

ABSL Umbrella UCITS Fund Plc (the “Fund”)

Summary of Shareholder Rights

This disclosure provides investors and prospective investors with a summary of information relating to their rights as an investor in the Fund, as required by Regulation (EU) 2019/1156 of the European Parliament and Council on facilitating cross-border distribution of collective investment undertakings (“Cross-Border Distribution of Funds Regulation”).

The Cross-Border Distribution of Funds Regulation states that investors and potential investors in a collective investment scheme must be provided with a summary of investor rights. Such rights may include the below. Should you require any further information relating to the terms of your investment, please refer to the Fund’s prospectus, constitutional documents and application form.

1. Entitlement to subscribe and redeem your interest in the Fund

Shareholders in the Fund are entitled to purchase and redeem a shareholding within the timeframe and subject to such conditions as detailed in the prospectus of the Fund.

2. Entitlement to receive certain information relating to your investment in the Fund

As a Shareholder in the Fund, a copy of the latest annual and semi-annual financial statements of the Fund will be available to you at www.abslamcsg.com.

The latest Net Asset Value per Share is also available from www.abslamcsg.com, Bloomberg, Morningstar and on request from the Administrator during normal business hours.

Should you require any further information relating to the terms of your investment, please refer to the prospectus, the Memorandum and Articles of Association of the Fund and share application form relating to your investment in the Fund.

The prospectus, the latest annual and semi-annual reports, the latest key investor information document of the share class or sub-fund in which you are invested and the supplements for the Fund are available at www.abslamcsg.com, or from Aditya Birla Sun Life Asset Management Company Pte Ltd, 16 Raffles Quay, Singapore.

Material changes to certain information contained in the prospectus provided to you before you invested in the Fund shall be notified to you in accordance with applicable regulatory requirements.

3. Entitlement to make a complaint

As a Shareholder in the Fund, you are entitled to make a complaint free of charge. Any such complaint will be handled by the appointed management company, KBA Consulting Management Limited (the “Manager”), 5 George’s Dock, IFSC, Dublin 1, Ireland. The Manager has a complaints handling policy in place, which is available to investors free of charge by contacting the firm on +353 1 668 7684. You also have the right to refer the relevant complaint to the Financial Services and Pensions Ombudsman of Ireland (www.fspo.ie) after following the Fund’s complaints process if you are still not satisfied with the response received.

4. Investor rights against the Fund and service providers of the Fund

As a Shareholder in the Fund, you have a right of action against the Fund for any breach of contract. You should consult your legal and/or professional advisors to understand your rights in such a situation.

Shareholders in the Fund do not have any direct contractual rights against any service provider appointed in respect of the Fund because of the absence of a direct contractual relationship between the Shareholder and the relevant service provider. Instead, the proper plaintiff in an action in respect of which a wrongdoing is alleged to have been committed against the Fund or its management company by the relevant service provider is typically the Fund or its management company as applicable.

Notwithstanding the foregoing, a Shareholder has a regulatory right of action to pursue the Depositary appointed by the Fund in respect (i) any loss of an asset held in the custody of the Depositary or any delegate of the Depositary or (ii) of any other losses caused by the Depositary's negligent or intentional failure to properly fulfil its obligations under applicable regulations provided that this does not lead to a duplication of redress or to unequal treatment of Shareholders in the Fund.

5. Compensation and representative actions

Investor compensation schemes provide retail investors with a level of protection should an investment firm be unable to meet its obligations to investors. Only those who are classified as retail investors are protected by such schemes. Institutions and non-retail clients do not receive protection from these schemes.

Currently under Irish court rules, there is no formal representative action procedure in place which facilitates collective redress by retail investors in respect of infringements of EU or national law. This means that any action brought in an Irish court relating to an infringement of Irish or EU laws governing Fund and their managers must currently be litigated on an individual basis. A collective redress mechanism, as required under Directive (EU) 2020/1828, must be implemented in Ireland by 25 June 2023.

6. Shareholder meetings and voting

Save to the extent that a Shareholder has chosen to invest in Shares which do not carry voting rights, as a Shareholder you have the right to attend and vote at general meetings of the Fund. You also have a right to attend and vote in meetings of the sub-fund or share class in which you are invested. The Fund is required to provide you with written notice of any such meeting in accordance with the procedures and timeframes outlined in the Fund's constitutional document. The voting procedures are also outlined in the Fund's constitutional document (including voting by way of written resolution in certain circumstances).

7. Personal data

Shareholders that are natural persons have rights under the Irish data protection legislation in relation to the information the Fund and the Fund's service providers may process about you. These rights include the right to request access to the personal data the Fund holds about you. Further details are available from the Fund's privacy notice included in the application form.

8. General

It should be noted that this summary addresses rights conferred on Shareholders under the applicable legislation governing the operation of the sub-fund in which you are invested. You may also be afforded rights under the Fund's constitutional documents and other legislation or regulatory frameworks which are not addressed above. You should consult your legal and/or professional advisor(s).