

Make your cash go further  
with a money market fund

## United Money Market Fund (UMMF)

### Benefits of Investing in UMMF



#### Capital Preservation & High Liquidity

With up to 85% of assets allocated to high-quality money market instruments, the fund seeks to optimize liquidity, preserve capital stability, and deliver competitive returns for idle cash.



#### Put Idle Cash to Work

Make your idle cash work by putting it into our UMMF to earn competitive returns with high liquidity flexibility.



#### No Subscription or Redemption Fees

Enjoy the flexibility to invest and redeem conveniently without worrying about entry or exit fees.

## About United Money Market Fund (UMMF):

- United Money Market Fund is **a pioneering money market fund in Vietnam**, launched following the implementation of the country's new regulatory framework for money market fund.
- UMMF shall invest in a diversified portfolio of **high credit rating money market instruments** that offer **stable income, capital preservation, and high liquidity**, enabling investors to get competitive returns for short-term idle cash with **high liquidity**.

## Key Information

|                            |                                                    |
|----------------------------|----------------------------------------------------|
| Fund name                  | United Money Market Fund                           |
| Vietnamese name            | Quỹ đầu tư United dòng tiền linh hoạt              |
| Abbreviation               | UMMF                                               |
| Fund Management Company    | UOB Asset Management (Vietnam) Fund Management JSC |
| Custodian Bank             | Standard Chartered Bank (Vietnam) Limited          |
| Fund type                  | Open-ended Fund                                    |
| Risk Level                 | Low                                                |
| Reference Benchmark        | 1-month deposit interest rate of Vietcombank       |
| Trading Frequency          | Daily on every business day (T Day)                |
| Management Fee             | First year: 0.6% p.a, From second year: 1% p.a     |
| Subscription Fee           | 0%                                                 |
| Redemption Fee             | 0%                                                 |
| Switching Fee              | 0%                                                 |
| Minimum Switching Quantity | 1,000 (one thousand) fund units                    |
| Settlement Date            | T day                                              |
| Tax                        | Subject to prevailing regulations                  |

## Contact us:

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### Important Notice and Disclaimers:

The document is for general information only. It does not constitute an offer or solicitation to deal in fund certificates in the Fund ("Fund Certificates") or investment advice or recommendation and was prepared without regard to the specific objectives, financial situation or needs of any particular person who may receive it. The information is based on certain assumptions, information and conditions available as at the date of this document and may be subject to change at any time without notice. No representation or promise as to the performance of the Fund or the return on your investment is made. **Past performance of the Fund or UOB Asset Management (Vietnam) Fund Management Joint Stock Company ("UOBAM (Vietnam)") and any past performance, prediction, projection or forecast of the economic trends or securities market are not necessarily indicative of the future or likely performance of the Fund or UOBAM (Vietnam).** The value of Fund Certificates and the income from them, if any, may fall as well as rise, and is likely to have high volatility due to the investment policies and/or portfolio management techniques employed by the Fund. Investments in Fund Certificates involve risks (market risk, inflation risk, interest rate risk, exchange rate risk, market price volatility risk, regulatory risk, strategic risk, investment restriction risk, valuation risk, payment risk, liquidity risk, conflict of interest risk, force majeure risk), including the possible loss of the principal amount invested, and are not obligations of, deposits in, or guaranteed or insured by UOBAM (Vietnam) or any related entity ("**UOB Group**") or distributors of the Fund. To the fullest extent permitted by the applicable laws, the UOB Group may have interests in the Fund Certificates and may also perform or seek to perform brokering and other investment or securities-related services for the Fund. Investors should read the Fund's prospectus and pay attention to service charges when trading Fund Certificates, which is available and may be obtained from UOBAM (Vietnam) or any of its appointed agents or distributors, before investing. You may wish to seek advice from a financial