

**COUNTRY SUPPLEMENT**  
**UTI Goldfinch Funds plc (The "Company")**

**Additional Information for Investors in Austria**

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**This Country Supplement forms part of, and should be read in conjunction with, the Prospectus for the Company, the First, Second, Third, Fourth and Fifth Addendum to the Prospectus and the Supplements attached thereto (as may be amended and updated) (the "Prospectus").**

All capitalised terms herein contained shall have the same meaning in this Country Supplement as in the Prospectus, unless otherwise indicated.

The Directors of the Company, whose names appear under the heading "Management and Administration" are the persons responsible for the information contained in the Prospectus and accept responsibility accordingly. To the best of the knowledge and belief of the Directors (who have taken all reasonable care to ensure that such is the case) the information contained in this document is in accordance with the facts and does not omit anything likely to affect the import of the information.

The Company has notified the Austrian Financial Market Authority of its intention to offer the following Classes of Shares in the UTI India Dynamic Equity Fund (the "Fund") to the public in Austria pursuant to sec. 140 of the Austrian Investment Funds Act 2011 (*Investmentfondsgesetz 2011*) ("IFA 2011"):

<b>Fund</b>	<b>Share Class</b>	<b>ISIN</b>
<b>UTI India Dynamic Equity Fund</b>	<b>EUR Institutional Accum Class</b>	<b>IE00BYPC7T68</b>
<b>UTI India Dynamic Equity Fund</b>	<b>USD Institutional Accum. Class</b>	<b>IE00BYPC7R45</b>
<b>UTI India Dynamic Equity Fund</b>	<b>EUR Retail Accum Class</b>	<b>IE00BDH6RQ67</b>

**Paying Agent**

Erste Bank der oesterreichischen Sparkassen AG (the "Paying Agent") having its registered office at OE 01980869, AM Belvedere 1, A-1100 Wien, Austria has been appointed as the paying agent and information agent in Austria in accordance with sec. 141 para 1 of the IFA 2011.

**Documents and Information**

Investors may seek further information as to the subscription and redemption procedure applicable to the Fund from the Paying Agent. The Prospectus, the First, Second, Third, Fourth and Fifth Addendum and the Supplements for the Fund (in the English language), the Key Investor Information Documents (KIIDs) (in the German language), the Memorandum and Articles of Association of the Company and the latest annual and semi-annual reports, once published, are also available free of charge, in paper format from the registered office of the Paying Agent as well as on the website <http://utifunds.com.sg>.

## Publication of Net Asset Value

The most up-to-date Net Asset Value per Share of each Class of the Fund is published on the website [www.bloomberg.com](http://www.bloomberg.com) and will be available from the Administrator and Paying Agent upon request.

## Taxation

These general comments on taxation contain a brief summary with regard to certain important principles which are of significance in connection with the purchase, holding and sale of units in a foreign investment fund in Austria. The summary does not purport to exhaustively describe all tax aspects and does not deal with specific situations which may be of relevance for individual potential investors. It is not intended to be, nor should it be construed to be, legal or tax advice. The summary furthermore only refers to individuals which are subject to unlimited income tax liability in Austria and which hold units in a foreign investment fund as private assets through an Austrian paying and respectively custodian agent. The disclosure is based on the currently applicable Austrian tax legislation, the case law of the supreme courts hitherto decided and the regulations of the tax authorities, as well as their respective interpretation, all of which may be subject to amendments. Such amendments may also be effected retroactively and may negatively impact on the tax consequences described. It is recommended that potential investors consult with their legal and tax advisors. Tax risks shall in any case be borne by the investors.

Austrian investors are hereby informed that the tax status of Shares in a Fund of the Company as "reporting fund" or "non-reporting fund" in Austria is disclosed in the OeKB list to be found at "[www.profitweb.at](http://www.profitweb.at)".

**Fund units of reporting funds as well as of non-reporting funds acquired against consideration after 31 December 2010 are subject to tax on realised capital gains after deducting income equivalent to distribution (being non-distributed income) that was already subject to tax due to the sale of fund units irrespective of any period during which the fund units were held. Moreover, fund units of reporting funds are subject to tax in respect of income equivalent to distribution derived from such fund units in line with amended rules on the principle of tax transparency and the set-off of losses within the fund. If income equivalent to distribution is later distributed, it will not be subject to tax. If taxable income included in distributions and in income equivalent to distribution is not evidenced by a tax representative towards OeKB (i.e. the fund is a non-reporting fund), a lump sum taxation applies at a tax rate of 27,5%, the assessment basis for income equivalent to distribution equals 90% of the difference amount between the redemption prices at the beginning and at the end of the calendar year, with a minimum assessment basis of 10% of the last redemption price within the calendar year. For investors holding fund units qualifying as private assets, a 27,5% withholding tax to be deducted by an Austrian paying agent (i.e. in general a bank located in Austria keeping a securities account for an investor on which the fund units are booked for the investor) applies to distributions and income equivalent to distribution including 60% of realized retained capital gains of all fund assets.**

The Austrian Parliament has passed the Act on Implementation of Common Reporting Standards for the Automatic Exchange of Financial Account Information implementing Directive 2014/107/EU on Mandatory Automatic Exchange of Information in the Field of Taxation in December 2014. Austria therefore automatically exchanges financial account related data for existing accounts with Austrian banks or Austrian branches of banks with regard to disclosure periods from 1 January 2017 and for newly opened accounts with regard to disclosure periods from 1 October 2016, beginning with 2017 and thereafter.

As of 1 January 2017, for non-resident individuals who are additionally resident in a state not participating in the Automatic Exchange of Information with Austria, interest income derived from an in-scope fund reporting separately the amount of interest income from Austrian issuers (invested to an extent of more than 15% in assets generating interest income from Austrian issuers) where the fund is held in a securities account with Austrian banks or Austrian branches of banks will be subject to a modified special 27,5% Austrian withholding tax for non-residents. If there will be no separate reporting of such interest income, but the fund in general reports to Oesterreichische Kontrollbank the amount of distributions and of income equivalent to distributions, then the whole amount of distributions and of income equivalent to distributions will be subject to the special 27,5 % Austrian withholding tax. As of 1 January 2017, for new holders of accounts not previously held with the Austrian financial institution operating the account, where the accountholders are resident in a state participating in the Automatic Exchange of Information with Austria, the special 27,5% Austrian withholding tax will also be applied unless the new accountholder evidences by means of a certificate of residence towards the Austrian financial institution that he is tax resident in a participating state. Only funds invested to an extent of more than 15% in assets generating interest income from Austrian issuers will be subject to this special Austrian withholding tax (*in-scope funds*). If the fund is a non-reporting fund and non-distributing, the tax basis (income equivalent to distributions) for such special withholding tax is calculated on a lump sum basis of 6% of the redemption price determined as of any 31 December following the acquisition date or, in the case of a disposal, of 0,5% of the redemption price for each month of the current calendar year. Further, in the case of non-reporting distributing funds, the whole distribution amount is subject to this special withholding tax.

### **Fees, Charges and Expenses of the Company**

Investor's attention is also drawn to the section in the Prospectus entitled "Fees and Expenses" and "Paying Agents/Representatives/Sub-Distributors". Fees and expenses of the Paying Agent are at normal commercial rates.

### **Withdrawal rights for consumers**

Investors who are consumers within the meaning of the Austrian Consumer Protection Act and who rendered their subscription form neither in the business premises of a bank, an investment firm or an investment service provider company, an insurance company, an owner of business, a professional or any other entrepreneur nor at a stand, at a fair or market place which is used by such person (company) for business purposes, but in any case only after previous discussions with (agents of) the entrepreneur (company), may withdraw their subscription in written form or by fax until the conclusion

of the contract or within one week from the conclusion of the contract without stating any reasons. The letter of withdrawal must be addressed to the Austrian Paying Agent.

### **Marketing Restrictions**

Cold calling, cold transmission of fax messages and cold e-mailing for the purposes of marketing the Shares of the Company in relation to investors domiciled or having their habitual abode in Austria, is prohibited. Any information relating to the marketing of Shares in the Company must refer to this Prospectus and the Key Investor Information Documents as duly published and details of where and in which language the Prospectuses and Key Investor Information Documents may be inspected. Moreover, any such information or marketing must contain a rider disclosing that past performance of the Shares in the Company is not a reliable indicator of future performance. Performance related information or marketing and comparative information or marketing for the Shares in the Company by licenced EU investment firms or licenced EU credit institutions must further comply with Arts 44 and 46 Delegated Commission Regulation 2017/565. All marketing communication must further be clearly recognizable as marketing communication. All information including marketing communications must include the name of the offeror, it must be accurate and in particular must not emphasise any potential benefits of the Shares in the Company without also giving a fair and prominent indication of any relevant risks. Any information including marketing communication shall be sufficient for, and presented in a way that is likely to be understood by, the average member of the group to whom it is directed, or by whom it is likely to be received. It shall not disguise, diminish or obscure important items, statements or warnings.

**DATED: 12 May 2020**