



FAQs

Getting Started

1. How do I get started?

First, make sure you have a single-name UOB savings or current account. Next, download the UOB TMRW app to explore the investment offerings.

You need to be 21 years old and above to invest.

If you do not have a single-name UOB savings or current account, you may open one online. Get approval within minutes and start investing today.

2. I am not Singaporean/PR; can I invest?

Yes, foreigners can invest with the exception of U.S Persons, Canadian residents and residents of the EEA countries.

3. I have already completed a Customer Knowledge Assessment (CKA) at another institution. Do I need to do it again?

Yes, you will need to. This allows us to assess your level of financial knowledge as you start your investment journey with us.

4. Can I use my CPF or SRS monies to make an investment?

Yes you can, for funds that are eligible for CPF and SRS subscriptions.

Investing

1. How often should I monitor my investments?

As often as you'd like on the UOB TMRW app! The Net Asset Value (NAV) of each fund is updated every business day, with the exception of fund holidays, which are determined by the fund managers and usually fall on public holidays in countries where the fund has significant exposure.

Even if you do not monitor your investments daily, rest assured that our fund managers do, 24/7. They will proactively manage your funds and rebalance the underlying investments when necessary. You will also get monthly portfolio updates, available within the Unit Trusts tab when you log in to the UOB TMRW app.

2. Will I receive payouts for my investments made? If so, where do my payouts go to?

You will receive payouts if the fund that you have selected provide payouts. You can choose to either reinvest the payout or credit the payout into your preferred account.

3. Will I receive investment updates?

Yes, you will receive monthly market and fund reviews. Before deciding on your next course of action, find out what the asset managers say about the funds through the Fund Commentary & Strategy section, which can be viewed in the UOB TMRW App. This can be found within the individual fund's

pages when you access the Unit Trusts section under the Wealth tab.

4. I accidentally submitted my order as 'Reinvest' my dividends. However, my intention was to 'Get a cash payout'. What do I do now?

Please visit a UOB branch to change your dividend instructions.

5. I don't want to redeem the full amount of my investments. Am I allowed to redeem part of it?

Yes. You can redeem the full amount or part of your investments. For partial redemptions, you must leave a minimum holding based on the fund requirement.

6. After redeeming my investments, it is stated that my recurring orders will continue until I terminate them. How do I terminate my recurring orders?

To terminate, follow these steps:

Step 1: On the first screen you see after tapping on Services - Unit Trusts within the UOB TMRW app (if you have invested), look for the "Orders" section and tap on "View all"

Step 2: Swipe left on your order and tap 'Terminate'.

Step 3: Follow the instructions to complete your termination.

7. Can I switch my funds?

You can only switch between funds within the same fund umbrella i.e. funds under the same prospectus. You can switch all or part of your units (subject to minimum fund holdings requirement).

8. My transaction was 'Unsuccessful'. What do I do now?

Check that you have a stable internet connection. If the UOB TMRW app is undergoing maintenance, try again later.

9. I have successfully submitted my order requests. How can I view the status of my order?

Tap 'View order status' on your submitted screen.

Alternatively, you can view your orders on the Services - Unit Trusts page within the UOB TMRW app. You will also be able to view the status of your past orders here.

If your order is completed or unsuccessful, you will also receive an in-app notification. Do remember to set your mobile phone settings to receive notifications from the UOB TMRW app.

10. Will I be receiving notifications in other forms for my Unit Trust orders?

We will mail the hard copy statements to you for every successful purchase. You can also view your order status on the UOB TMRW app.

11. I would like to make changes to my recurring order. How do I do so?

To make changes, follow these steps:

Step 1: Tap 'View orders' on the first screen you see after tapping on Unit Trusts within the UOB TMRW app.

Step 2: Swipe left on your order and tap 'Edit'.

Step 3: Follow the instructions to edit your order.

12. I changed my mind and would like to cancel the buy order that I submitted yesterday. How can I cancel the buy order?

For funds that offer 7 days cancellation, you can cancel it within 7 calendar days and the investment proceeds will be credited to your UOB account within 7 business days after trade date.

You may cancel your one-time buy order through Unit Trusts via the UOB TMRW App. Simply follow these steps:

Step 1: Tap 'View orders' on the first screen you see after tapping on Unit Trusts within the UOB TMRW app.

Step 2: Swipe right to left on an active one-time order card that you want to cancel

Step 3: Follow the instructions to cancel your order.

13. I submitted my order a few days ago, but my holdings are not reflected yet. When can I see the fund that I have bought?

Holdings will be reflected within 3 business days if the transaction is executed on a trading day where the fund is available for subscription and redemption.

14. I would like to invest in a foreign currency fund but I only have a SGD savings or current account. How should I proceed?

You can choose to pay for your foreign currency investment with your SGD savings or current account. We will convert the investment amount using the Bank's prevailing board rate. You will be able to view the exchange rates before submitting the order. Alternatively, if you have a Global Currency Premium Account, Global Currency Account or MightyFX foreign currency account, you can use any of these accounts to debit your investment amount.

Fees & Charges

1. Are there any fees for investing in Unit Trusts via UOB TMRW app?

Yes, investors will only be required to pay a sales charge of up to 1% of the investment amount at the point of sale. This is deducted directly from your savings or current account when you place your order.

Example for \$1,000 investment sum at 1% sales charge:

Investment sum: \$1,000

Upfront sales charge of 1%: \$10

Net invested amount for buying units: $\$1,000 - \$10 = \$990$

Please note that fund prices are subjected to daily market movements, and the amount reflected on your account after completion of the transaction might be more or less than the initial invested amount.

2. Do I need to pay a platform fee when I invest via UOB TMRW app?

There is no annual platform fee.

3. Besides the sales charge, are there any other fees to be paid for my investment?

Besides the sales charge that is charged upfront at subscription, the asset manager of the fund will also charge an Annual Management Fee for managing the fund.

Other fees include administrative costs of maintaining the fund such as custodian, trustee and accounting fees.

These fees would be deducted from your fund's Net Asset Value (NAV) and be of no additional cost to you.