

SUMMARY OF REVISION

We have updated the Terms and Conditions of Unit Trust Investment Services to enhance the reasonableness and transparency of the said terms and conditions. Please be assured that the revised terms and conditions shall have no effect on the existing commercial terms for the Unit Trust Investment Services accepted/ signed by you and we have not taken away any of your rights and obligations. The revised terms and conditions will apply to all new and existing customers, with effect from **15 February 2023**.

No	Section	New/ Revised Clause
1	Custody of Fund Investments (Clause 10)	<u>The following clause has been added:</u> 10.5 Customer is investing in the Funds under the nominee system where Customer is not recognised by Fund Managers as a registered unit holder under the trust deed. Thus, Customer does not have all the rights ordinarily exercisable by a unit holder, including the following: a. The right to have Customer's particulars recorded in the register of unit holders of the Funds; and b. The right to call, attend and vote in any unit holders' meeting.