

TERMS AND CONDITIONS

Compliance with laws in various jurisdictions

1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").
2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
3. If a Unit Holder and Joint Holder, where applicable, do not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,
 such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable, accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.

Cooling-off

1. Cooling-off is only available to investors who are investing into any unit trust fund managed by Eastspring for the first time.
2. First time investors of Eastspring may exercise their cooling-off right within six (6) business days from the date of investment and the refund will be as follows:
 - a. If the original price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
 - b. If the market price is higher than the original price, the original price at the point of cooling-off.
3. During the cooling-off period, an investor may choose to redeem his/her units instead of exercising his/her cooling-off right. In this case, the redemption procedures as stated in the prospectus of the unit trust will apply.
 - a. In the event an investor chooses to redeem his/her units instead of exercising his/her cooling-off right, the investor will not be able to enjoy the benefits of cooling-off right (i.e. no refund of initial sales charge will be given for redemption) and the redemption proceeds that the investor will receive may be lower than the amount being refunded had he/she exercised his/her cooling-off right if the appreciation in the value of units in the unit trust is less than the initial sales charge; and
 - b. The published price is indicative in nature and can change during the period between submission and processing the redemption request.

Notwithstanding the above, the following first time investors are not entitled to the benefit of a cooling-off period: (i) a corporation or institution; (ii) a staff of the Eastspring; and (iii) persons registered to deal in unit trusts of Eastspring.

Some specific funds (as may be stipulated in the Offering Document) will not have any applicable cooling-off period for any type of first time investor.