB Asset Management.

Widrawan Hindrawan
Widrawan Hindrawan, an Indonesian citizen, holds a dual bachelor's degree in Science in Finance and Banking from the University of San Francisco. Widrawan is licensed as a Capital Market Investment Manager Representative by OJK pursuant to OJK Board of Commissioners

Decree No. KEP-147/PM.211/WMI/2019 dated 5 July 2019, extended under No. KEP-313/PM.211/PJ-WMI/2022 dated 4 November 2022. Widrawan has more than 20 years of experience in the financial industry. He began his career at United Commercial Bank, San Francisco, as Treasury Analyst & Strategist. In 2002, he joined ABN AMRO Bank before serving as Assistant Vice President Investment & Liabilities at PT Bank Internasional Indonesia since 2006. He also served as Vice President Financial Institution Sales at PT Bank BNP Paribas Indonesia, Vice President Investor Sales at Citibank N.A. Indonesia, and Executive Director Head of Wealth Management at PT Bank DBS Indonesia in 2014. Widrawan later worked at Bank Sinarmas in 2018 as EVP Head Treasury & Financial Institution Business and at PT Maybank Indonesia in 2020 as EVP CFS Group Head Segment, Strategy, & Quality Assurance, before joining PT UOB Asset Management Indonesia in 2022 as Director (Chief Marketing Officer) and being appointed President Director in March 2025.

Migi R. Byaktika
Migi R. Byaktika, an Indonesian citizen, graduated from the Faculty of Economics, University of Indonesia, and holds an individual Investment Manager Representative license from the Capital Market Authority pursuant to Decree of the Chairman of BAPEPAM No. Kep-83/PM/IP/WMI/1996 dated 2 October 1996, most recently extended under OJK Board of Commissioners Decree No. KEP-298/PM.021/PJ-WMI/TTE/2025 dated 29 April 2025. Migi has over 32 years of experience in the financial industry, covering Compliance, Risk Management, Legal Matters, Regulatory and Internal Policy monitoring related to 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 2 October 2020.

Albert Z. Budiman, CFA
Albert Zebadiah Budiman earned his 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, then joined PT Mandiri Manajemen Investasi in 2011 as Dealer and in 2013 as Portfolio Manager. In June 2020, he joined PT UOB Asset Management Indonesia as Chief Investment Officer and was appointed Director in March 2025. Albert holds an Investment Manager Representative license pursuant to Decree of the Chairman of BAPEPAM & LK No. KEP-114/BL/WMI/2011 dated 16 December 2011, extended under OJK Board of Commissioners Decree No. KEP-381/PM.021/PJ-WMI/TTE/2025 dated 28 May 2025. He also obtained the Financial Risk Manager (FRM) designation in 2010 and became a CFA Charterholder in 2018.

b. Investment Management Team

The Investment Management Team is responsible for the daily implementation of investment policies, strategies, and execution formulated together with the Investment Committee. The UOBAM CASH FUND USD Investment Management Team consists of:

Chairman : Muhammad Iqbal Nurrahman, CFA
Member : Adi Prabowo

Brief profiles are as follows:

Muhammad Iqbal Nurrahman, CFA
Muhammad Iqbal Nurrahman obtained his Bachelor of Economics degree from the University of Indonesia in 2014. He began his career as a Fund Accountant in 2014 and as an equity analyst in 2018 at Panin Sekuritas. He then joined PT Batavia Prosperindo Aset Manajemen in 2019 as Credit Analyst and PT Avrist Assurance in 2022 as Portfolio Manager, before joining PT UOB Asset Management Indonesia in April 2023 as Portfolio Manager. Iqbal holds an Investment Manager Representative license pursuant to OJK Board of Commissioners Decree No. KEP-340/PM.211/WMI/2019, extended under Decree No. KEP-580/PM.21/PJ-WMI/2022 dated 29 August 2022, and became a CFA Charterholder in 2019.

Adi Prabowo
Adi Prabowo, an Indonesian citizen, is a graduate of the Faculty of Liberal Arts, University of British Columbia (UBC). He began his capital market career in 2018 as Equity Research Associate at PT Trimegah Sekuritas Indonesia and was promoted to Senior Analyst in 2019. Adi joined PT UOB Asset Management Indonesia in April 2024 as Head of Research. He holds an Investment Manager Representative (WMI) license pursuant to OJK Board of Commissioners Decree No. KEP-331/PM.211/WMI/2020, extended under Decree No. KEP-17/PM.211/PJ-WMI/2023, and a Securities Broker Representative (WPPE) license under Permit No. KEP-251/PM.212/WPPE/2018, extended under OJK Board of Commissioners Decree No. KEP-402/PM.212/PJ-WPPE/2022.

2.6. BRIEF FINANCIAL HIGHLIGHTS OF UOBAM CASH FUND USD)*

	Period from Date From 1 January of the current year up to the Prospectus date	Last 12-month period as of the Prospectus date	Last 36-month period as of the Prospectus date	Last 60-month period as of the Prospectus date	Last 3 calendar years		
					—	—	—
TOTAL INVESTMENT RETURN (%)	—	—	—	—	—	—	—
INVESTMENT RETURN AFTER DEDUCTING MARKETING FEES (%)	—	—	—	—	—	—	—
OPERATING EXPENSES (%)	—	—	—	—	—	—	—
PORTFOLIO TURNOVER	—	—	—	—	—	—	—
PERCENTAGE OF TAXABLE INCOME (%)	—	—	—	—	—	—	—

*) The Brief Financial Highlights of UOBAM CASH FUND USD will be completed in the updated Prospectus.

The purpose of this Brief Financial Highlights table is solely to assist in understanding the past performance of the Mutual Fund and should not be considered as an indication that future performance will be as favorable as past performance.

CHAPTER III
INVESTMENT MANAGER

3.1. DESCRIPTION OF THE INVESTMENT MANAGER

PT UOB Asset Management Indonesia, formerly PT PG Asset Management, was established based on Deed No. 22 dated 10 March 2011, drawn up before Kartono, Bachelor of Laws, Notary in Jakarta, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia pursuant to Decree No. AHU-14527.AH.01.01.Year 2011 dated 22 March 2011 and has been registered in the Company Register under No. AHU-0023247.A.H.01.09.Year 2011 dated 22 March 2011.

PT UOB Asset Management Indonesia holds a business license as an Investment Manager from the Capital Market authority pursuant to the Decree of the Chairman of BAPEPAM and LK (Capital Market and Financial Institution Supervisory Agency) No. KEP-11/BL/MI/2011 dated 27 December 2011 and a business license as an Investment Advisor pursuant to the Decree of the Board of Commissioners of the Financial Services Authority No. KEP-85/D.04/2019 dated 13 December 2019.

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

Board of 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

PT UOB Asset Management Indonesia is a subsidiary of UOB Asset Management Ltd., whereby UOB Asset Management Ltd. is a signatory to the Principles for Responsible Investment (“PRI”) supported by the United Nations as of 2 January 2020. As part of its commitment to responsible investment practices, PT UOB Asset Management Indonesia conducts Environmental, Social and Governance (“ESG”) assessments to complement the fundamental analysis of its Mutual Funds. Through such ESG evaluations, the selection of higher-quality Securities may be achieved in support of the investment objectives of the Mutual Funds.

PT UOB Asset Management Indonesia will utilize data or other forms of ESG metrics, including ratings provided by independent research providers, as well as any information obtained to assess ESG factors that may have an impact on companies and to capture positive or negative momentum arising from these factors.

By incorporating data to measure ESG performance of companies as inputs, PT UOB Asset Management Indonesia will apply its proprietary ESG evaluation model that has been developed to consider the ESG impact of various corporate actions. This model also uses

inputs such as current headline news to assess companies' ESG performance in real time and other varying inputs by taking into account the significance of each such input. In addition, PT UOB Asset Management Indonesia also makes adjustments to ESG evaluations of companies across one or multiple sectors.

3.2. INVESTMENT MANAGER EXPERIENCE

PT UOB Asset Management Indonesia is managed and supported by professionals with 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 UOB Kay Hian Sekuritas; and
8. PT Millenia Prosperindo Optima.

CHAPTER IV
CUSTODIAN BANK

4.1. BRIEF DESCRIPTION OF THE CUSTODIAN BANK

As part of Bank DBS Limited Singapore's business expansion plan to broaden its business network in Asia, in 2006, through PT Bank DBS Indonesia ("DBSI"), an application for licensing to establish and operate Custodian services was submitted to the Capital Market and Financial Institution Supervisory Agency (Badan Pengawas Pasar Modal dan Lembaga Keuangan – "BAPEPAM and LK"). Following an examination and assessment process of the feasibility of the Custodian system and operational location, on 9 August 2006 BAPEPAM and LK issued a Custodian license to PT Bank DBS Indonesia pursuant to Decision No. KEP-02/BL/Kstd/2006.

After obtaining the Custodian license from BAPEPAM and LK, PT Bank DBS Indonesia opened a depository account at the Indonesian Central Securities Depository (Kustodian Sentral Efek Indonesia – "KSEI").

In order to support improvements in customer services and product types, in December 2007 DBSI implemented Fund Administration services. These services are intended for Investment Manager companies issuing Mutual Fund products as well as other Financial Institutions requiring Fund Administration services.

After successfully conducting Custodian business and operations for 3 (three) years, DBSI applied to Bank Indonesia to become a Sub-Registry for the Safekeeping and Settlement of Sertifikat Bank Indonesia ("SBI") and Government Bonds (Surat Utang Negara – "SUN"). In October 2009, the Sub-Registry license was granted by Bank Indonesia and, following testing on the BI-SSSS (Bank Indonesia – Scripless Securities Settlement System), in January 2009 DBSI successfully implemented BI-SSSS.

PT Bank DBS Indonesia has obtained Sharia Compliance certification for Custodian services from the National Sharia Council – Indonesian Ulema Council (Dewan Syariah Nasional – Majelis Ulama Indonesia), which has been renewed pursuant to Decree No. 022.188/03/DSN-MUI/XI/2024 dated 11 November 2024.

4.2. CUSTODIAN BANK EXPERIENCE

Custodian activities at DBSI are supported by human resources with more than 5–10 years of experience in the banking and capital market industry. In carrying out operational activities for the settlement of Custodian customers' transactions, DBSI is supported by systems utilizing the latest technology and continuously enhanced to remain competitive in meeting customers' expectations for flexible systems, in line with market trends and product complexity.

In achieving efficient and secure operational systems, DBSI's Custodian system is connected via Straight Through Processing ("STP") with KSEI (C-BEST), BI-SSSS, the Fund Administration system, and internal bank systems.
Custodian services at DBSI consist of:
1. Opening of Cash and Custody Accounts

2. Safekeeping of Securities
3. Settlement of Securities Transactions
4. Sub-Registry for SBI & SUN
5. Settlement of Securities Transactions through Euroclear or Clear stream
6. Corporate Actions
7. Mutual Fund Administration (Fund Administration)
8. Reporting and Confirmation
9. Custodian Service Fee Billing and Reconciliation

Business Continuity Planning ("BCP") and Operational Risk Management

PT Bank DBS Indonesia maintains a Disaster Recovery Center ("DRC") located approximately 30–45 minutes from its head office at DBS Bank Tower, 33rd Floor, Jakarta, and conducts Business Continuity Plan testing at least 2 (two) times per year.

4.3. PARTIES AFFILIATED WITH THE CUSTODIAN BANK

Affiliated party/company with the Custodian Bank is PT DBS Vickers Sekuritas Indonesia.

CHAPTER V
INVESTMENT OBJECTIVES, INVESTMENT POLICY, INVESTMENT RESTRICTIONS, AND INVESTMENT PROFIT SHARING POLICIES

5.1. INVESTMENT OBJECTIVES

UOBAM CASH FUND USD aims to provide optimal short-term investment returns with a high level of liquidity through investment allocation in accordance with the Investment Policy denominated in United States Dollars (USD).

5.2. INVESTMENT POLICY

UOBAM CASH FUND will invest with a portfolio composition of 100% (one hundred percent) of Net Asset Value in domestic money market instruments with maturities of no more than 1 (one) year and/or debt Securities issued with tenors of no more than 1 (one) year and/or remaining maturities of no more than 1 (one) year, offered through Public Offerings and traded both domestically and overseas and/or deposits, in accordance with prevailing laws and regulations in Indonesia.

Debt Securities as referred to above include:

i. Debt Securities and/or Sharia fixed income Securities traded domestically and overseas;
ii. Debt Securities and/or Sharia fixed income Securities issued and/or guaranteed by the Government of the Republic of Indonesia;
iii. Debt Securities and/or Sharia fixed income Securities issued by international institutions of which the Government of the Republic of Indonesia is a member;
iv. Fixed Cash Flow Asset-Backed Securities; and/or
v. Other debt Securities and/or Sharia fixed income Securities as may be determined by OJK in the future.

In the event that UOBAM CASH FUND USD invests in overseas Securities, including Overseas Mutual Fund Securities, a maximum of 15% (fifteen percent) of the Net Asset Value of UOBAM CASH FUND USD may be invested in:

1. Securities traded on overseas stock exchanges whose information is accessible from Indonesia through mass media or websites; and
2. Overseas Mutual Fund Securities, provided that investment placement in each overseas listed Security or Overseas Mutual Fund Security is at most 10% (ten percent) of Net Asset Value.

Overseas Mutual Fund Securities as referred to above must meet the following criteria:

i. offered through public offerings and/or traded on overseas stock exchanges;
ii. information accessible from Indonesia through mass media or websites;
iii. managed by an investment manager with a good reputation and supervised by its home regulator;
iv. having similar types and investment policies;
v. not constituting Mutual Funds that invest in other Mutual Fund Securities;
vi. not subject to sanctions at the time of transaction;
vii. calculating Net Asset Value on a daily basis;
viii. the issuing country is a member of the International Organization of Securities Commissions (“IOSCO”) and has fully signed the Multilateral Memorandum of

Understanding Concerning Consultation and Cooperation and the Exchange of Information; and

ix. in the event that Overseas Mutual Fund Securities are managed by parties affiliated with the Investment Manager, the Investment Manager must ensure that transactions in such Overseas Mutual Fund Securities are conducted on a fair and independent basis.

In the event that the Investment Manager determines that UOBAM CASH FUND USD invests in Overseas Mutual Fund Securities, consumer protection principles as stipulated in the OJK Regulation on Consumer and Community Protection in the Financial Services Sector shall apply to all parties involved in the transaction for the purchase of Mutual Fund Participation Units in the form of Collective Investment Contracts by UOBAM CASH FUND USD.

The Investment Manager must ensure that UOBAM CASH FUND USD's investment activities in overseas Securities, including Overseas Mutual Fund Securities, do not contravene applicable laws and regulations in Indonesia and the laws of the country underlying the issuance of such overseas Securities.

The Investment Manager will always adjust the above investment policies to prevailing OJK regulations and policies issued by OJK.

The Investment Manager may allocate UOBAM CASH FUND USD assets in cash solely for temporary portfolio investment risk management purposes, settlement of Securities transactions, fulfillment of payment obligations to Participation Unit Holders and UOBAM CASH FUND USD expenses, and anticipation of other liquidity needs in accordance with this Collective Investment Contract of UOBAM CASH FUND USD.

The Investment Manager is required to manage the UOBAM CASH FUND USD portfolio in accordance with the investment policy stipulated in the Collective Investment Contract of UOBAM CASH FUND USD and this Prospectus and to comply with the investment policy set forth in item 5.2 above no later than 150 (one hundred fifty) Trading Day after the effective date of the UOBAM CASH FUND USD registration statement with OJK.

The Investment Manager is prohibited from amending the investment policy of UOBAM CASH FUND USD as referred to in item 5.2 letters a, b, and c above, except for the purpose of:

a. adjustment to new regulations and/or amendments to prevailing laws and regulations; and/or
b. adjustment to certain conditions as determined by OJK.

5.3. INVESTMENT RESTRICTIONS

In accordance with OJK Regulation concerning Mutual Funds in the Form of Collective Investment Contracts in conjunction with OJK Regulation concerning the Code of Conduct for Investment Managers and OJK Regulation concerning the Development and Strengthening of Investment Management in the Capital Market, in managing UOBAM CASH FUND USD, the Investment Manager is prohibited from taking any actions that may cause UOBAM CASH FUND USD to:

a. hold Securities traded on overseas Stock Exchanges whose information cannot be accessed from Indonesia through mass media or websites;

b. hold Securities issued by 1 (one) Indonesian legal entity company or foreign legal entity company traded on overseas Stock Exchanges exceeding 5% (five percent) of the paid-up capital of such company or exceeding 10% (ten percent) of the Net Asset Value of UOBAM CASH FUND USD at any time;

c. hold equity Securities issued by companies whose Securities have been listed on the Indonesian Stock Exchange exceeding 5% (five percent) of the paid-up capital of such company;

d. hold Securities issued by 1 (one) Party exceeding 10% (ten percent) of the Net Asset Value of UOBAM CASH FUND USD at any time, except for:
   1. Bank Indonesia Certificates;
   2. Securities issued and/or guaranteed by the Government of the Republic of Indonesia; and/or
   3. Securities issued by international financial institutions of which the Government of the Republic of Indonesia is a member;

e. hold derivative Securities:
   1. Which is transacted outside the Stock Exchange with 1 (one) Financial Services Institution Party with exposure value exceeding 10% (ten percent) of the Net Asset Value of UOBAM CASH FUND USD at any time; and
   2. with net global exposure value exceeding 20% (twenty percent) of the Net Asset Value of UOBAM CASH FUND USD at any time;

f. To hold Asset-Backed Securities offered through Public Offerings exceeding 20% (twenty percent) of the Net Asset Value of UOBAM CASH FUND USD at any time, provided that each series of Asset-Backed Securities shall not exceed 10% (ten percent) of the Net Asset Value of UOBAM CASH FUND USD at any time;

g. To hold Asset-Backed Securities and/or Participation Units of Real Estate Investment Funds not offered through Public Offerings issued by 1 (one) Party exceeding 5% (five percent) of the Net Asset Value of UOBAM CASH FUND USD at any time or in aggregate exceeding 15% (fifteen percent) of the Net Asset Value of UOBAM CASH FUND USD at any time.

   This prohibition shall not apply to Debt Securities issued by the Government of the Republic of Indonesia and/or Regional Governments;

h. To invest in debt Securities or Sharia fixed income Securities offered not through Public Offerings;

i. To hold Participation Units of Real Estate Investment Funds in the form of Collective Investment Contracts offered through Public Offerings exceeding 20% (twenty percent) of the Net Asset Value of UOBAM CASH FUND USD at any time, provided that each Real Estate Investment Fund shall not exceed 10% (ten percent) of the Net Asset Value of UOBAM CASH FUND USD at any time;

j. To hold Participation Units of Real Estate Investment Funds in the form of Collective Investment Contracts if such Real Estate Investment Funds in the form of Collective Investment Contracts and UOBAM CASH FUND USD are managed by the same Investment Manager;

k. To hold Securities Portfolio in the form of Securities issued by Parties affiliated with the Investment Manager exceeding 20% (twenty percent) of the Net Asset Value of UOBAM CASH FUND USD at any time, except where the affiliates arise due to ownership or capital participation by the Government of the Republic of Indonesia;

l. To hold Securities issued by Participation Unit Holders and/or affiliates of Participation Unit Holders based on commitments agreed upon by the Investment Manager with Participation Unit Holders and/or affiliates of Participation Unit Holders;

m. To purchase Securities from prospective or existing Participation Unit Holders and/or affiliates of prospective or existing Participation Unit Holders;
n. To engage in activities other than investment, reinvestment, or trading of Securities as stipulated in the OJK Regulation concerning Mutual Funds in the Form of Collective Investment Contracts;
o. To engage in short selling of Securities;
p. To engage in margin transactions;
q. To purchase Securities being offered in a Public Offering where the Underwriter of such Public Offering is the Investment Manager or an affiliate of the Investment Manager, except for:
    1. Debt Securities offered with investment-grade ratings; and/or
    2. situations where there is oversubscription of the offered Securities;

    The prohibition on purchasing Securities offered in Public Offerings from affiliates of the Investment Manager shall not apply where such affiliates arises due to ownership or capital participation by the Government of the Republic of Indonesia;
r. To engage in joint transactions or profit-sharing contracts with the Investment Manager or affiliates of the Investment Manager;
s. To purchase Asset-Backed Securities if:
    1. such Asset-Backed Securities are managed by the Investment Manager; and/or
    2. the Investment Manager is affiliated with the original creditor of the Asset-Backed Securities, except where such affiliates arises due to ownership or capital participation by the Government;
t. To engage in Securities sale transactions with an agreement to repurchase and Securities purchase transactions with an agreement to resell;
u. To direct Securities transactions for the benefit of:
    1. the Investment Manager;
    2. parties affiliated with the Investment Manager; or
    3. other Investment Products;
v. To engage in Securities transactions utilizing funding facilities of Securities companies resulting in receivables and payables between UOBAM CASH FUND USD, the Investment Manager, and Securities companies;
w. To conduct transactions and/or engage in trading of illegal Securities;
x. To engage in Securities transactions resulting in violations of prevailing laws and regulations; and
y. To conduct negotiated transactions for the benefit of UOBAM CASH FUND USD in shares traded on the Stock Exchange, except where:
    1. conducted up to a maximum of 10% (ten percent) of the Net Asset Value of UOBAM CASH FUND USD on each Trading Day;
    2. each transaction is supported by rational justification and adequate working papers;
    3. transactions refer to best execution standards based on volume-weighted average price analysis, are not excessive, and do not cause losses to UOBAM CASH FUND USD; and
    4. such transactions constitute cross transactions carried out in accordance with prevailing laws and regulations.

The above investment restrictions are based on regulations in effect at the time this Prospectus is prepared, which may change from time to time in accordance with policies stipulated by the Government in the Capital Market sector and other approval letters issued by OJK in relation to the management of Mutual Funds in the form of Collective Investment Contracts.

In the event that the Investment Manager intends to purchase Securities traded on overseas Stock Exchanges, such purchase may only be executed after an agreement has been reached between the Investment Manager and the Custodian Bank regarding procedures for purchase, sale, safekeeping, recording, and other matters related to such Securities purchase.

5.4. PROFIT SHARING POLICY

Any investment income earned by UOBAM CASH FUND USD from invested funds (if any) shall be recorded in UOBAM CASH FUND USD and will subsequently increase the Net Asset Value of UOBAM CASH FUND USD. While continuing to consider the achievement of UOBAM CASH FUND USD's long-term investment objectives, the Investment Manager has the authority to distribute or not distribute such recorded investment income (if any), and to determine the amount of investment income to be distributed to Participation Unit Holders.
In the event that the Investment Manager decides to distribute investment income, such distribution shall be made simultaneously to all Participation Unit Holders in cash or may be converted into new Participation Units in amounts proportional to each Participation Unit Holder's ownership. The method of distribution of Investment Income (if any) shall be applied consistently by the Investment Manager. The timing of investment income distribution in cash or Participation Units (if any) shall be notified in writing in advance to Participation Unit Holders either directly or through Selling Agents of Mutual Fund Securities appointed by the Investment Manager (if any).

Distribution of investment income in the manner described above (if any) will result in an adjustment to the Net Asset Value per Participation Unit.

In the event that the Investment Manager decides to distribute investment income in the form of Participation Units, the Investment Manager shall instruct the Custodian Bank in writing to convert such investment income into new Participation Units using the Net Asset Value on the Trading Day on which such instruction is delivered to the Custodian Bank as soon as possible, no later than 7 (seven) Trading Day from the investment income distribution date.

In the event that the Investment Manager decides to distribute investment income in cash, payment of such cash investment income distribution (if any) shall be made by book-entry/transfer in United States Dollars to the registered account in the name of the Participation Unit Holder as soon as possible, no later than 7 (seven) Trading Day from the investment income distribution date. All bank charges, including book-entry/transfer fees in United States Dollars in connection with such cash investment income distribution, shall be borne by the Participation Unit Holder.

In the event that the Investment Manager does not distribute investment income, Participation Unit Holders wishing to realize their investment may redeem part or all of their Participation Units.

CHAPTER VI
CALCULATION METHOD OF FAIR MARKET VALUE IN UOBAM CASH FUND USD PORTFOLIO

The method of calculating the Fair Market Value of Securities in the UOBAM CASH FUND USD portfolio used by the Investment Manager is in accordance with BAPEPAM and LK Regulation No. IV.C.2 and OJK Regulation concerning Mutual Funds in the Form of Collective Investment Contracts, which include, 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 17:00 Western Indonesia Time (WIB) on each Trading Day, subject to the following:
   a. The Calculation of the Fair Market Value of Securities actively traded on the Stock Exchange uses the last trading price of such Securities on the Stock Exchange;
   b. The Calculation of the Fair Market Value of:
      1. Securities traded over the counter;
      2. Securities not actively traded on the Stock Exchange;
      3. Securities traded in foreign currency denominations;
      4. domestic money market instruments as referred to in the OJK Regulation concerning Mutual Funds in the Form of Collective Investment Contracts;
      5. other Securities whose transactions must be reported to the Securities Transaction Reporting Recipient as referred to in OJK Regulation No. 22/POJK.04/2017 dated 21 June 2017 concerning Securities Transaction Reporting;
      6. other Securities which based on OJK decisions may become Mutual Fund Securities Portfolios; and/or
      7. Securities of companies declared bankrupt or highly likely to become bankrupt, or that have defaulted on principal or interest payments of such Securities,

      shall use the fair market price determined by the Securities Price Valuation Institution (Lembaga Penilaian Harga Efek – "LPHE") as the reference price for the Investment Manager.
   c. In the event that the last trading price of Securities on the Stock Exchange does not reflect their Fair Market Value at that time, calculation of Fair Market Value shall use the fair market price determined by LPHE as the reference price for the Investment Manager.
   d. In the event that LPHE does not issue fair market prices for Securities as referred to in item 2 letter b points 1) through 6), and item 2 letter c of BAPEPAM and LK Regulation No. IV.C.2, the Investment Manager must determine the Fair Market Value of such Securities in good faith and with full responsibility based on methods applying conservative principles and implemented consistently, taking into consideration, among others:
      1. previous trading prices;
      2. comparable prices of similar Securities; and/or
      3. fundamental conditions of the Securities issuer.
   e. In the event that LPHE does not issue fair market prices for Securities of companies declared bankrupt or highly likely to become bankrupt, or that have defaulted on principal or interest payments of such Securities, as referred to in item 2 letter b point 7) of BAPEPAM and LK Regulation No. IV.C.2, the Investment Manager must calculate the Fair Market Value of such Securities in good faith and with full responsibility based on

methods applying conservative principles and implemented consistently, taking into consideration:

1. last trading price of such Securities;
2. price trends of such Securities;
3. prevailing interest rates since last trading (for Debt Securities);
4. material information announced regarding such Securities since last trading;
5. estimated price-earnings ratio compared with price-earnings ratios of similar Securities (for shares);
6. market interest rates of similar Securities in the current year with comparable credit ratings (for Debt Securities); and
7. last market price of underlying Securities (for derivatives on Securities).

f. In the event that the Investment Manager considers that the fair market price determined by LPHE does not reflect the Fair Market Value of Securities in the Mutual Fund portfolio which must be liquidated due to:

1. orders from OJK pursuant to prevailing Capital Market laws and regulations; and/or
2. total Net Asset Value falling below the equivalent of IDR 10,000,000,000 (ten billion Rupiah) for 120 (one hundred twenty) consecutive Trading Day,

the Investment Manager may independently calculate the Fair Market Value of such Securities in good faith and with full responsibility based on methods applying conservative principles and implemented consistently.

g. The Fair Market Value of Securities in Mutual Fund portfolios traded in currency denominations different from the Mutual Fund currency denomination must be calculated using Bank Indonesia middle rates.

2. Calculation of Mutual Fund Net Asset Value must use the Fair Market Value of Securities determined by the Investment Manager.
3. Net Asset Value per share or Participation Unit shall be calculated based on the Net Asset Value at the end of the relevant Trading Day, after completion of Mutual Fund bookkeeping, but without taking into account increases or decreases in Mutual Fund assets resulting from purchase and/or redemption requests received by the Custodian Bank on the same day.
4. LPHE (Securities Price Valuation Institution) is a Party that has obtained a business license from OJK to conduct Securities price valuations for the purpose of determining fair market prices, as referred to in Regulation No. V.C.3 which constitutes the Appendix to the Decree of the Chairman of BAPEPAM and LK No. Kep-183/BL/2009 dated 30 June 2009 concerning Securities Price Valuation Institutions.

   The Investment Manager and the Custodian Bank shall comply with the provisions of BAPEPAM and LK Regulation No. IV.C.2 and OJK Regulation concerning Mutual Funds in the Form of Collective Investment Contracts as stated above, while taking into account any regulations, policies, and approvals of OJK that may be issued or obtained subsequently after the preparation of this Prospectus.

CHAPTER VII
TAXATION

Based on the prevailing Tax Regulations, the application of Income Tax (PPh) on income of Mutual Funds in the form of Collective Investment Contracts is as follows:

	Description	**Income Tax Treatment**	**Legal Basis**
A.	Income of the Mutual Fund derived from:		
	a. Cash distributions (dividends)	Not subject to Income Tax*	Article 4 paragraph (3) letter f point 1 sub-point b) of the Income Tax Law, and Article 9 of Government Regulation No. 55 of 2022
	b. Bond interest	Final Income Tax**	Article 4 paragraph (2) and Article 17 paragraph (7) of the Income Tax Law and Article 2 of Government Regulation No. 91 of 2021
	c. Capital gains/discount on bonds	Final Income Tax**	Article 4 paragraph (2) and Article 17 paragraph (7) of the Income Tax Law and Article 2 of Government Regulation No. 91 of 2021
	d. Deposit interest and discount on Bank Indonesia Certificates	Final Income Tax 20%	Article 4 paragraph (2) letter a of the Income Tax Law, Article 2 letter c of Government Regulation No. 123 of 2015 in conjunction with Article 5 paragraph (1) letter c of Regulation of the Minister of Finance of the Republic of Indonesia No. 212/PMK.03/2018
	e. Capital gains on shares on the Stock Exchange	Final Income Tax 0.1%	Article 4 paragraph (2) letter c of the Income Tax Law and Article 1 paragraph (1) of Government Regulation No. 41 of 1994 in conjunction with Article 1 of Government Regulation No. 14 of 1997
	f. Commercial Paper and other debt instruments	Income Tax at general rates	Article 4 paragraph (1) of the Income Tax Law
B.	Profit share received by Participation Unit Holders of Collective Investment Contracts	Not subject to Income Tax	Article 4 paragraph (3) letter i of the Income Tax Law

*Refers to:

- Law No. 7 of 1983 concerning Income Tax as lastly amended by Article 3 of Law No. 7 of 2021 concerning Harmonization of Tax Regulations ("Income Tax Law");
- Article 4 paragraph (3) letter f point 1 sub-point b) of Law No. 7 of 1983 concerning Income Tax as lastly amended by Article 3 of Law No. 7 of 2021 concerning Harmonization of Tax Regulations, whereby dividends originating from within Indonesia received or obtained by domestic corporate taxpayers are excluded from taxable income;
- Article 9 of Government Regulation No. 55 of 2022 concerning Adjustment of Regulations in the Income Tax Sector, whereby exclusion of dividend income from Income Tax objects as referred to in Article 4 paragraph (3) letter f point 1 of the Income Tax Law applies to dividends received or obtained by domestic corporate taxpayers since the enactment of Law No. 7 of 2021 concerning Harmonization of Tax Regulations; and
- Article 2A paragraph (5) of the Government Regulation on Calculation of Taxable Income, whereby dividends originating from within Indonesia received or obtained by domestic corporate taxpayers as referred to in Article 4 paragraph (3) letter f point 1 sub-point b) of the Income Tax Law are not subject to Income Tax withholding.

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

The above taxation information is prepared by the Investment Manager based on its knowledge and understanding of prevailing tax regulations up to the date of this Prospectus. Should there be any changes or differences in interpretation of applicable tax regulations in the future, the Investment Manager will adjust the above taxation information accordingly.

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

Prospective foreign Participation Unit Holders are advised to consult their tax advisors regarding the tax treatment of investments prior to purchasing Participation Units of UOBAM CASH FUND USD. In accordance with prevailing tax laws and regulations at the time this Prospectus is prepared, profit shares including redemption of Participation Units received by Participation Unit Holders are excluded from Income Tax (PPh) objects.

In the event that there are taxes payable by prospective Participation Unit Holders in accordance with prevailing tax laws and regulations, notification to such prospective Participation Unit Holders regarding such payable taxes shall be made by sending a registered letter to the prospective Participation Unit Holders as soon as the Investment Manager becomes aware of such taxes payable.

Any tax obligations payable by Participation Unit Holders constitute the personal responsibility of the respective Participation Unit Holders.

CHAPTER VIII
INVESTMENT BENEFITS AND MAJOR RISK FACTORS

8.1 BENEFITS FOR PARTICIPATION UNIT HOLDERS OF UOBAM CASH FUND USD

Participation Unit Holders of UOBAM CASH FUND USD can get the following investment benefits:

a. Professional Management

Management of investment portfolio, selecting banks, determination of placement tenors, and administration of investments require systematic analysis, continuous monitoring, and prompt and accurate investment decisions (market timing). In addition, specialized expertise and relationships with various parties are required to manage a diversified investment portfolio. This would require significant time and concentration if carried out individually by Participation Unit Holders. Through UOBAM CASH FUND USD, Participation Unit Holders benefit from convenience as they are relieved of the above tasks and entrust such activities to an Investment Manager that is professionally competent in its field.

b. Investment Diversification

For investments other than securities issued by Bank Indonesia or the Government of Indonesia which carry the lowest risk, investment diversification is necessary to reduce investment risk. If the available investment funds are relatively limited, it is difficult to obtain the benefits of diversification without sacrificing the opportunity to achieve favorable investment returns. Through UOBAM CASH FUND USD, whereby funds from various parties are pooled, investment diversification can be more easily achieved.

c. Investment Value Growth Potential

With the accumulation of funds from various parties, UOBAM CASH FUND USD has bargaining power to obtain higher interest rates and lower investment costs, as well as access to investment instruments that are difficult to obtain on an individual basis. This provides equal opportunity for all Participation Unit Holders to obtain relatively favorable investment returns in accordance with their respective risk levels.

d. Easy Investment Disbursement

An Open-End Mutual Fund allows Participation Unit Holders to redeem their Participation Units on any Trading Day by selling their Participation Units to the Investment Manager. This provides a high level of liquidity for Participation Unit Holders.

8.2 MAIN RISK FACTORS

Investment risks in UOBAM CASH FUND USD may arise from several factors, including but not limited to the following:

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

Changes in economic, political, legal, and regulatory conditions, including material changes or differences in interpretation of laws and regulations, particularly in taxation, both domestically and internationally, or regulations specifically in the Money Market and Capital Market sectors, may affect the performance of companies in Indonesia and abroad, including companies listed on stock exchanges (domestic and overseas), as well as issuers of securities in which UOBAM CASH FUND USD invests. This will also affect the performance of the investment portfolio of UOBAM CASH FUND USD.

b. Default Risk

The Investment Manager will endeavor to provide optimal investment returns to Participation Unit Holders. However, under extraordinary circumstances, issuers of securities in which UOBAM CASH FUND USD invests or other parties related to UOBAM CASH FUND USD may default in fulfilling their obligations. This will affect the investment performance of UOBAM CASH FUND USD.

c. Liquidity Risk

The liquidity of investments made by UOBAM CASH FUND USD depends on several factors, including but not limited to the trading volume and liquidity of Securities in which UOBAM CASH FUND USD invests.

Redemption of Participation Units depends on the liquidity of UOBAM CASH FUND USD or its ability to repurchase or settle by providing immediate cash.

Low liquidity affecting a particular Security or the market as a whole at the same time may negatively impact the net asset value of UOBAM CASH FUND USD.

Such conditions may also affect UOBAM CASH FUND USD's ability to sell Securities in a timely manner to minimize losses where and if required to meet liquidity needs or to sell Securities in response to critical conditions, such as changes in economic circumstances or certain corporate actions.

As the liquidity of each Security in UOBAM CASH FUND USD varies, such Securities have different levels of liquidity. These differences limit the Investment Manager's flexibility in conducting liquidation in anticipation of redemptions, such that UOBAM CASH FUND USD may be unable to execute purchases or sales when market conditions become illiquid, which may cause UOBAM CASH FUND USD to miss investment opportunities or limit its ability to accommodate redemption requests.

d. Risk of Reduction in Net Asset Value per Participation Unit

The value of each Participation Unit of UOBAM CASH FUND USD may fluctuate due to increases or decreases in the Net Asset Value of the relevant Mutual Fund. A

decline in the Net Asset Value per Participation Unit may be caused, among others, by changes in the prices of Securities in the portfolio.

e. Risk of Dissolution and Liquidation

In the event of circumstances as referred to in Chapter XI regarding Dissolution and Liquidation in this Prospectus and Article 28.1 of the Collective Investment Contract of UOBAM CASH FUND USD, the Investment Manager will carry out dissolution and liquidation, which will affect the investment results of UOBAM CASH FUND USD.

f. Currency Exchange Risk

In the event UOBAM CASH FUND USD invests in Securities denominated in currencies other than United States Dollars, fluctuations in exchange rates of currencies other than United States Dollars against the United States Dollar, which is the denomination of UOBAM CASH FUND USD, may affect increases/decreases in the Net Asset Value (NAV) of UOBAM CASH FUND USD.

CHAPTER IX
PARTICIPATION UNIT HOLDER ENTITLEMENTS

UOBAM CASH FUND USD is a Mutual Fund in the form of a Collective Investment Contract; therefore, each Participation Unit Holder is entitled to rights in accordance with the provisions contained in the Collective Investment Contract of UOBAM CASH FUND USD. The rights of Participation Unit Holders are as follows:

1. **Obtaining Proof of Ownership of Participation Units of UOBAM CASH FUND USD, namely the Participation Unit Transaction Confirmation Letter**

   Participation Unit Holders shall receive a Participation Unit Transaction Confirmation Letter of UOBAM CASH FUND USD in accordance with the terms and conditions set forth in this Prospectus. The definition of the Participation Unit Transaction Confirmation Letter is provided in Chapter I of this Prospectus.

2. **Receipt of Investment Return Distribution in Accordance with the Investment Return Distribution Policy**

   Participation Unit Holders are entitled to receive investment return distributions in accordance with the Investment Return Distribution Policy as referred to in Chapter V item 5.5 of this Prospectus.

3. **Redemption of Part or All Participation Units of UOBAM CASH FUND USD**

   Participation Unit Holders are entitled to redeem part or all of their Participation Units of UOBAM CASH FUND USD to the Investment Manager on any Trading Day in accordance with the Terms and Procedures for Redemption of Participation Units set forth in Chapter XVI of this Prospectus.

4. **Transfer Part or All of the Investments in UOBAM CASH FUND USD**

   The Unit Holders are entitled to transfer part or all of their investments in UOBAM CASH FUND USD to other Mutual Funds that provide switching facilities and are managed by the Investment Manager, in accordance with the terms and conditions of the Investment Switching Procedures set forth in Chapter XVII of this Prospectus.

5. **Obtain Information on Daily Net Asset Value per Participation Unit and Performance of UOBAM CASH FUND USD**

   Each Participation Unit Holder is entitled to obtain information on the daily Net Asset Value per Participation Unit and the 30 (thirty)-day and 1 (one)-year performance of UOBAM CASH FUND USD, as published in certain daily newspapers.

6. **Obtain Annual Financial Statements**

   Each Participation Unit Holder is entitled to receive annual financial statements which will be included in updates to the Prospectus.

7. Obtain of Monthly Reports (UOBAM CASH FUND USD Report)

Each Participation Unit Holder is entitled to receive Monthly Reports of UOBAM CASH FUND USD which shall be provided by the Custodian Bank to Participation Unit Holders through the AKSes facility provided by the S-INVEST service provider in accordance with the terms and conditions of this Prospectus.

8. Obtain of Proportional Share of Liquidation Proceeds Upon Dissolution and Liquidation of UOBAM CASH FUND USD

In the event UOBAM CASH FUND USD is dissolved and liquidated, the liquidation proceeds shall be distributed proportionally based on the number of Participation Units held by each Participation Unit Holder.

CHAPTER X
FEE AND EXPENSE ALLOCATION

In the management of UOBAM CASH FUND USD, there are costs that must be incurred by UOBAM CASH FUND USD, the Investment Manager, and the Unit Holders. The details of such fees and their allocation are as follows:

10.1 Costs To Be Charged To UOBAM CASH FUND USD:

a. Investment Manager fee of up to a maximum of 2% (two percent) per annum, calculated daily based on the Net Asset Value of UOBAM CASH FUND USD on the basis of 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred sixty-six) Calendar Days per year for leap years, and payable monthly;
b. Custodian Bank fee of up to a maximum of 0.15% (zero point fifteen percent) per annum, calculated daily based on the Net Asset Value of UOBAM CASH FUND USD on the basis of 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred sixty-six) Calendar Days per year for leap years, and payable monthly;
c. Securities transaction and registration fees;
d. Costs for printing and distributing Prospectus updates, including preparation and delivery of annual financial statements accompanied by an auditor's report from an accountant registered with the Financial Services Authority (Otoritas Jasa Keuangan – "OJK") with an unqualified opinion to Participation Unit Holders after UOBAM CASH FUND USD obtains an effective statement from OJK;
e. Notification costs including publication of announcements/notices in newspapers regarding proposed amendments to the Collective Investment Contract and/or Prospectus (if any) and amendments to the Collective Investment Contract after UOBAM CASH FUND USD is declared effective by OJK;
f. Fees charged by the S-INVEST service provider for registration and use of related systems and other supporting systems and/or instruments as required by laws and regulations and/or OJK policies (if any);
g. Auditor fees for examination of the annual financial statements of UOBAM CASH FUND USD after obtaining an effective statement from OJK;
h. Insurance premiums (if any); and
i. Tax expenses related to payment of fees and the above expenses (if any).

10.2 Costs To Be Charged To the Investment Manager:

a. Formation preparation costs of UOBAM CASH FUND USD, including costs for preparation of the Collective Investment Contract, preparation and distribution of the Initial Prospectus, and issuance of required documents, including fees for the Accountant, Legal Consultant, and Notary, up to obtaining an effective statement from OJK;
b. Portfolio management administrative expenses of UOBAM CASH FUND USD, including telephone, facsimile, photocopying, and transportation costs;
c. Marketing expenses including brochure printing, promotional costs, and advertising of UOBAM CASH FUND USD;
d. Costs for printing and distribution of Account Opening Forms, Subscription Forms (if any), Redemption Forms (if any), and Investment Switching Forms (if any); and

e. Fees for Legal Consultants, Accountants, Notaries, and other third-party charges in connection with dissolution and liquidation of UOBAM CASH FUND USD and its assets.

10.3 Costs to Be Charged to The Participation Unit Holders:

a. Transfer fees (if any) in connection with subscription of Participation Units, refund of excess subscription funds for rejected purchases, liquidation of all Participation Units where holdings fall below the Minimum Participation Unit Balance, payment of investment return distributions (if any), and payment of redemption proceeds to the Participation Unit Holder's bank account;
b. Costs for issuance and distribution of Monthly Reports and Participation Unit Transaction Confirmation Letters to Participation Unit Holders after UOBAM CASH FUND USD is declared effective by OJK (if any), where Participation Unit Holders request printed delivery of such Monthly Reports and Transaction Confirmation Letters (if any);
c. Stamp duty payable by Participation Unit Holders in accordance with prevailing laws and regulations (if any); and
d. Taxes relating to Participation Unit Holders and the above expenses (if any).

Participation Unit Holders of UOBAM CASH FUND USD are not subject to subscription fees, redemption fees, or switching fees.

10.4 Fees for Legal Consultants, Notaries, Accountants, Tax Consultants, other consultants, other parties and/or other expenses (if any) incurred after UOBAM CASH FUND USD becomes effective shall be borne by the Investment Manager and/or the Custodian Bank and/or UOBAM CASH FUND USD in accordance with the party benefiting from or responsible for the matter necessitating such professional services and/or other expenses.

10.5 Cost Allocation

Types of Fees	Fees	Description
Charged to UOBAM CASH FUND USD		
• Investment Manager Fee	Maximum 2%	per annum, calculated daily based on the Net Asset Value of UOBAM CASH FUND USD using 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred sixty-six) Calendar Days per year for leap years, and payable monthly;
• Custodian Bank Fee	Maximum 0.15%	
Charged to the Unit Holders		
• Unit Subscription Fee	None	
• Redemption Fee	None	

• Switching Fee	None	
• All Bank Charges (such as Book Transfer or Transfer Fees)	If any	
• Costs for the issuance and distribution of Monthly Reports and Unit Transaction Confirmation Letters incurred after UOBAM CASH FUND USD has been declared Effective by OJK , in the event that Unit Holders request that the Monthly Reports and Unit Transaction Confirmation Letters be delivered in printed form	If any	
• Stamp Duty imposed on Unit Holders, in accordance with the prevailing laws and regulations (if any)	If any	
• Taxes related to Unit Holder transactions (if any)	If any	

The costs above do not include taxes imposed in accordance with the prevailing tax laws and regulations.

CHAPTER XI
DISSOLUTION AND LIQUIDATION

11.1. MATTERS THAT CAUSE UOBAM CASH FUND USD TO BE DISSOLVED

UOBAM CASH FUND USD shall be effective as of the issuance of the effective statement by OJK (Otoritas Jasa Keuangan – Financial Services Authority) and shall be dissolved if any of the following occurs:

a. If within a period of 90 (ninety) Trading Day, UOBAM CASH FUND USD whose Registration Statement has become effective has assets under management of less than the equivalent of IDR 10,000,000,000 (ten billion Rupiah); and/or
b. Ordered by OJK in accordance with the prevailing capital market laws and regulations; and/or
c. Total Net Asset Value of UOBAM CASH FUND USD is less than the equivalent of IDR 10,000,000,000 (ten billion Rupiah) for 120 (one hundred twenty) consecutive Trading Day; and/or
d. Total Ownership of less than 10 (ten) Unit Holders for a period of 120 (one hundred twenty) consecutive Trading Day; and/or
e. The Investment Manager and the Custodian Bank have mutually agreed to dissolve UOBAM CASH FUND USD.

For the purpose of determining the equivalent value of IDR 10,000,000,000 (ten billion Rupiah) as referred to above, the exchange rate used shall be Bank Indonesia's middle rate (BI mid rate).

11.2. THE PROCESS OF DISSOLUTION AND LIQUIDATION OF THE UOBAM CASH FUND USD

a. In the event that UOBAM CASH FUND USD is required to be dissolved due to the conditions referred to in Section 11.1 letter a above, the Investment Manager shall:
   i). submit a report of such condition to OJK and announce the plan for the dissolution of UOBAM CASH FUND USD to the Unit Holders in at least 1 (one) Indonesian-language daily newspaper with national circulation, no later than 2 (two) Trading Day after the expiry of the period referred to in Section 11.1 letter a above;
   ii). instruct the Custodian Bank, no later than 2 (two) Trading Day after the expiry of the period referred to in Section 11.1 letter a above, to pay liquidation proceeds in the form of:
      1. funds; and/or
      2. assets, if the Unit Holders agree to payment in the form of assets;

   to which the Unit Holders are entitled, provided that the calculation is carried out proportionally based on the Net Asset Value at the time of dissolution but shall not be less than the initial Net Asset Value (par value), and such funds or assets shall be received by the Unit Holders no later than 7 (seven) Trading Day after the expiry of the period referred to in Section 11.1 letter a above; and
   iii). dissolve UOBAM CASH FUND USD no later than 10 (ten) Trading Day after the expiry of the period referred to in Section 11.1 letter a above and submit a dissolution report of UOBAM CASH FUND USD to OJK no later than 10 (ten) Trading Day after UOBAM CASH FUND USD is dissolved, accompanied by:
      1. the deed of dissolution of UOBAM CASH FUND USD from a Notary registered with OJK; and

2. the dissolution financial statements of UOBAM CASH FUND USD audited by an Accountant registered with OJK, if UOBAM CASH FUND USD has assets under management.

b. In the event that UOBAM CASH FUND USD is required to be dissolved due to the conditions referred to in Section 11.1 letter b above, the Investment Manager shall:

i). announce the plan for the dissolution of UOBAM CASH FUND USD in at least 1 (one) Indonesian-language daily newspaper with national circulation no later than 2 (two) Trading Day after being ordered by OJK, and on the same day notify the Custodian Bank in writing to cease the calculation of the Net Asset Value of UOBAM CASH FUND USD;

ii). instruct the Custodian Bank no later than 2 (two) Trading Day after being ordered by OJK to pay:

1. liquidation proceeds in cash to which the Unit Holders are entitled in the amount of the Net Asset Value at the time of dissolution or the cash value at the end of liquidation (whichever is higher), and such liquidation proceeds shall be received by the Unit Holders no later than 7 (seven) Trading Day after the dissolution or liquidation has been completed; or
2. liquidation assets of UOBAM CASH FUND USD, if the Unit Holders agree to payment in the form of assets, to which the Unit Holders are entitled, provided that the calculation is carried out proportionally based on the Net Asset Value at the time of dissolution and such liquidation assets shall be received by the Unit Holders no later than 7 (seven) Trading Day after the liquidation of UOBAM CASH FUND USD has been completed; and

iii). submit a dissolution report of UOBAM CASH FUND USD to OJK no later than 60 (sixty) Trading Day after the dissolution of UOBAM CASH FUND USD is ordered by OJK, accompanied by the following documents:

1. legal opinion from a Legal Consultant registered with OJK;
2. dissolution financial statements of UOBAM CASH FUND USD audited by an Accountant registered with OJK; and
3. deed of dissolution of UOBAM CASH FUND USD from a Notary registered with OJK.

iv). payment of liquidation proceeds as referred to in Section 11.2 number 2) letter b point i) above shall be made subject to the following provisions:

1. if the liquidation proceeds are less than the Net Asset Value at the time of dissolution of UOBAM CASH FUND USD or the cash value at the end of liquidation, each member of the Board of Directors, member of the Board of Commissioners, shareholders of the Investment Manager, and/or other parties proven to have caused violations resulting in OJK ordering the dissolution of UOBAM CASH FUND USD shall be jointly and severally liable to pay the shortfall; and/or
2. payment of liquidation proceeds may be made in stages to Unit Holders proportionally based on their percentage of Unit ownership against the sales proceeds.

c. In the event that UOBAM CASH FUND USD is required to be dissolved due to the conditions referred to in Section 11.1 letters c and d above, the Investment Manager shall:

i). submit a report of such condition to OJK accompanied by the latest financial condition of UOBAM CASH FUND USD and announce to Unit Holders the plan for dissolution of UOBAM CASH FUND USD in at least 1 (one) Indonesian-language

daily newspaper with national circulation, no later than 2 (two) Trading Day after the expiry of the period referred to in Section 11.1 letters c and d above, and on the same day notify the Custodian Bank in writing to cease the calculation of the Net Asset Value of UOBAM CASH FUND USD;

ii). instruct the Custodian Bank no later than 2 (two) Trading Day after the expiry of the period referred to in Section 11.1 letters c and d above to pay liquidation funds or assets to which the Unit Holders are entitled, provided that the calculation is carried out proportionally based on the Net Asset Value at the time the liquidation is completed and such liquidation funds or assets shall be received by the Unit Holders no later than 7 (seven) Trading Day after the liquidation is completed; and

iii). submit a dissolution report of UOBAM CASH FUND USD to OJK no later than 60 (sixty) Trading Day after the expiry of the period referred to in Section 11.1 letters c and d above, accompanied by the following documents:

1. legal opinion from a Legal Consultant registered with OJK;
2. dissolution financial statements of UOBAM CASH FUND USD audited by an Accountant registered with OJK; and
3. deed of dissolution of UOBAM CASH FUND USD from a Notary registered with OJK.

d. In the event that UOBAM CASH FUND USD is required to be dissolved due to the conditions referred to in Section 11.1 letter e above, the Investment Manager shall:

i). submit the dissolution plan of UOBAM CASH FUND USD to OJK no later than 2 (two) Trading Day after the dissolution agreement between the Investment Manager and the Custodian Bank, attaching:

1. the dissolution agreement between the Investment Manager and the Custodian Bank, including the reasons for dissolution; and
2. the latest financial condition;

and on the same day announce the dissolution plan to Unit Holders in at least 1 (one) Indonesian-language daily newspaper with national circulation and notify the Custodian Bank in writing to cease the calculation of the Net Asset Value of UOBAM CASH FUND USD;

ii). instruct the Custodian Bank no later than 2 (two) Trading Day after the dissolution agreement to pay liquidation funds or assets to which the Unit Holders are entitled, provided that the calculation is carried out proportionally based on the Net Asset Value at the time the liquidation is completed and such liquidation funds or assets shall be received by the Unit Holders no later than 7 (seven) Trading Day after the liquidation is completed; and

iii). submit a dissolution report of UOBAM CASH FUND USD to OJK no later than 60 (sixty) Trading Day after the dissolution of UOBAM CASH FUND USD is agreed upon, accompanied by the following documents:

1. legal opinion from a Legal Consultant registered with OJK;
2. dissolution financial statements of UOBAM CASH FUND USD audited by an Accountant registered with OJK; and
3. deed of dissolution of UOBAM CASH FUND USD from a Notary registered with OJK.

11.3. a. Proportional calculations of the Net Asset Value at the time of:

(i) dissolution as referred to in Section 11.2 numbers 1) and 2) above; or

(ii) completion of liquidation as referred to in Section 11.2 numbers 3) and 4) above,

shall be based on the number of Units owned by each Unit Holder.

b. Payment of liquidation funds or assets to the Unit Holders of UOBAM CASH FUND USD shall be based on the liquidation results carried out by the Investment Manager.

11.4. Payment of liquidation assets to the Unit Holders of UOBAM CASH FUND USD as referred to in Section 11.2 number 1) letter b, Section 11.2 number 2) letter b, Section 11.2 number 3) letter b, Section 11.2 number 4) letter b and Section 11.3 letter b may only be made under the following conditions:

a. the Stock Exchange or market organizer where most of the Securities portfolio of UOBAM CASH FUND USD is traded is closed;
b. trading of Securities for most of the Securities portfolio of UOBAM CASH FUND USD on the Stock Exchange or market organizer is suspended or delisted;
c. emergency conditions;
d. the Securities Pricing Institution does not publish Fair Market Price references;
e. restructuring of Debt Securities and/or sukuk by the issuer of Debt Securities and/or sukuk;
f. downgrade of Debt Securities and/or sukuk for most or all of the investment portfolio to non-investment grade; and/or
g. compliance with prevailing laws and regulations.

11.5. The Investment Manager shall ensure that the proceeds of liquidation of UOBAM CASH FUND USD are distributed proportionally based on the composition of Units owned by each Unit Holder.

11.6. Following the announcement of the dissolution plan of UOBAM CASH FUND USD, Unit Holders may no longer conduct redemptions.

11.7. The Investment Manager shall appoint an auditor to conduct the liquidation audit as one of the requirements to complete the report to be submitted to OJK, namely the accountant's opinion, whereby the distribution of liquidation proceeds (if any) shall be carried out after the completion of the liquidation audit as evidenced by the issuance of the liquidation audit report.

11.8. DISTRIBUTION OF LIQUIDATION PROCEEDS

The Investment Manager shall ensure that the proceeds of liquidation of UOBAM CASH FUND USD are distributed proportionally based on the composition of Units owned by each Unit Holder.

In the event that there remain liquidation proceeds that have not been collected by the Unit Holders and/or there are remaining funds after the distribution date of liquidation proceeds to Unit Holders as determined by the Investment Manager, then:

a. If the Custodian Bank has notified the Unit Holders of such funds 3 (three) times at intervals of 10 (ten) Trading Day each and has announced such funds in an Indonesian-language daily newspaper with national circulation, such funds shall be deposited in a current account at the Custodian Bank as a Commercial Bank, in the name of the Custodian Bank for the benefit of Unit Holders who have not collected the liquidation proceeds and/or for the benefit of Unit Holders recorded on the dissolution date, for a period of 3 (three) years;

b. Any costs arising from the safekeeping of such funds shall be charged to the said current account; and
c. If within a period of 3 (three) years the funds are not collected by the Unit Holders, such funds shall be transferred by the Custodian Bank to the Government of Indonesia for the purpose of capital market industry development.

11.9. In the event that the Investment Manager no longer holds a business license or the Custodian Bank no longer holds an approval letter, OJK (Otoritas Jasa Keuangan – Financial Services Authority) is authorized to:
a. appoint another Investment Manager to manage or another Custodian Bank to administer UOBAM CASH FUND USD;
b. appoint 1 (one) party that still holds a business license or approval letter to dissolve UOBAM CASH FUND USD, if there is no replacement Investment Manager or Custodian Bank.

In the event that the party appointed to dissolve UOBAM CASH FUND USD as referred to in Section 11.9 letter b is the Custodian Bank, the Custodian Bank may appoint another party to conduct the liquidation of UOBAM CASH FUND USD with notification to OJK.

The Investment Manager or Custodian Bank appointed to dissolve UOBAM CASH FUND USD as referred to in Section 11.9 letter b shall submit a completion report of the dissolution to OJK no later than 60 (sixty) Trading Day after being appointed to dissolve UOBAM CASH FUND USD, accompanied by:
a. legal opinion from a Legal Consultant registered with OJK;
b. dissolution financial statements of UOBAM CASH FUND USD audited by an Accountant registered with OJK; and
c. Deed of Dissolution and Liquidation of UOBAM CASH FUND USD from a Notary registered with OJK.

11.10. In the event that UOBAM CASH FUND USD is dissolved and liquidated, the costs of dissolution and liquidation of UOBAM CASH FUND USD, including Legal Consultant, Accountant, and Notary fees as well as other third-party costs, shall be borne by and paid by the Investment Manager to the relevant parties.

In the event that the Custodian Bank or another party appointed by the Custodian Bank carries out the dissolution and liquidation of UOBAM CASH FUND USD as referred to in Section 11.9 letter b above, the dissolution and liquidation costs, including Legal Consultant, Accountant, and Notary fees as well as other third-party costs, may be charged to UOBAM CASH FUND USD.

11.11. The Investment Manager shall appoint an auditor to conduct the liquidation audit as one of the requirements to complete the report to be submitted to OJK, namely the accountant's opinion, whereby the remaining distribution of liquidation proceeds (if any) shall be made after the completion of the liquidation audit as evidenced by the issuance of the liquidation audit report.

CHAPTER XII
UOBAM CASH FUND USD RECEIVES AND/OR PROVIDING LOANS

12.1. If the Investment Manager determines that UOBAM CASH FUND USD may receive loans, the following provisions shall apply:

i). the loan must be in the form of funds from Financial Services Institutions and/or Securities Financing Institutions based on a contract between the Investment Manager and the Financial Services Institutions and/or Securities Financing Institutions;

ii). for the fulfillment of redemption and/or settlement of Units of UOBAM CASH FUND USD;

iii). shall be short-term loans with a maximum tenor of 20 (twenty) Trading Day; and

iv). the total loan shall not exceed 10% (ten percent) of the Net Asset Value of UOBAM CASH FUND USD at the time the loan is incurred.

To fulfilling redemption and/or settlement transactions of Units of UOBAM CASH FUND USD as referred to in item ii) above, the Investment Manager shall ensure that UOBAM CASH FUND USD is in the following condition:

a) has features to accelerate the fulfillment of redemption and/or settlement transactions; and/or

b) failure to fulfill redemption and/or settlement transactions due to liquidity pressure on the Investment Portfolio as referred to in Article 4 paragraph (3) of POJK (OJK Regulation) on the Development and Strengthening of Investment Management in the Capital Market.

12.2. If the Investment Manager determines that UOBAM CASH FUND USD receives loans from the Investment Manager and/or Financial Services Institutions affiliated with the Investment Manager, the Investment Manager shall ensure that such loans comply with the provisions as stipulated in Article 4 paragraph (5) of POJK on the Development and Strengthening of Investment Management in the Capital Market.

12.3. If UOBAM CASH FUND USD provides loans, such loans must be in the form of Securities to the Clearing and Guarantee Institution and must comply with the following provisions:

i) the amount of Securities lent shall not exceed 30% (thirty percent) of the Net Asset Value at any time;

ii) the Securities lent shall be Securities listed on the Indonesian Stock Exchange and/or other Securities, in accordance with provisions stipulated by the Clearing and Guarantee Institution;

iii) the Securities lent may be recalled by UOBAM CASH FUND USD;

iv) the Securities lent shall not be subject to any legal encumbrance with other parties;

v) each lending transaction by UOBAM CASH FUND USD results in a change of ownership of the lent Securities;

vi) rights related to ownership of the lent Securities shall remain with UOBAM CASH FUND USD, including voting rights, pre-emptive rights, dividends, and interest; and

vii) accounting treatment of the lent Securities shall refer to Accounting Standards, whereby the lent Securities shall continue to be recognized as assets of UOBAM CASH FUND USD.

12.4. If the Investment Manager determines that UOBAM CASH FUND USD provides loans, the Investment Manager shall consider:

i). the liquidity risk of UOBAM CASH FUND USD prior to entering lending transactions; and
ii). efficient portfolio management used in managing UOBAM CASH FUND USD.

12.5. If UOBAM CASH FUND USD receives and/or provides loans, the Investment Manager shall disclose information regarding: (i) the purpose of receiving and/or providing loans; (ii) conflicts of interest and mitigation, if any; and (iii) inherent risks of receiving and/or providing loans.

12.6. In making investment decisions in the form of receiving and/or providing Mutual Fund loans, the Investment Manager shall comply with POJK on the Code of Conduct for Investment Managers and POJK on Consumer and Public Protection in the Financial Services Sector.

CHAPTER XIII
LEGAL OPINION

(see next page)

Reference No.: 0542/AM-5315425/AA-AS-BR-ka/VI/2025

26 June 2025

To:
PT UOB Asset Management Indonesia
UOB Plaza, 42nd Floor, Unit 2 No. 10
Jl. M.H. Thamrin
Central Jakarta 10230

Subject: Legal Opinion in Connection with the Establishment of A MUTUAL FUND IN THE FORM OF A COLLECTIVE INVESTMENT CONTRACT REKSA DANA PASAR UANG UOBAM CASH FUND USD

Dear Sirs,
I, Adrianus Ardianto, a Legal Consultant registered with the Financial Services Authority (Otoritas Jasa Keuangan – "OJK") under Capital Market Supporting Profession Registration Certificate No. STTD.KH-33/PJ-1/PM.02/2023 dated 28 March 2023 and a member of the Association of Financial Sector Legal Consultants (Himpunan Konsultan Hukum Sektor Keuangan) with membership No. 200210, acting as partner at ARDIANTO & MASNIARI Law Office, have been appointed by PT UOB Asset Management Indonesia pursuant to Board of Directors Letter No. 005/DIR-UOBAMI/PRO/I/2025 dated 10 January 2025, to act as Independent Legal Consultant in connection with the establishment of a Mutual Fund in the Form of a Collective Investment Contract Reksa Dana Pasar Uang UOBAM CASH FUND USD, as set forth in the Deed of Collective Investment Contract of Reksa Dana Pasar Uang UOBAM CASH FUND USD No. 47 dated 23 May 2025, drawn up before Leolin Jayayanti, S.H., M.Kn., Notary in South Jakarta City (hereinafter referred to as the "Contract"), between PT UOB Asset Management Indonesia as the investment manager (hereinafter referred to as the "Investment Manager") and PT Bank DBS Indonesia as the custodian bank (hereinafter referred to as the "Custodian Bank"), whereby the Investment Manager will conduct a continuous Public Offering of participation units of the Mutual Fund in the Form of a Collective Investment Contract Reksa Dana Pasar Uang UOBAM CASH FUND USD (hereinafter referred to as "UOBAM CASH FUND USD") in an amount of up to 10,000,000,000 (ten billion) Participation Units. Each Participation Unit of UOBAM CASH FUND USD shall 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. Thereafter, the purchase price of Participation Units of UOBAM CASH FUND USD shall be determined based on the Net Asset Value per Participation Unit of UOBAM CASH FUND USD at the end of the relevant Trading Day.

Basis for Issuance of the Legal Opinion

This Legal Opinion is issued based on our examination and review of original documents and/or copies obtained from the Investment Manager and the Custodian Bank, as well as written statements and information from the Board of Directors, Board of Commissioners, representatives and/or employees of the Investment Manager and the Custodian Bank as contained in the Legal Due Diligence Report on the Establishment of the Mutual Fund in the Form of a Collective Investment Contract Reksa Dana Pasar Uang UOBAM CASH FUND USD dated 2 June 2025 submitted through our Letter Reference No. 0446/AM-5315425/AA-AS-BR-ka/VI/2025 dated 2 June 2025 and Additional Information as of 26 June 2025 submitted through

our Letter Reference No. 0541/AM-5315425/AA-AS-BR-ka/VI/2025 dated 26 June 2025, which form an integral part of this Legal Opinion.

With the issuance of this Legal Opinion, the Legal Opinion Reference No. 0447/AM-5315425/AA-AS-BR-ka/VI/2025 dated 2 June 2025 is entirely replaced by this Legal Opinion.

This Legal Opinion is provided in connection with the Registration Statement for the Public Offering of UOBAM CASH FUND USD submitted by the Investment Manager pursuant to Financial Services Authority Regulation (POJK) No. 23/POJK.04/2016 dated 13 June 2016 regarding Mutual Funds in the Form of Collective Investment Contracts, as amended by POJK No. 2/POJK.04/2020 dated 8 January 2020 regarding Amendment to POJK No. 23/POJK.04/2016 and POJK No. 4 of 2023 dated 30 March 2023 regarding the Second Amendment to POJK No. 23/POJK.04/2016 (collectively referred to as the "POJK on Mutual Funds in the Form of Collective Investment Contracts").

This Legal Opinion has been prepared in compliance with POJK No. 66/POJK.04/2017 dated 22 December 2017 regarding Legal Consultants Conducting Activities in the Capital Market and with reference to the professional standards of Financial Sector Legal Consultants conducting capital market activities as stipulated in the Decree of the Capital Market Legal Consultants Association No. Kep.03/HKHPM/XI/2021 dated 10 November 2021 regarding Amendment to Decree No. Kep.02/HKHPM/VIII/2018 on Professional Standards of Capital Market Legal Consultants and Circular Letter of the Capital Market Legal Consultants Association No. SE-01/HKHSK/I/2025 dated 16 January 2025 regarding Change of Nomenclature to the Association of Financial Sector Legal Consultants (HKHSK).

Scope of the Legal Opinion

The scope of this Legal Opinion is limited and relevant to the foregoing matters and effective as of the date of issuance hereof, as follows:

1. With respect to the Investment Manager, covering:
   a. Deed of Establishment and Amendments to the Articles of Association;
   b. Capital Structure and Shareholders;
   c. Domicile;
   d. Purpose and Objectives;
   e. Board of Directors and Board of Commissioners;
   f. Investment Manager Representatives Managing UOBAM CASH FUND USD;
   g. Licenses in relation to Business Activities;
   h. Operational Documents; and
   i. Statement Letters on Facts Deemed Material.
2. With respect to the Custodian Bank, covering:
   a. Deed of Establishment and prevailing Articles of Association;
   b. Capital Structure and Shareholders;
   c. Domicile;
   d. Composition of the Board of Directors and Board of Commissioners;
   e. Licenses in relation to Business Activities;
   f. Operational Documents;
   g. Statement Letters on Facts Deemed Material; and
   h. Powers of Attorney from authorized parties representing the Custodian Bank.
3. With respect to the Collective Investment Contract of UOBAM CASH FUND USD, covering:

a. Deed of Collective Investment Contract of UOBAM CASH FUND USD;
b. Public Offering;
c. Replacement of the Investment Manager and/or Custodian Bank;
d. Confidentiality;
e. Dissolution; and
f. Dispute Resolution.

Assumptions

In conducting the examination and review for the purpose of preparing this Legal Opinion, we assume that:

1. other than the documents received and presented, there are no other documents regarding amendments to the Articles of Association, changes in the composition of the Board of Directors and Board of Commissioners, dissolution and liquidation or revocation/cancellation/suspension of licenses, and other documents relating to the establishment, regulation, existence and conduct of business activities of the Investment Manager and Custodian Bank;
2. all documents submitted directly or electronically in copy form are true, complete and identical to the originals;
3. all signatures on original documents, including those executed before or by a Notary, are genuine signatures of persons duly authorized and legally competent to perform legal acts;
4. all powers of attorney referred to or stated in the submitted documents, whether original or electronic copies, are validly granted and enforceable by and to authorized parties lawfully representing the Investment Manager and Custodian Bank in accordance with their Articles of Association and internal regulations;
5. all statements relating to material facts for this Legal Opinion contained in the submitted documents are true;
6. statements of each member of the Board of Directors, Board of Commissioners and Investment Management Team of the Investment Manager and Custodian Bank as contained in the Statement Letters may be held accountable both criminally and civilly;
7. all information and/or confirmations and/or written responses provided or disclosed to us by any means are true and consistent with actual facts;
8. all copies of notarial deeds relating to the establishment of this mutual fund were drawn up by a Notary authorized under prevailing laws and regulations, including capital market regulations;
9. all agreements referred to herein were entered into in good faith in accordance with Articles 1320 and 1338 of the Indonesian Civil Code; and
10. all disclosures regarding Securities, including foreign Securities to be included in the mutual fund investment portfolio, are accurate and such Securities may be purchased by the mutual fund in accordance with prevailing laws and regulations, and their establishment and issuance comply with the governing laws of their respective jurisdictions.

Qualifications

This Legal Opinion is rendered subject to the following qualifications:

1. This Legal Opinion only relates to opinions from a juridical perspective.
2. This Legal Opinion is rendered as of the date of issuance hereof and may become no longer relevant in the event of any final and binding court decision, judgment or ruling, general or specific policies implemented by the competent authorities that differ from this

Legal Opinion, or the expiration of statutory limitation periods in accordance with prevailing laws and regulations.

3. This Legal Opinion is provided solely for the matters set forth herein and may not be construed or used for any other purposes.

Legal Opinion

Based on the matters set forth above and in compliance with prevailing laws and regulations, in particular capital market laws and regulations, we hereby render the following Legal Opinion:

1. The Investment Manager is a securities company established under and pursuant to the laws and regulations of the Republic of Indonesia, legally domiciled in Central Jakarta, and has obtained all licenses required to conduct its business activities, including but not limited to the business license to operate as an Investment Manager.
2. The Articles of Association of the Investment Manager effective as of the date of issuance of this Legal Opinion are stipulated in the Deed of Statement of Shareholders' Resolutions of PT PG Asset Management No. 1 dated 1 August 2019, drawn up before Jose Dima Satria, S.H., M.Kn., Notary in the Administrative City of South Jakarta, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia pursuant to Decree No. AHU-0045316.AH.01.02.Year 2019 dated 1 August 2019 and has been registered in the Company Register No. AHU-0126553.AH.01.11.Year 2019 dated 1 August 2019, as amended by the Deed of Statement of Shareholders' Resolutions of PT UOB Asset Management Indonesia No. 55 dated 16 January 2020, drawn up before Jose Dima Satria, S.H., M.Kn., Notary in the Administrative City of South Jakarta, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia pursuant to Decree No. AHU-0004378.AH.01.02.Year 2020 dated 17 January 2020 and has been registered in the Company Register No. AHU-0010346.AH.01.11.Year 2020 dated 17 January 2020, and the Deed of Statement of General Meeting of Shareholders' Resolutions of PT UOB Asset Management Indonesia No. 08 dated 19 February 2025, drawn up before Stephani Dwi Sari, S.H., M.Kn., Notary in East Jakarta, which has obtained approval from the Minister of Law of the Republic of Indonesia pursuant to Decree No. AHU-0012446.AH.01.02.Year 2025 dated 21 February 2025 and has been registered in the Company Register No. AHU-0041333.AH.01.11.Year 2025 dated 21 February 2025.
3. The purposes and objectives of the Investment Manager as stipulated in its Articles of Association include, inter alia, conducting business activities as an Investment Manager.
4. The capital structure and shareholding composition of the Investment Manager effective as of the date of issuance of this Legal Opinion are stipulated in the Deed of Statement of General Meeting of Shareholders' Resolutions of PT UOB Asset Management Indonesia No. 08 dated 19 February 2025, drawn up before Stephani Dwi Sari, S.H., M.Kn., Notary in East Jakarta, which has obtained approval from the Minister of Law of the Republic of Indonesia pursuant to Decree No. AHU-0012446.AH.01.02.Year 2025 dated 21 February 2025 and has been registered in the Company Register No. AHU-0041333.AH.01.11.Year 2025 dated 21 February 2025, as follows:

Description	Nominal Value of Rp100 per Share		%
	Number of Shares	Rupiah	
Authorized Capital	2.500.000.000	250.000.000.000	
Issued and Paid-Up Capital	2.200.000.000	220.000.000.000	100

Shareholders: 1. UOB Asset Management Ltd.	1.850.000.000	185.000.000.000	84,09
2. PT Multikem Suplindo	350.000.000	35.000.000.000	15,91
Number of Shares in Treasury	300.000.000	-	-

5. The members of the Board of Directors and the Board of Commissioners of the Investment Manager in office as of the date of issuance of this Legal Opinion are as follows:

No.	Position	Name	Deed of Appointment			Description
			No.	Date	Drawn up by / before	
1.	President Director	Widrawan Hindrawan	98	19 March 2025	Jose Dima Satria, S.H., M.Kn., Notary in the Administrative City of South Jakarta	has been received and recorded in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia pursuant to Letter No. AHU-AH.01.090156508 dated 20 March 2025 and has been registered in the Company Register under No. AHU-0067396.AH.01.11.Year 2025 dated 20 March 2025.
2.	Director	Albert Zebadiah Budiman				
3.	Director	Migi Rahardini Byaktika	19	6 October 2020	Jose Dima Satria, S.H., M.Kn., Notary in the Administrative City of South Jakarta	has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia pursuant to Letter No. AHU-AH.01.030394998 dated 6 October 2020 and has been registered in the Company Register under No. AHU-0168133.AH.01.11.Year 2020 dated 6 October 2020.
4.	President Commissioner	Lee Wai Fai	220	26 June 2024	Jose Dima Satria, S.H., M.Kn., Notary in	has been received and recorded in the Legal Entity Administration System of the

					the Administrative City of South Jakarta	Ministry of Law and Human Rights of the Republic of Indonesia pursuant to Letter No. AHU-AH.01.09-0219286 dated 27 June 2024 and has been registered in the Company Register under No. AHU-0128193.AH.01.11.Year 2024 dated 27 June 2024.
5.	Independent Commissioner	Gundy Cahyadi	21	8 September 2020	Jose Dima Satria, S.H., M.Kn., Notary in the Administrative City of South Jakarta	has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia pursuant to Letter No. AHU-AH.01.030383780 dated 8 September 2020 and has been registered in the Company Register under No. AHU-0148878.AH.01.11.Year 2020 dated 8 September 2020.

The members of the Board of Directors and the Board of Commissioners of the Investment Manager currently in office have been validly appointed in accordance with the Investment Manager's Articles of Association and the prevailing laws and regulations, including capital market regulations, in particular those governing Securities Companies conducting business activities as investment managers.

6. The UOBAM CASH FUND USD Investment Management Team is as follows:

No.	Name	Position
1.	Muhammad Iqbal Nurrahman	Chairperson
2.	Adi Prabowo	Member

7. All members of the Board of Directors and the Investment Management Team have obtained individual licenses as Investment Manager Representatives.
8. The members of the Board of Directors and the Board of Commissioners of the Investment Manager as well as the Investment Manager Representatives managing UOBAM CASH FUND USD have stated in the Statements dated 30 April 2025 that, as of the date such Statements were signed, (i) the members of the Board of Directors of the Investment Manager have never been declared bankrupt and none of them has ever served as a Director or Commissioner who was found guilty of causing a company to be declared bankrupt, and have never committed disgraceful acts and/or been convicted of financial crimes; and (ii) the members of the Board of Commissioners of the Investment Manager and the Investment Manager Representatives managing UOBAM CASH FUND USD have never been declared bankrupt and none of them has ever served as a Director or Commissioner who was found guilty of causing a company to

be declared bankrupt, have never committed disgraceful acts and/or been convicted of financial crimes.

9. The members of the Board of Directors and the Board of Commissioners of the Investment Manager as well as the Investment Manager Representatives managing UOBAM CASH FUND USD have stated in the Statements dated 30 April 2025 that, as of the date such Statements were signed, (i) the members of the Board of Directors of the Investment Manager do not hold concurrent positions in other companies; (ii) the members of the Board of Commissioners of the Investment Manager are currently not concurrently serving as commissioners in other securities companies; and (iii) the Investment Manager Representatives managing UOBAM CASH FUND USD are currently not concurrently employed in more than one (1) Securities Company and/or other financial services institutions.
10. The members of the Board of Directors and the Board of Commissioners of the Investment Manager as well as the Investment Manager Representatives managing UOBAM CASH FUND USD have stated in the Statements dated 30 April 2025 that, as of the date such Statements were signed, the members of the Board of Directors and the Board of Commissioners of the Investment Manager and the Investment Manager Representatives managing UOBAM CASH FUND USD are not involved in any criminal, civil, tax, state administrative, or bankruptcy cases before courts in Indonesia.
11. The Board of Directors of the Investment Manager has stated in the Statement dated 30 April 2025 that, as of the date such Statement was signed, the Investment Manager has fulfilled its obligations related to employment matters and provisions concerning the functions of the Investment Manager in accordance with the prevailing laws and regulations, and that the organizational structure of the Investment Manager has been published on the Investment Manager's website and accurately reflects the current condition of the Investment Manager.
12. The Board of Directors of the Investment Manager has stated in the Statement dated 30 April 2025 that, as of the date such Statement was signed, the Investment Manager is not involved in any criminal, civil, tax, state administrative, or bankruptcy cases before courts in Indonesia.
13. The Board of Directors of the Investment Manager has stated in Statement No. 034/DIRUOBAMI/PRO/IV/2025 dated 30 April 2025 that the plan for the establishment of UOBAM CASH FUND USD has been approved by all members of the Board of Directors of the Investment Manager.
14. The Custodian Bank is a commercial bank in the form of a limited liability company established under and pursuant to the laws and regulations of the Republic of Indonesia, legally domiciled in South Jakarta, and has obtained all licenses required to conduct its business activities in Indonesia, including but not limited to approval from the Capital Market authority to act as a Custodian.
15. The prevailing Articles of Association of the Custodian Bank, as stipulated in the Deed of Shareholders' Resolution of "PT Bank DBS Indonesia" No. 22 dated 2 September 2008, drawn up before Eliwaty Tjitra, S.H., Notary in Jakarta, which obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia pursuant to Decree No. AHU-68225.AH.01.02.Year 2008 dated 23 September 2008 and was registered in the Company Register No. AHU-0090258.AH.01.09.Year 2008 dated 23 September 2008 and announced in the State Gazette of the Republic of Indonesia No. 23 dated 20 March 2009, Supplement No. 7989, as amended by Deed of Shareholders' Resolution of "PT Bank DBS Indonesia" No. 211 dated 30 May 2013, drawn up before Eliwaty Tjitra, S.H., Notary in Jakarta, approved by the Minister of Law and Human Rights of the Republic of Indonesia pursuant to Decree No. AHU-44905.AH.01.02.Year 2013 dated 27 August 2013 and registered in the Company Register No. AHU-0080086.AH.01.09.Year 2013 dated 27 August 2013 and announced in the State Gazette of the Republic of Indonesia No. 77 dated 24 September 2013, Supplement No. 118239, Deed

of Circular Resolution of All Shareholders in Lieu of an Extraordinary General Meeting of Shareholders No. 20 dated 17 May 2016, drawn up before Herdimansyah Chaidirsyah, S.H., Notary in the Special Capital Region of Jakarta, received and recorded in the Legal Entity Administration System of the Directorate General of General Legal Administration of the Ministry of Law and Human Rights of the Republic of Indonesia under Letter No. AHU-AH.01.03-0050684 dated 23 May 2016 and registered in the Company Register No. AHU-0063041.AH.01.11.Year 2016 dated 23 May 2016 and announced in the State Gazette of the Republic of Indonesia No. 63 dated 9 August 2016, Supplement No. 4144/L, Deed of Circular Resolution of All Shareholders in Lieu of an Extraordinary General Meeting of Shareholders of PT Bank DBS Indonesia No. 08 dated 28 April 2020, drawn up before Herdimansyah Chaidirsyah, S.H., Notary in the Special Capital Region of Jakarta, approved by the Minister of Law and Human Rights of the Republic of Indonesia pursuant to Decree No. AHU-0033604.AH.01.02.Year 2020 dated 4 May 2020 and registered in the Company Register No. AHU-0076894.AH.01.11.Year 2020 dated 4 May 2020 and announced in the State Gazette of the Republic of Indonesia No. 44 dated 2 June 2023, Supplement No. 15817, and Deed of Circular Resolution of All Shareholders in Lieu of an Extraordinary General Meeting of Shareholders of PT Bank DBS Indonesia No. 45 dated 19 March 2021, drawn up before Herdimansyah Chaidirsyah, S.H., Notary in the Special Capital Region of Jakarta, approved by the Minister of Law and Human Rights of the Republic of Indonesia pursuant to Decree No. AHU-0017162.AH.01.02.Year 2021 dated 19 March 2021 and registered in the Company Register No. AHU-0051790.AH.01.11.Year 2021 dated 19 March 2021 and announced in the State Gazette of the Republic of Indonesia No. 44 dated 2 June 2023, Supplement No. 15818.

16. The capital structure and shareholders of the Custodian Bank prevailing as of the date of issuance of this Legal Opinion are as stipulated in the Deed of Circular Resolution of All Shareholders in Lieu of an Extraordinary General Meeting of Shareholders of PT Bank DBS Indonesia No. 08 dated 28 April 2020, drawn up before Herdimansyah Chaidirsyah, S.H., Notary in the Special Capital Region of Jakarta, approved by the Minister of Law and Human Rights of the Republic of Indonesia pursuant to Decree No. AHU-0033604.AH.01.02.Year 2020 dated 4 May 2020 and registered in the Company Register No. AHU-0076894.AH.01.11.Year 2020 dated 4 May 2020, as follows:

Description	Nominal Value of IDR 50,000,000 per Share		%
	Number of Shares	Rupiah	
Authorized Capital	200.000	10.000.000.000.000	
Issued and Fully Paid-Up Capital	112.665	5.633.250.000.000	100
Shareholders:			
1. DBS Bank Ltd	111.537	5.576.850.000.000	99
2. PT Bank Central Asia Tbk	1.128	56.400.000.000	1
Shares in Treasury	87.335	10.000.000.000.000	-

17. The members of the Board of Directors and Board of Commissioners of the Custodian Bank in office as of the date of issuance of this Legal Opinion are as follows:

No.	Name	Position	Deed of Appointment			Description
			No.	Date	Executed before	
1.	Lim Chu Chong	President Director	02	03 January 2024	Herdimansyah Chaidirsyah, S.H., Notary in the Special Capital Region of Jakarta	received and recorded in the System

2.	Imelda Widjaja	Compliance Director			Specifically for the Capital City of Jakarta, domiciled in the Administrative City of North Jakarta	Administration Legal Entity Ministry of Law and Human Rights with Letter No. AHU-AH.01.090002465 dated 4 January 2024 and has been registered in the Company Register No. AHU-0001176.AH.01.11.Year 2024 dated 4 January 2024
3.	Minarti	Director				
4.	Kunardy Darma Lie	Director				
5.	Himansu Janardan	Director				
6.	Aries Nur Prasetyo Sunu	Director				
7.	Sujanto Polina	Director				
8.	Melfrida Waty Gultom	Director	54	21 February 2024	Herdimansyah Chaidirsyah, S.H., notary in the Special Capital Region of Jakarta, domiciled in the Administrative City of North Jakarta	received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights with Letter No. AHU-AH.01.090284755 dated 6 December 2024 and has been registered in the Company Register No. AHU-0265104.AH.01.11.Year 2024 dated 6 December 2024
9.	Puneet Punj	Director	12	4 December 2024	Herdimansyah Chaidirsyah, S.H., notary in the Special Capital Region of Jakarta, domiciled in the Administrative City of North Jakarta	received and recorded in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia with Letter No. AHU-AH.01.090076547 dated 23 February 2024 and has been registered in the Company Register No. AHU-0039133.AH.01.11.Year 2024 dated 23 February 2024
10.	Shee Tse Koon	President Commissioner	54	21 February 2024	Herdimansyah Chaidirsyah, S.H., notary in the Special Capital Region of Jakarta, domiciled in the Administrative City of North Jakarta	received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights with Letter No. AHU-AH.01.090076547 dated 23 February 2024 and has been registered in the Company Register No. AHU-0039133.AH.01.11.Year

						2024 dated 23 February 2024
11.	Paulus Irwan Sutisna	Commissioner	02	3 January 2024	Herdimansyah Chaidirsyah, S.H., notary in the Special Capital Region of Jakarta, domiciled in the Administrative City of North Jakarta	received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights with Letter No. AHU-AH.01.090002465 dated 4 January 2024 and has been registered in the Company Register No. AHU-0001176.AH.01.11.Year 2024 dated 4 January 2024
12.	Ahmad Hidayat	Independent Commissioner				
13.	Soemadi Brotodiningrat	Independent Commissioner				

18. The Custodian Bank has stated in the Statement Letter Ref. No.: 062/DBSSFS/IV/2025 dated 25 April 2025, that as of the date the Statement Letter was signed, the Custodian Bank is not involved in any criminal, arbitration, labor, administrative, or taxation disputes with the competent government authorities, nor is there any ongoing registration or bankruptcy proceedings or deferment of payment in the competent Commercial Court, or dissolution of the Custodian Bank under the provisions of laws and regulations applicable in Indonesia.
19. The Custodian Bank has stated in the Statement Letter Ref.: 064/DBSSFS/IV/2025 dated 25 April 2025, that the Custodian Bank has an Operational Manual regarding Custodian activities as referred to in Article 3 paragraph (2) in conjunction with Article 4 of the Financial Services Authority Regulation Number 27/POJK.04/2019 concerning the Approval of Commercial Banks as Custodians.
20. The Investment Manager has stated in the Subscription Letter dated 30 April 2025 and the Custodian Bank has stated in the Statement Letter No. Ref.: 061/DBSSFS/IV/2025 dated 25 April 2025, that as of the date the Statement Letter was signed, the Investment Manager and the Custodian Bank do not have any affiliates with each other.
21. The Contract has been executed in accordance with the prevailing laws and regulations, particularly those governing the capital market and collective investment contract mutual funds.
22. UOBAM CASH FUND USD is effective from the date of the effective statement issued by the Financial Services Authority (OJK) until it is dissolved in accordance with the applicable laws and regulations.
23. Both the Investment Manager and the Custodian Bank have legal capacity and full authority to sign the Contract, and therefore their respective obligations as parties to the Contract are valid and binding upon the Investment Manager and the Custodian Bank, established for the benefit of the Unit Holders and enforceable before the competent judicial authorities. Upon the issuance of the effective statement by the OJK, each purchaser of Units, who thereby becomes the owner/Unit Holder, is bound by the Contract.
24. The Contract contains provisions regarding the confidentiality and security of data/information of Unit Holders as a form of consumer protection in accordance with Article 3 paragraph (2) letter d of the Financial Services Authority Regulation Number 22 of 2023 dated 20 December 2023 concerning Consumer and Public Protection in the Financial Services Sector.
25. The Contract regulates the provisions for the replacement of the Investment Manager and/or Custodian Bank based on: (i) the authority of the OJK in the event of violations by the Investment Manager and/or Custodian Bank of the prevailing laws and regulations; (ii) the authority of the Investment Manager to replace the Custodian Bank; (iii) the resignation of the Investment Manager; (iv) the resignation of the Custodian Bank; (v) agreement between the

Investment Manager and the Custodian Bank to replace the Investment Manager and/or Custodian Bank. The Investment Manager/Custodian Bank is responsible for performing its duties as Investment Manager/Custodian Bank until a replacement Investment Manager/Custodian Bank is appointed.

26. UOBAM CASH FUND USD must be dissolved if any of the following events occur: (i) within 90 (ninety) Trading Day, UOBAM CASH FUND USD, whose registration statement has become effective, has assets under management of less than the equivalent of IDR 10,000,000,000 (ten billion Rupiah); and/or (ii) ordered by the OJK in accordance with the capital market laws and regulations; and/or (iii) the total Net Asset Value of UOBAM CASH FUND USD is less than the equivalent of IDR 10,000,000,000 (ten billion Rupiah) for 120 (one hundred twenty) consecutive Trading Day; and/or (iv) the number of Unit Holders is less than 10 (ten) for 120 (one hundred twenty) consecutive Trading Day; and/or (v) the Investment Manager and Custodian Bank have agreed to dissolve UOBAM CASH FUND USD, in accordance with the provisions of the Contract.
27. The chosen method of dispute resolution between the Investment Manager, Custodian Bank, and Unit Holders related to the Contract shall be conducted through the Financial Services Sector Alternative Dispute Resolution Institution (LAPS) approved by the OJK, under the terms, conditions, and procedures as stipulated in the Financial Services Authority Regulation Number 61/POJK.07/2020 dated 14 December 2020 concerning the Alternative Dispute Resolution Institution in the Financial Services Sector.
28. Each Unit issued, offered, and sold grants the rights to its registered owner/holder in the collective deposit list maintained by the Custodian Bank to exercise all rights exercisable by a Unit owner/holder.

This Legal Opinion is hereby provided truthfully in our capacity as Independent Legal Consultants, not affiliated with either the Investment Manager or the Custodian Bank, and we are responsible for the contents of this Legal Opinion.

Respectfully,
ARDIANTO & MASNIARI
Adrianus Ardianto
Partner
Ref. gSTTD.KH-33/PJ-1/PM.02/2023

CHAPTER XIV
FINANCIAL STATEMENTS AND ACCOUNTANT'S OPINION

(to be completed in the Prospectus update)

CHAPTER XV
PARTICIPATION UNIT PURCHASE REQUIREMENTS AND PROCEDURES

15.1. PARTICIPATION UNIT PURCHASE

Prior to purchasing Units of UOBAM CASH FUND USD, prospective Unit Holders must have read and understood the contents of this Prospectus of UOBAM CASH FUND USD along with the terms and conditions contained therein.

The UOBAM CASH FUND USD Account Opening Form and the Unit Purchase Order Form of UOBAM CASH FUND USD can be obtained from the Investment Manager or the 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 Anti-Money Laundering Program (Program APU), the Know Your Customer Program (Program PPT), and the Financing of Terrorism and Proliferation Prevention Program (Program PPPSPM) in the Financial Services Sector in accepting Unit Holders through electronic account opening and in accordance with regulations on electronic information and transactions.

15.2. PARTICIPATION UNIT PURCHASE PROCEDURE

Prospective Unit Holders wishing to purchase Units of UOBAM CASH FUND USD must first complete and sign the Account Opening Form and other required forms in connection with the implementation of the Anti-Money Laundering Program, the Know Your Customer Program, and the Financing of Terrorism and Proliferation Prevention Program in the Financial Services Sector, which can be obtained from the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), and attach a copy of their identification documents (National Identity Card for local individuals, Passport for foreign individuals, and copies of the Articles of Association, Taxpayer Identification Number, and National Identity Card or Passport of authorized officials for legal entities) along with other supporting documents in accordance with the Anti-Money Laundering Program, Know Your Customer Program, and Financing of Terrorism and Proliferation Prevention Program in the Financial Services Sector.

The Account Opening Form must be fully completed and signed by the prospective Unit Holder, and a copy of the identification document needs to be submitted only once when becoming a client of the Investment Manager or the 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 Anti-Money Laundering Program, Know Your Customer Program, and Financing of Terrorism and Proliferation Prevention Program in the Financial Services Sector in accepting Unit Holders through electronic account opening and in accordance with regulations on electronic information and transactions.

Purchases of UOBAM CASH FUND USD Units by prospective Unit Holders are made by completing the Unit Purchase Order Form and attaching proof of payment. The Unit Purchase Order Form, together with proof of payment and copies of identification documents, must be

submitted to the Investment Manager directly or through the Selling Agent appointed by the Investment Manager (if any).

The Account Opening Form and the UOBAM CASH FUND USD Unit Purchase Order Form can be obtained from the Investment Manager or the Selling Agent appointed by the Investment Manager (if any).

If the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), under the coordination of the Investment Manager, provides an Electronic System, Unit Holders may also purchase Units by submitting the Unit Purchase Order Form in electronic format accompanied by proof of payment using the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any). The Investment Manager is obliged to 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 purchase of Units and to ensure that the Electronic System complies with applicable laws and regulations on electronic information and transactions, which, among others, provide valid transaction information and proof, provide an electronic Prospectus and electronic documents that can be printed upon request by prospective Unit Holders and/or the Financial Services Authority (OJK), protect the interests of bona fide prospective Unit Holders, and ensure that prospective Unit Holders have registered in the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any). The Investment Manager or the Selling Agent appointed by the Investment Manager (if any) is responsible for organizing the Unit Purchase Order Form through the Electronic System.

In the event of suspicion of a violation of the Anti-Money Laundering Program, Know Your Customer Program, or Financing of Terrorism and Proliferation Prevention Program in the Financial Services Sector, the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) is obliged to reject Unit Purchase Orders from prospective Unit Holders.

Unit purchases by investors must be conducted in accordance with the terms and conditions set forth in the UOBAM CASH FUND USD Collective Investment Contract, the Prospectus, and the UOBAM CASH FUND USD Unit Purchase Order Form. Purchases made in deviation from these terms and conditions will be rejected and not processed.

15.3. PERIODIC PARTICIPATION UNIT PURCHASE

If the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any) provides a periodic purchase facility, prospective Unit Holders may make periodic purchases of UOBAM CASH FUND USD Units through the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any), provided that such intention is explicitly stated by the prospective Unit Holder in the UOBAM CASH FUND USD Unit Purchase Order Form. The Investment Manager must ensure the readiness of the periodic purchase implementation, including the readiness of the periodic purchase payment system.

The Investment Manager and the Selling Agent appointed by the Investment Manager (if any) will agree on a form of Unit Purchase Order Form to be used for periodic purchases so that subsequent periodic purchases can be made simply by completing and signing the Unit Purchase Order Form for the first periodic purchase.

The initial periodic Unit Purchase Order Form must include at a minimum the date of the periodic purchase, the amount of Units to be purchased periodically, and the duration of the periodic purchase.

This initial periodic Unit Purchase Order Form will serve as the complete Unit Purchase Order Form for subsequent periodic purchases of UOBAM CASH FUND USD Units.

The documents that must be completed and signed by the Unit Holder as referred to in Section 15.2 of this Prospectus, i.e., the Account Opening Form along with supporting documents in accordance with the Anti-Money Laundering Program, Know Your Customer Program, and Financing of Terrorism and Proliferation Prevention Program in the Financial Services Sector, and other documents related to prospective Unit Holder data/information as required by the applicable laws and regulations of the competent authorities in Indonesia, must be completed by prospective Unit Holders before making their first UOBAM CASH FUND USD Unit purchase (initial purchase).

15.4. PARTICIPATION UNIT MINIMUM PURCHASE LIMIT

The minimum initial and subsequent purchase of UOBAM CASH FUND USD Units is USD 100 (one hundred United States Dollars) per Unit Holder.

If the Unit purchase is made through the Selling Agent appointed by the Investment Manager (if any), such agent may, with prior written notice to the Investment Manager, set a higher minimum purchase amount than the above-stated minimum.

15.5. PARTICIPATION UNIT PURCHASE PRICE

Each UOBAM CASH FUND USD Unit is offered at a price equal to the initial Net Asset Value of USD 1 (one United States Dollar) on the first day of the Public Offering. Subsequently, the purchase price per Unit is determined based on the Net Asset Value per Unit of UOBAM CASH FUND USD at the end of the relevant Trading Day.

15.6. PARTICIPATION UNIT PURCHASE PROCESSING

Unit Purchase Order Forms of UOBAM CASH FUND USD, along with proof of payment and copies of identification documents, that are complete and approved by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) (in complete application) received by 13:00 Western Indonesia Time (WIB) and payments received in good fund by the Custodian Bank in the UOBAM CASH FUND USD account by 15:00 WIB on the same Trading Day will be processed by the Custodian Bank based on the Net Asset Value per Unit at the end of the same Trading Day.

If the Unit Purchase Order Form, proof of payment, and identification copies are received complete and approved after 13:00 WIB and/or the payment is received in good fund by the Custodian Bank after 15:00 WIB on a Trading Day, the purchase will be processed based on the Net Asset Value per Unit at the end of the next Trading Day.

For periodic Unit purchases as described in Section 15.3, the relevant Unit Purchase Order Form is deemed received by the Investment Manager or the appointed Selling Agent on the date indicated in the initial periodic Unit Purchase Order Form and will be processed by the Custodian Bank based on the Net Asset Value at the end of the Trading Day the payment is received in good fund by the Custodian Bank.

If the date specified in the initial periodic Unit Purchase Order Form is not a Trading Day, the Unit Purchase Order Form is deemed received on the next Trading Day.

For Unit purchase orders and payments made electronically through the system provided by the Investment Manager or the appointed Selling Agent, if made on a non-Trading Day, the applicable Net Asset Value will be that of the next Trading Day.

15.7. TERMS OF PAYMENT

Payment for the purchase of UOBAM CASH FUND USD Participation Units is made by transfer in United States Dollars from the prospective Unit Holder's account to the UOBAM CASH FUND USD account held with the Custodian Bank as follows:

Bank : PT Bank DBS Indonesia
Account Name : REKSA DANA PASAR UANG UOBAM CASH FUND USD
Account Number : 3320144162

If necessary, to facilitate the purchase process of UOBAM CASH FUND USD Units, at the request of the Investment Manager, the Custodian Bank may open an account in the name of UOBAM CASH FUND USD at another bank. Such account shall be entirely under the responsibility and control of the Custodian Bank and used solely for receiving funds from the purchase of UOBAM CASH FUND USD Units.

All bank fees, including transfer fees, if any, shall be borne by the prospective Unit Holder.

The Investment Manager shall ensure that all funds from prospective Unit Holders, representing payment for UOBAM CASH FUND USD Units, are credited to the UOBAM CASH FUND USD account with the Custodian Bank no later than the end of the Trading Day on which the complete Unit Purchase transaction is submitted.

For Unit Purchases that are wholly or partially rejected, the remaining funds will be returned by the Custodian Bank upon written instruction from the Investment Manager, without any yield, via transfer in United States Dollars to the registered account of the prospective Unit Holder.

15.8. APPROVAL OF UNIT PURCHASE APPLICATION, UNIT TRANSACTION CONFIRMATION LETTER, AND MONTHLY REPORT

The Investment Manager and the Custodian Bank have the right to accept or reject Unit Purchase Orders in whole or in part. For Unit Purchase Orders that are wholly or partially rejected, the purchase funds or remaining balance will be returned by the Investment Manager on behalf of the prospective Unit Holder, without any yield, via transfer in United States Dollars to the prospective Unit Holder's bank account.

The Custodian Bank will provide Unit Holders, through facilities provided by the Integrated Investment Management System provider (S-INVEST), with a Unit Transaction Confirmation Letter as confirmation of the Unit purchase executed by the prospective or actual Unit Holder, stating, among other things, the number of Units purchased and the Net Asset Value per Unit at the time of purchase. The Unit Transaction Confirmation Letter will be available no later than 7 (seven) Trading Day after the Units are issued by the Custodian Bank for the sale of UOBAM CASH FUND USD Units, provided that the Unit Purchase Order Form from the prospective or actual Unit Holder has been completed and received in good fund and in complete application by the Investment Manager or the appointed Selling Agent (if any), and the payment for the purchase has been received in good fund by the Custodian Bank.

If the Unit Holder requests a printed Unit Transaction Confirmation Letter from the Investment Manager or the appointed Selling Agent (if any), the confirmation letter will be processed in accordance with the OJK regulation on the Procedure for Submission of Letters or Confirmation Evidence and Periodic Reports of Mutual Funds electronically via the Integrated Investment Management System, without any additional cost to UOBAM CASH FUND USD.

The Unit Transaction Confirmation Letter will state the number of Units purchased and held, as well as the Net Asset Value per Unit at the time of purchase.

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

The Unit Transaction Confirmation Letter serves as proof of ownership of UOBAM CASH FUND USD Units. The Investment Manager will not issue certificates as proof of ownership of UOBAM CASH FUND USD Units.

15.9. SOURCES OF FUNDS FOR PARTICIPATION UNIT PAYMENTS

The payment for the purchase of UOBAM CASH FUND USD Units as referred to in Section 15.7 may only originate from:

a. prospective UOBAM CASH FUND USD Unit Holders;
b. family members of prospective UOBAM CASH FUND USD Unit Holders;
c. the company where the prospective UOBAM CASH FUND USD Unit Holder is employed; and/or
d. the Investment Manager, Selling Agent, and/or associations related to the Mutual Fund, for giving gifts in connection with marketing activities of UOBAM CASH FUND USD Units.

If Units are purchased using funds from parties referred to in items b, c, or d above, the UOBAM CASH FUND USD Unit Purchase Order Form must be accompanied by a statement letter and supporting evidence demonstrating the relationship between the prospective Unit Holder and the relevant party.

If Units are purchased using funds from the company where the prospective UOBAM CASH FUND USD Unit Holder is employed, the Unit Holder is deemed to have agreed to the

requirements, procedures, and other terms established by the employer regarding the purchase of Units.

CHAPTER XVI
PARTICIPATION UNIT REDEMPTION REQUIREMENTS AND PROCEDURES

16.1. PARTICIPATION UNIT REDEMPTION

Unit Holders may redeem part or all UOBAM CASH FUND USD Participation Units, and the Investment Manager is obliged to repurchase such Units on every Trading Day, except under conditions specified in this Prospectus.

16.2. PARTICIPATION UNIT REDEMPTION PROCEDURES

Redemption of Units is carried out by completing and signing the UOBAM CASH FUND USD Unit Redemption Form, which must be submitted directly to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any).

If the Investment Manager or the appointed Selling Agent (if any), under the coordination of the Investment Manager, provides an electronic system, Unit Holders may redeem Units by submitting an electronic Unit Redemption Form using the electronic system provided by the Investment Manager or the appointed Selling Agent (if any). The Investment Manager must ensure the readiness of the electronic system for Unit redemption and ensure that it complies with applicable laws and regulations on information and electronic transactions, including providing valid transaction information and proof, printable electronic documents upon request by the Unit Holder and/or OJK, and protecting the interests of bona fide Unit Holders, as well as ensuring that Unit Holders have registered in the electronic system provided.

The Investment Manager or appointed Selling Agent (if any) is responsible for managing the electronic Unit Redemption Form.

Redemption requests must comply with the terms and conditions set forth in the UOBAM CASH FUND USD Collective Investment Contract, the Prospectus, and the Unit Redemption Form. Redemption requests that do not comply with these terms and conditions will not be processed by the Investment Manager.

16.3. PARTICIPATION UNIT REDEMPTION MINIMUM LIMIT

The minimum redemption limit for Participation Units UOBAM CASH FUND USD for each Participation Unit Holder is USD 100 (one hundred United States Dollars) or the remaining Unit balance if it is lower than the minimum redemption amount.

The Investment Manager does not set a minimum Unit holding balance that must be maintained by the Unit Holder on the day of redemption.

If redemption is made through a Selling Agent appointed by the Investment Manager (if any), the Agent may set a higher minimum redemption amount and minimum holding balance, provided prior written notification to the Investment Manager.

16.4. PARTICIPATION UNIT REDEMPTION MAXIMUM LIMIT

The Investment Manager has the right to limit total redemption requests of UOBAM CASH FUND USD Units on a single Trading Day to 5% (five percent) of the total Net Asset Value of UOBAM CASH FUND USD Units issued on the Trading Day when the redemption request is received. The Investment Manager may use the total Net Asset Value from the previous Trading Day as an estimate for calculating the maximum redemption limit.

If redemption requests exceed 5% of the total Net Asset Value on a single Trading Day and the Investment Manager intends to exercise this limitation right, the excess redemption requests will be processed and recorded by the Custodian Bank upon written instruction from the Investment Manager as redemption requests on the next Trading Day, in order of submission (first come, first served), after notifying the Unit Holders whose requests could not be processed.

The maximum redemption limit applies cumulatively to both redemption requests and investment transfer requests by Unit Holders.

16.5. PARTICIPATION UNIT REDEMPTION PRICE

The redemption price of UOBAM CASH FUND USD Units is determined per Unit on each Trading Day based on the Net Asset Value per Unit at the end of that Trading Day.

16.6. PARTICIPATION UNIT REDEMPTION PROCESSING

Completed Unit Redemption Forms received by the Investment Manager or the appointed Selling Agent (if any) by 13:00 WIB (Western Indonesian Time) will be processed by the Custodian Bank based on the Net Asset Value of UOBAM CASH FUND USD at the end of that Trading Day.

Redemption Forms received after 13:00 WIB will be processed based on the Net Asset Value at the end of the following Trading Day.

For electronic redemptions using the system provided by the Investment Manager or appointed Agent (if any), if submitted on a non-Trading Day, the Net Asset Value used will be that of the next Trading Day.

16.7. PARTICIPATION UNIT REDEMPTION PAYMENT

Redemption proceeds will be paid via transfer in United States Dollars to the Unit Holder's registered account. Transfer fees, if any, are borne by the Unit Holder. Payments must be made as soon as possible, and no later than 7 (seven) Trading Day after the complete and accepted Unit Redemption Form is received by the Investment Manager or appointed Agent.
If the liquidity of assets in UOBAM CASH FUND USD's portfolio meets conditions under Article 24A of the OJK Regulation on Collective Investment Contract Mutual Funds, the Investment Manager may execute redemption by asset delivery, subject to Unit Holder approval in accordance with applicable laws and regulations.

16.8. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

The Custodian Bank will provide a Unit Transaction Confirmation Letter for each redemption, stating the number of Units redeemed and held and the Net Asset Value per Unit at the time of redemption. This confirmation will be available electronically via the Integrated Investment Management System (S-INVEST) no later than 7 (seven) Trading Day after the redemption order is received, provided the Unit Redemption Form has been completed and accepted (in complete application) by the Investment Manager or appointed Agent.

Printed confirmation requests will be processed according to the OJK Regulation on Submission of Letters or Confirmation Evidence and Periodic Mutual Fund Reports electronically via S-INVEST, without additional costs to UOBAM CASH FUND USD.

16.9. PARTICIPATION UNIT REDEMPTION REFUSAL

After notifying the Financial Services Authority (OJK) in writing, with a copy to the Custodian Bank, the Investment Manager may reject the redemption of UOBAM CASH FUND USD Units or instruct the appointed Agent to do so in the event of:

(i) the stock exchange where most of the portfolio is traded is closed;
(ii) trading of most of the UOBAM CASH FUND USD portfolio is suspended; or
(iii) an emergency as defined in Article 5(c)(9) of the Capital Market Law and its implementing regulations.

The Investment Manager must notify Unit Holders in writing no later than 1 (one) Trading Day after receiving the redemption instruction. During the rejection period, the Custodian Bank is prohibited from issuing new Units, and the Investment Manager is prohibited from selling new Units.

CHAPTER XVII
INVESTMENT SWITCH REQUIREMENTS AND PROCEDURES

17.1. INVESTMENT SWITCHING

Unit Holders may transfer part or all their investment in UOBAM CASH FUND USD to other mutual funds that provide an investment transfer facility managed by the Investment Manager, in accordance with the terms and conditions set forth in the UOBAM CASH FUND USD Collective Investment Contract, the Prospectus, and the relevant Mutual Fund Investment Transfer Form.

17.2. THE PROCEDURE OF INVESTMENT SWITCHING

Investment transfers are carried out by completing, signing, and submitting the Investment Transfer Form to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any).

If the Investment Manager or appointed Selling Agent (if any), under the coordination of the Investment Manager, provides an electronic system, Unit Holders may transfer investments by submitting an electronic Investment Transfer Form using the system provided. The Investment Manager must ensure the readiness of the electronic system for investment transfers and ensure that it complies with applicable laws and regulations on information and electronic transactions, including providing valid transaction information and proof, printable electronic documents upon request by the Unit Holder and/or OJK, protecting the interests of bona fide Unit Holders, and ensuring that Unit Holders are registered in the electronic system provided.

The Investment Manager or appointed Selling Agent (if any) is responsible for managing the electronic Investment Transfer Form.

Transfers must comply with the terms and conditions set forth in the UOBAM CASH FUND USD Collective Investment Contract, the Prospectus, and the relevant Mutual Fund Investment Transfer Form. Transfers that deviate from these requirements will be rejected and will not be processed.

17.3. THE PROCESSING OF INVESTMENT SWITCHING

Investment transfers are processed by the Investment Manager by redeeming the Units of the relevant mutual fund held by the Unit Holder and purchasing Units of the target mutual fund desired by the Unit Holder simultaneously, based on the Net Asset Value per Unit of each mutual fund at the time the complete transfer instruction is received.

Investment Transfer Forms received and accepted (in complete application) by the Investment Manager or appointed Agent by 13:00 WIB (Western Indonesian Time) will be processed by the Custodian Bank based on the Net Asset Value of the relevant mutual fund at the end of that Trading Day.

Forms received after 13:00 WIB will be processed based on the Net Asset Value at the end of the following Trading Day.
For electronic transfers using the system provided by the Investment Manager or appointed Agent (if any), if submitted on a non-Trading Day, the Net Asset Value used will be that of the next Trading Day.

The acceptance of an investment transfer request depends on the availability of Units and fulfillment of the minimum purchase requirement of the target mutual fund.

Funds for the investment transfer accepted by the Investment Manager or appointed Agent will be transferred by the Custodian Bank to the target mutual fund account as soon as possible, no later than 4 (four) Trading Day from the date the complete Investment Transfer Form is received and accepted.

17.4. MINIMUM INVESTMENT TRANSFER AND MINIMUM UNIT HOLDING BALANCE

The minimum investment transfer amount is USD 100 (one hundred United States Dollars) per transaction, or the remaining Unit balance if lower than the minimum transfer amount. The Investment Manager does not require a minimum Unit holding balance to be maintained on the day of transfer.

If the transfer is conducted through a Selling Agent appointed by the Investment Manager (if any), the Agent may set a higher minimum transfer amount and minimum Unit holding balance, provided prior written notification to the Investment Manager.

17.5. THE MAXIMUM LIMIT OF INVESTMENT SWITCHING

The Investment Manager has the right to limit total investment transfers from UOBAM CASH FUND USD Units on a single Trading Day to 5% (five percent) of the total Net Asset Value of UOBAM CASH FUND USD issued on the Trading Day when the transfer request is received. The previous Trading Day's total Net Asset Value may be used as an estimate for calculating the maximum transfer limit.

If investment transfer requests exceed 5% on a single Trading Day and the Investment Manager intends to exercise this limitation, the excess requests will be processed and recorded by the Custodian Bank as transfer requests on the next Trading Day, based on the order of submission (first come, first served), after notifying Unit Holders whose requests could not be processed.

The maximum transfer limit applies cumulatively to both investment transfers and redemption requests by Unit Holders.

17.6. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

The Custodian Bank will provide a Unit Transaction Confirmation Letter for each transfer, indicating the amount of investment transferred and held and the Net Asset Value per Unit at the time of the transfer. Confirmation will be available electronically via the Integrated Investment Management System (S-INVEST) no later than 7 (seven) Trading Day after receiving the complete transfer instruction.

Printed confirmation requests will be processed in accordance with the OJK Regulation on Submission of Letters or Confirmation Evidence and Periodic Mutual Fund Reports electronically via S-INVEST, without additional costs to UOBAM CASH FUND USD.

CHAPTER XVIII
PARTICIPATION UNIT OWNERSHIP TRANSFER

18.1. PARTICIPATION UNIT OWNERSHIP TRANSFER

Ownership of UOBAM CASH FUND USD Units may only be transferred by a Unit Holder to another party without using the purchase, redemption, or settlement mechanisms, in the context of:

a. Inheritance; or
b. Gift.

18.2. PARTICIPATION UNIT OWNERSHIP PROCEDURES

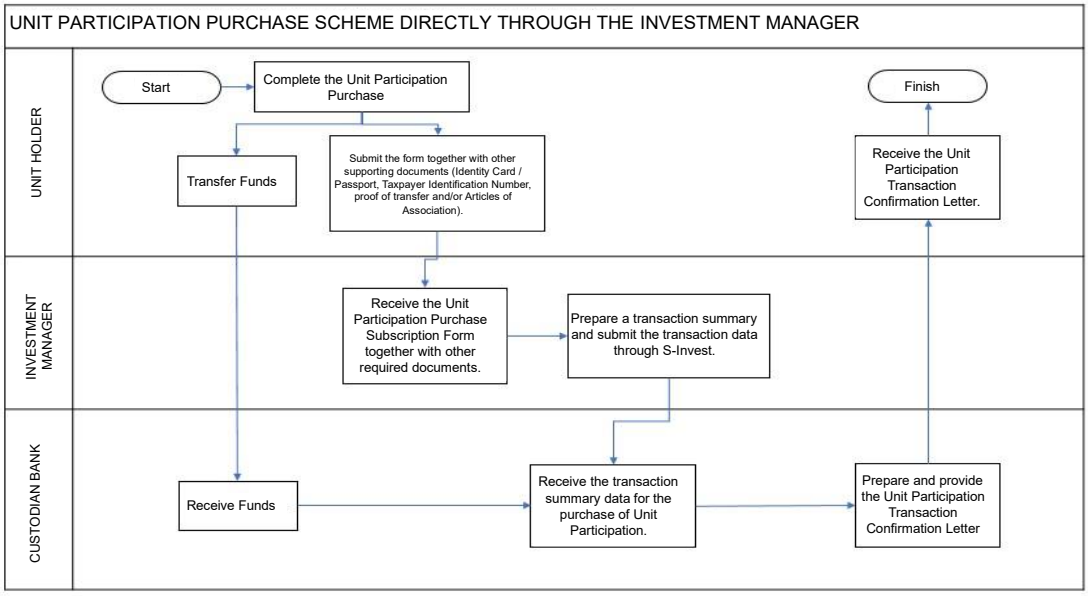
Transfers of UOBAM CASH FUND USD Units must be notified by the heirs, donor, or recipient of the gift to the Investment Manager or the Selling Agent appointed by the Investment Manager (if any), along with supporting documentation in accordance with the applicable laws and regulations, for administration by the Custodian Bank.

Such transfers as referred to in clause 18.1 must comply with the laws and regulations governing inheritance and/or gifts.

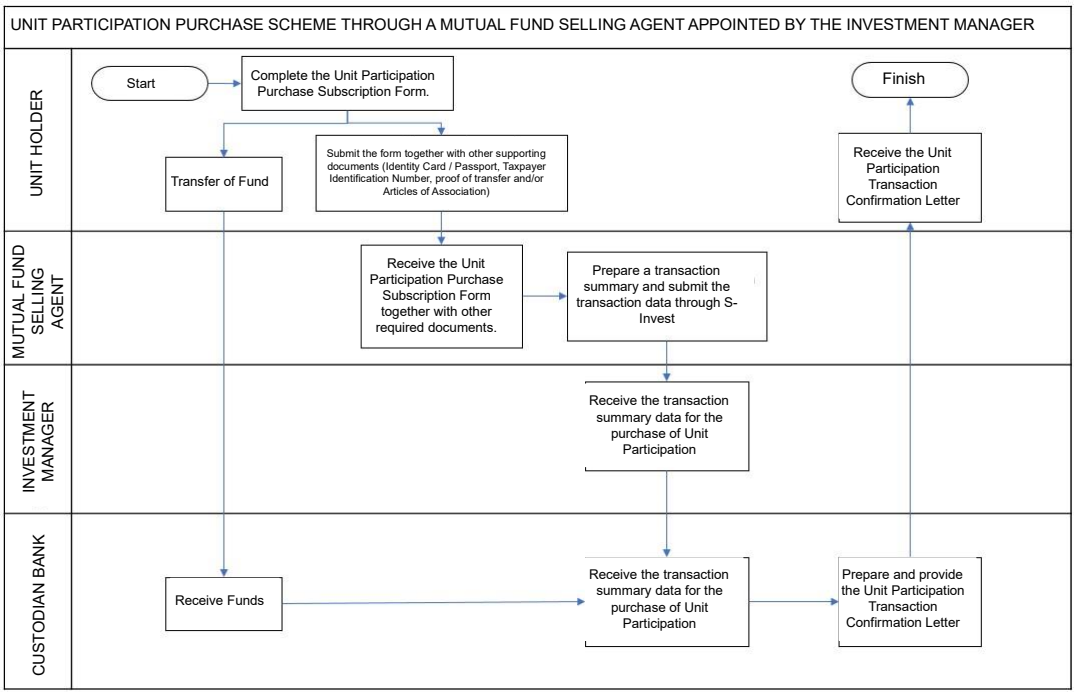
The Investment Manager managing UOBAM CASH FUND USD or the appointed Selling Agent (if any) is required to implement the Anti-Money Laundering, Terrorism Financing Prevention, and Proliferation Financing Prevention Program in the Financial Services Sector (APU, PPT, and PPPSPM) for the parties receiving the Unit ownership transfer in the context of inheritance and/or gifts as referred to in clause 18.1.

CHAPTER XIX
UOBAM CASH FUND USD PURCHASE, REDEMPTION, AND INVESTMENT SWITCHING SCHEME

19.1. A. SCHEME FOR DIRECT PURCHASE OF UNITS THROUGH THE INVESTMENT MANAGER

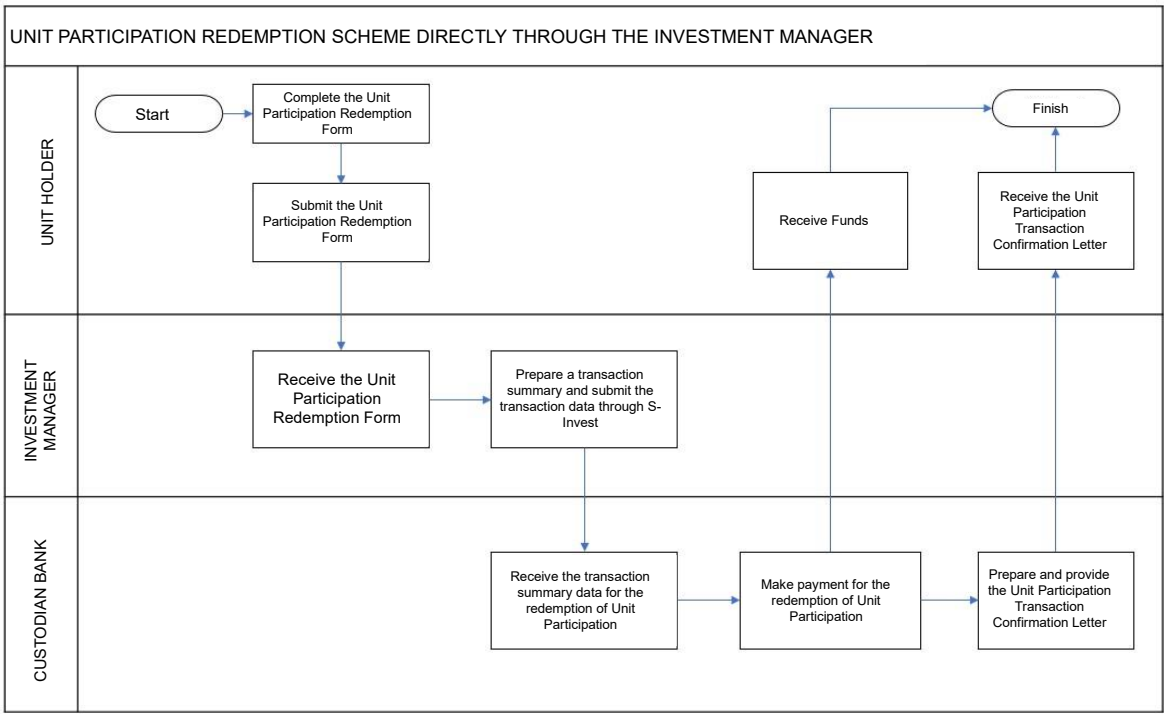


B. PURCHASE OF UNITS THROUGH MUTUAL FUND SELLING AGENTS APPOINTED BY THE INVESTMENT MANAGER (IF ANY)

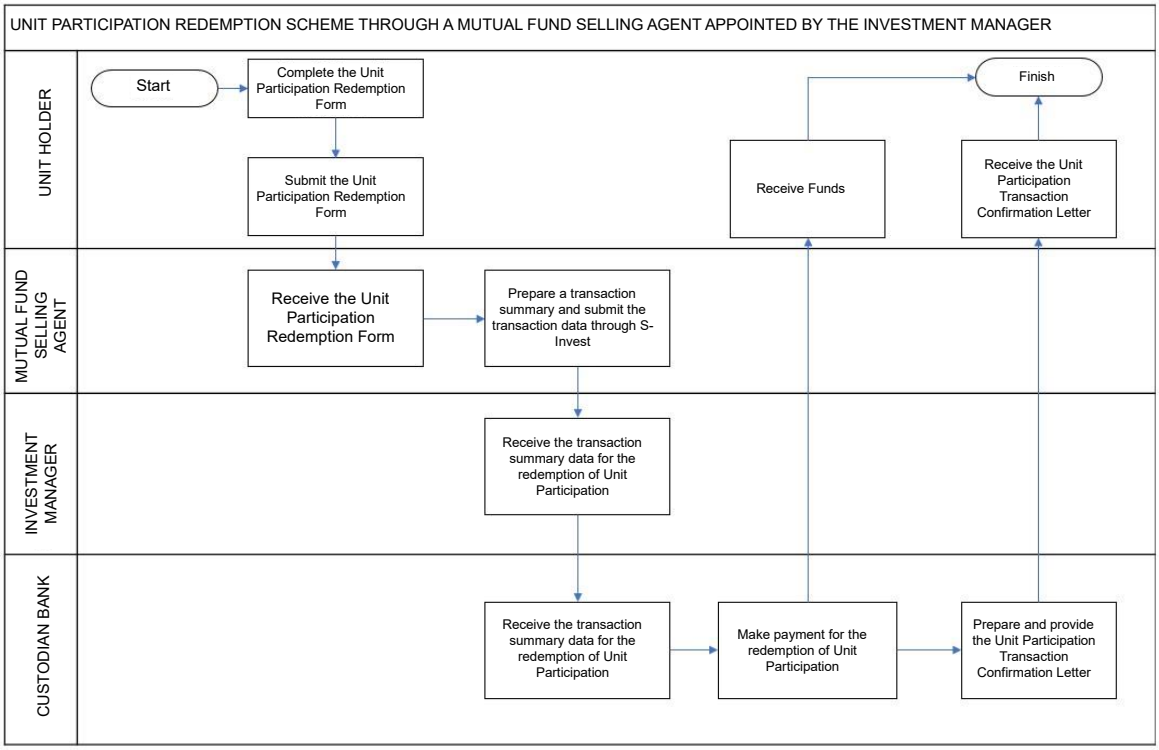


19.2. REDEMPTION OF UNITS

A. Direct Redemption of Units through the Investment Manager

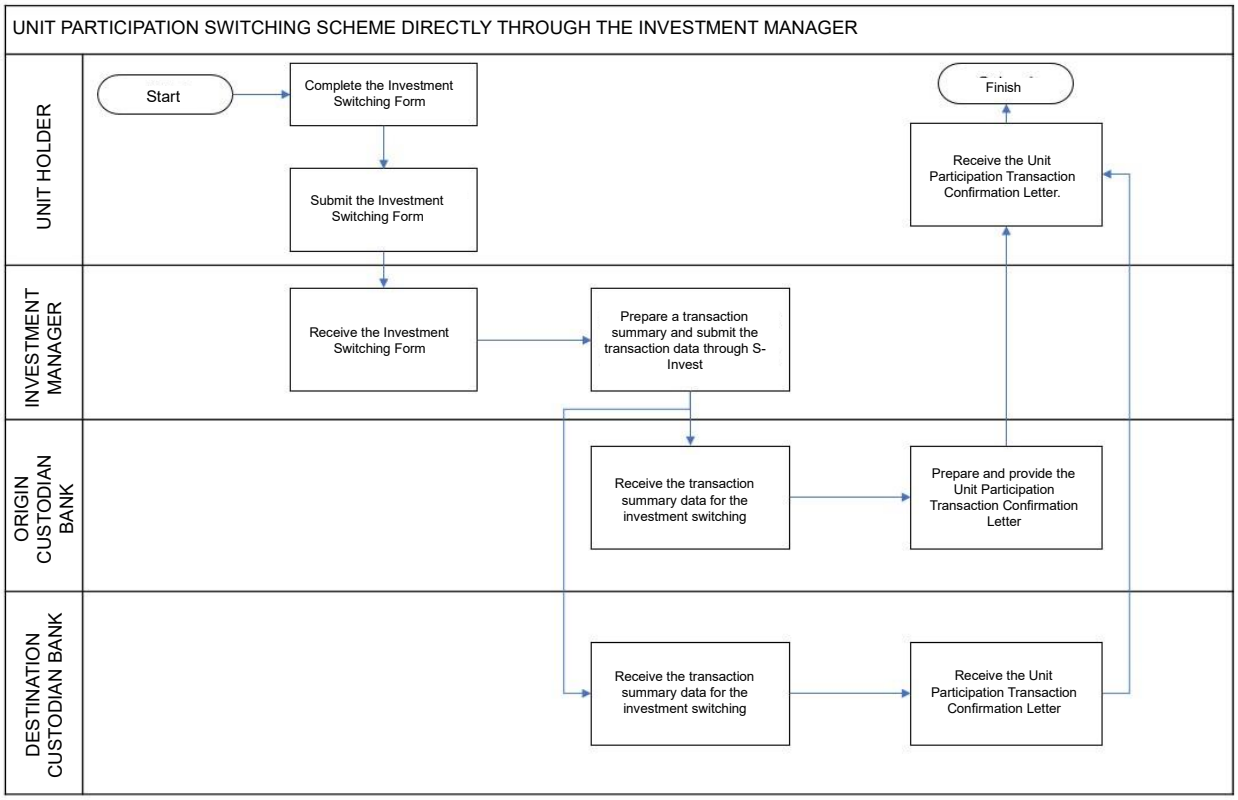


B. Redemption of Units through Mutual Fund Selling Agents Appointed by the Investment Manager (if any)

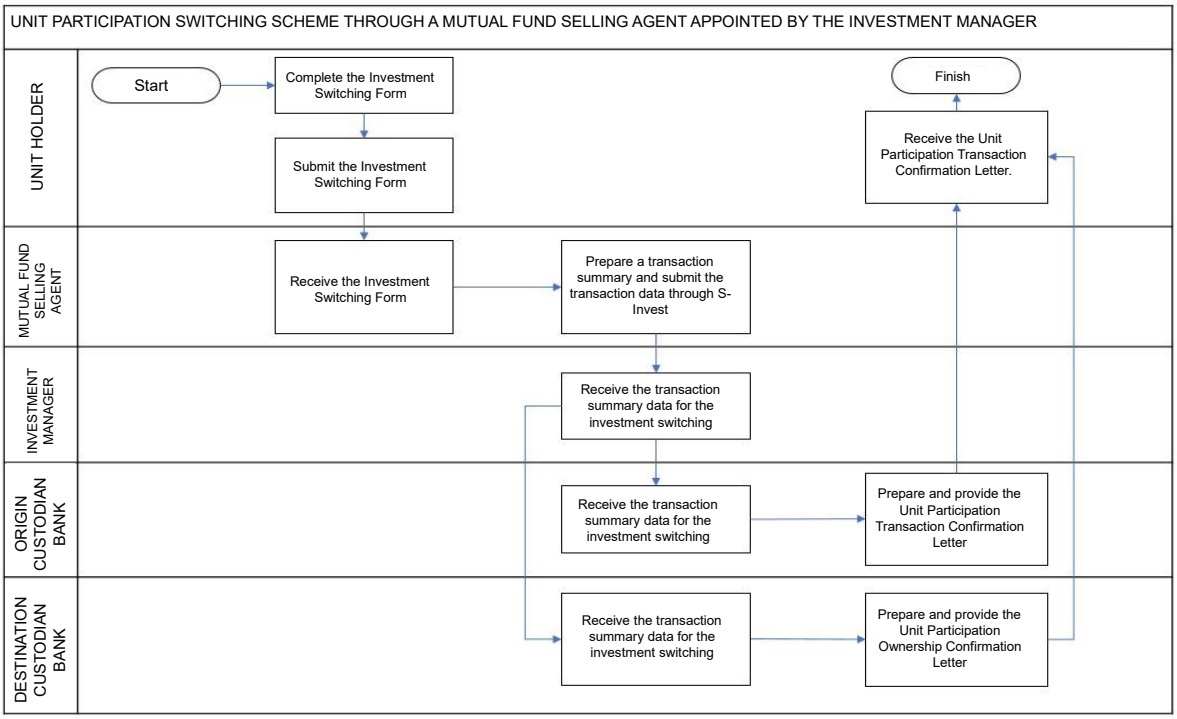


19.3. INVESTMENT SWITCHING / TRANSFER

A. Direct Investment Switching through the Investment Manager



B. Investment Switching through Mutual Fund Selling Agents Appointed by the Investment Manager (if any)



CHAPTER XX
PARTICIPATION UNIT HOLDER COMPLAINT SETTLEMENT

20.1. Complaints

i. Complaints from Unit Holders must be submitted to the Investment Manager, who is obliged to resolve them in accordance with the mechanism referred to in section 20.2 below.
ii. If the complaint relates to the function of the Custodian Bank, the Investment Manager will forward it to the Custodian Bank, which is then obliged to resolve the complaint in accordance with the mechanism referred to in section 20.2 below.

20.2. Complaint Address Mechanism

i. Subject to section 20.1 above, the Investment Manager and/or Custodian Bank shall handle complaints from Unit Holders. If the complaint concerns the Custodian Bank or another party, the Investment Manager will forward it to the relevant party and ensure it is resolved according to the complaint mechanism set forth in the Collective Investment Contract and Prospectus. Complaints resolved by the Custodian Bank must be copied to the Investment Manager.
ii. The Investment Manager and/or Custodian Bank must immediately follow up and resolve verbal complaints from Unit Holders no later than 5 (five) Trading Day from the date the complaint is received.
iii. If the Investment Manager and/or Custodian Bank require supporting documents for a verbal complaint as referred to in point ii above, they may request the Unit Holder to submit the complaint in writing along with the necessary supporting documents.
iv. The Investment Manager and/or Custodian Bank shall immediately follow up and resolve the Unit Holder's complaint no later than 10 (ten) Trading Day from the date of receipt of the complaint.
v. The Investment Manager and/or Custodian Bank may extend the period referred to in point iv above in accordance with the provisions of the POJK on Consumer Protection and Public Services in the Financial Services Sector.
vi. Any extension of the complaint resolution period referred to in point v above shall be notified in writing to the Unit Holder before the original 10 Trading Day period expires.
vii. The Investment Manager and/or Custodian Bank shall provide information on the status of the Unit Holder's complaint through various communication channels available, including letter or telephone.

20.3. Complaint Resolution

The Investment Manager and/or Custodian Bank may resolve complaints in accordance with their internal procedures, referring to the provisions of the POJK on Consumer Protection and Public Services in the Financial Services Sector and the POJK on Consumer Complaint Services in the Financial Services Sector.

In addition to the resolution mechanisms mentioned in section 20.1 above, Unit Holders may also utilize complaint services provided by the Financial Services Authority (OJK) in accordance with the POJK on Consumer Protection and Public Services in the Financial

Services Sector, and the POJK on the Implementation of Consumer and Public Services by the OJK.

20.4. Dispute Resolution

If a resolution is not reached, the Unit Holder, Investment Manager, and/or Mutual Fund Selling Agents appointed by the Investment Manager (if any), and/or Custodian Bank shall resolve the dispute through arbitration via an Alternative Dispute Resolution Institution ("LAPS") in the Financial Services Sector approved by the OJK, in accordance with the terms, conditions, and procedures set forth in the POJK on Alternative Dispute Resolution Institutions in the Financial Services Sector, and in accordance with dispute resolution procedures issued by the LAPS and approved by the OJK, referring to Law No. 30 of 1999 on Arbitration and Alternative Dispute Resolution, including all amendments ("Law on Arbitration and Alternative Dispute Resolution") as applicable.

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

Information, the Prospectus, Account Opening Forms, and Subscription Order Forms for UOBAM CASH FUND USD (if any) can be obtained at the office of the Investment Manager as well as at Mutual Fund Selling Agents appointed by the Investment Manager (if any). Contact the Investment Manager for further information.

To avoid delays in the provision of the UOBAM CASH FUND USD Monthly Reports and other investment-related information, Unit Holders are expected to promptly notify the Investment Manager or through the Mutual Fund Selling Agents appointed by the Investment Manager (if any) of any changes in their address where the purchase was made.

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Facsimile: (62-21) 29884299 / 29884804