



BoostMyMoney **Product Disclosure Sheet**

Product Name

BoostMyMoney (“BMM”)

Important

Please read and understand this Product Disclosure Sheet (“PDS”) with the following related documents:

- 1. BMM Terms and Conditions <link here>*
- 2. UOBAM Product Highlights Sheet <link here>*

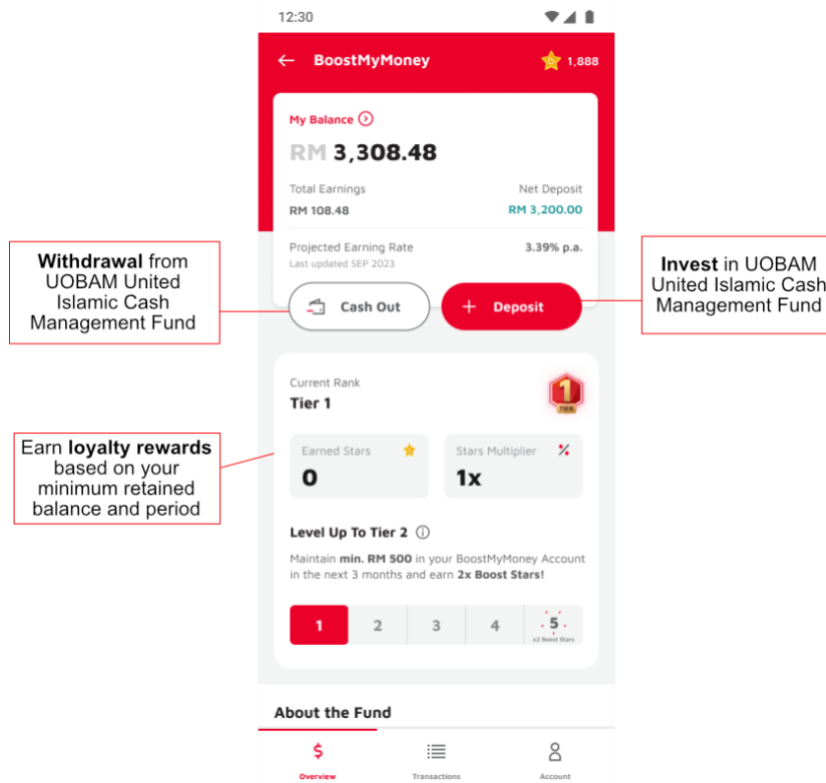
Disclaimer

BoostMyMoney (“BMM”) is an investment platform that allows users to invest in a Shariah-compliant fund that is managed by UOB Asset Management (Malaysia) Berhad (“UOBAM”). Boost does not own the capital market product disclosed in this document but serves as a marketing channel and platform provider to promote UOBAM’s product to Boost users.

1 What is BoostMyMoney?

BoostMyMoney (“BMM”) is an investment platform that allows users to invest in a Shariah-compliant fund that is managed by UOB Asset Management (Malaysia) Berhad (“UOBAM”) and is designed to allow users to earn potential returns on their BoostMyMoney balance. The underlying fund for BoostMyMoney is the United Islamic Cash Management Fund (“Fund”) – a Shariah-compliant Money market Fund managed by UOBAM that aims to provide investors with liquidity and income. The Fund is owned by UOBAM and Boost serves only as a platform provider to enable customers to invest in the UOBAM Fund.

2 What are the key BMM features?



	Entry Point	Feature	Descriptions
1.	Deposit	Invest in UOBAM United Islamic Cash Management Fund	You can make an investment with BMM by clicking “Deposit” within the Boost app. This feature allows Boost users to deposit money into the United Islamic Cash Management Fund and convert them to units of investment (“Total Units”). Boost users will potentially earn from their investment based on the Net Asset Value (“NAV”) of the Fund.
2.	Cash Out	Withdrawal from UOBAM United Islamic Cash Management Fund	Withdrawal from the Fund through BMM is displayed as “Cash Out” within the Boost app. This feature allows Boost users to sell their invested units within the Fund. For Boost users who wish to withdraw monies invested into the fund, they would have to define the amount to be withdrawn and the said amount will be calculated on an approximate basis premised on the Fund NAV at the point of redemption. Boost users



			have a choice to withdraw into their Boost E-Wallet or Bank Account.
3.	Loyalty Rewards	Tier based rewards	Boost Stars will be offered to Boost users based on the amount of funds saved with BMM where Boost users who maintain a minimum average balance of RM500 within the month will be eligible for the reward. This is a tier-based reward scheme which means Boost users will be rewarded with more Boost Stars (multiplier) based on the retention period of their balance.

3 Who is eligible to invest in BMM?

- You must be a Malaysian citizen
- You must not be a USA resident or citizen
- You must be 18 years or older
- You must be a Boost user who has completed E-KYC and CDD
- You must be a Boost Premium Wallet user

4 What do I need to know about BMM?

	Benefits	Criteria
1.	Minimum Investment amount	As low as RM1
2.	Withdrawal Method	<p>You are able to withdraw or cash-out your balance to your Boost E-Wallet or Bank account.</p> <p><u>Minimum Withdrawal amount</u> No minimum withdrawal amount but be based on your available balance displayed your BMM dashboard.</p> <p><u>Maximum Withdrawal amount</u></p> <ol style="list-style-type: none"> When you withdraw your balance into the wallet, the maximum limit is capped at 95% of the estimated value. When you withdraw your balance into your bank account there is no maximum limit capped but the waiting time is at least T+1 after the daily cut off time or maximum 4 days inclusive Saturday and Sunday
3.	Source of fund for investment	Only Boost E-Wallet credits that were reloaded from a CASA Bank account via online banking can be invested. Any E-wallet credits that was reloaded from a Credit Card and Boost PayFlex funds are not allowed to be invested.
4.	Daily Cut-off Period	<p>The BMM service is available 24/7 but there is a daily cut-off period (4:00pm Malaysia time) for any investments activities to be reflected:</p> <ul style="list-style-type: none"> Any investments performed before the cut-off time, will be invested on the next working day. Any investments performed after the cut off time, will be invested on the following working day after the next daily cut-off period. <p>Example #1 – Before cut-off time (normal working day)</p> <ul style="list-style-type: none"> User A deposited RM X amount on Monday, 3:00pm. User A will view the Total Units invested from RMX on Tuesday. <p>Example #2 – After cut-off time (normal working day)</p> <ul style="list-style-type: none"> User B deposited RM Y amount is on Monday, 5:00pm. User B will view the Total Units invested from RMY on Wednesday. <p>Example #3 – Before cut-off time (last working day)</p> <ul style="list-style-type: none"> User C deposited RM Z amount is on Friday, 3:00pm. User C will view the Total Units invested from RMZ on Monday. <p>Example #4 – After cut-off time (last working day)</p> <ul style="list-style-type: none"> User D deposited RM AA amount on Friday, 5:00pm. User D will view the Total Units invested from RM AA on Tuesday.



5 What am I investing in?

When you are eligible for BMM investments within Boost platform, you are able to deposit money into the United Islamic Cash Management (Class B) Fund (“Fund”) provided by UOBAM. The Fund is authorised by the Securities Commission Malaysia (“SC”) to UOBAM for fund issuance and management.

The Fund detailed information can be found in the UOBAM UICMF Product Highlights Sheet <link here>. More information can be obtained via UOBAM website <link here>.

Please read and understand the Fund information provided by UOBAM who holds full responsibility of the correctness and contents within their published assets. Boost is not liable for any mis-interpretation or in-accuracies of the Fund details but recommends Boost users to assess the benefits and potential outcomes based on your own financial status and risk profile.

6 What are the Fees and Charges?

When Boost users utilizes the BMM services as an investor, the Fees and Charges are imposed from UOBAM to the investor. You can refer to the Fees and Charges information in the UOBAM UICMF Product Highlights Sheet. Boost do not collect any additional platform or service charges for the usage of BMM.

A summary of the BMM fees and charges are highlighted below:

Fees & Charges	Details
Annual Management Fee	BMM investors will be charged 0.5% per annum of the NAV of the Class, calculated and accrued on a daily basis. This is a special fixed rate for Boost users investing through BMM and may vary from time-to-time as decided by UOBAM.
Trustee Fee	Up to 0.04% per annum of the NAV of the Fund, subject to a minimum of RM6,000 per annum, calculated and accrued on a daily basis.
Dormant Account	RM8 fee will be imposed, if your Fund account is dormant for more than a year. You can make at least one (1) transaction to maintain the active status. This is waived until further notice.

7 What are the outcome or projected returns when I invest?

Boost users should analyse the Fund Performance and key risks associated with the Fund which can be referred in the UOBAM UICMF Product Highlights Sheet and website <link here>. There are no guarantee of returns in any investment therefore any potential returns based on past performance results are not indicative of future results.

8 What other benefits do I get if I use BMM?

Boost users will benefit more with Boost loyalty rewards (“Boost Stars”) if a minimum average balance of at least RM500 is retained within the month in your BMM investment account. This is a tier-based reward scheme which means you are able to earn additional multiplier of Boost Stars if you retain for longer periods of time as specified in the table below:

Tier	Month	Loyalty Reward Multiplier
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		(RM1 = X stars)
1	1 – 4 months	1x
2	5 - 8 months	2x
3	9 – 12 months	3x

9 Where can I get further information?

Boost users who would like to get further information about BMM can choose to do the following:

1. You may visit our website for more information at <https://myboost.co/feature/boostmymoney>.
2. If you have further questions, you can check out of FAQ page <link here> that feature the common questions relating to BMM.
3. In the Boost app, you can click “Profile” to submit a request or start chatting with us. Any responses will be attended based on our daily working hours (9am – 6pm).

Boost users who would like to get further information about UOBAM Funds can choose to visit the website <[link to UOBAM microsite](#)>.

10 What to do if you have issues or complaints with your investment?

If you have a complaint or a query or an issue with your investment, please contact us through the Boost App (by sending an in-app message in the Help section of the Boost App).

Alternatively, you can contact our customer service team via the contact details stated in the Boost App or at support@myboost.com.my.

You’ll need to tell us:

- Your name;
- The phone number and email address associated with your account;
- When the problem arose; and
- How you would like us to put the matter right.

We will look into your complaint and respond to you as soon as possible. In any unfortunate event that you do not receive any response from us regarding your complaints, you may also contact Securities Commission Malaysia via aduan@seccom.com.my.