HSBC Asset Management
滙豐 投資管理

PRODUCT KEY FACTS
產品資料概要

HSBC Global Money Funds - Hong Kong Dollar (Non-Tokenised Class)
滙豐環球貨幣基金 - 港元（非代幣化類別）

October 2026 2026年10月

- **This statement provides you with key information about the HSBC Global Money Funds - Hong Kong Dollar**
  本概要提供有關滙豐環球貨幣基金 - 港元的重要資料
- **This statement is part of the offering document**
  本概要是銷售文件的一部分
- **You should not invest in this product based on this statement alone**
  投資者切勿單憑本概要作投資決定

Quick facts 基本資料

Fund manager 基金經理	HSBC Investment Funds (Hong Kong) Limited / 滙豐投資基金（香港）有限公司
Investment adviser 投資顧問	HSBC Global Asset Management (Hong Kong) Limited (Internal delegation, HK) / 滙豐環球投資管理（香港）有限公司（內部委託，香港）
Trustee 受託人	HSBC Institutional Trust Services (Asia) Limited / 滙豐機構信託服務（亞洲）有限公司
Dealing frequency 進行交易	Daily on every dealing day / 每一個交易日
Base currency 基本貨幣	HKD / 港元
Ongoing charges over a year 全年經常性開支比率	Class A+ / A類+ 0.32%^^ Class B / B類 0.47%^^ Class C / C類 0.37%^^ Class D / D類 0.27%^^
Dividend policy 股息政策	Class A+ / Class B / Class C / Class D – No distribution A類+ / B類 / C類 / D類 – 不獲分派
Financial year end 財政年度終結日	31 July / 7 月 31 日
Minimum investment 最低認購額	Class A+ - HKD50,000 initial, HKD10,000 additional | Class B - HKD10,000 | Class C - HKD100,000 initial, HKD10,000 additional | Class D - HKD10,000,000 initial, HKD1,000,000 additional A類+ - 首次50,000港元，其後每次10,000港元 | B類 - 10,000港元 | C類 - 首次100,000港元，其後每次10,000港元 | D類 - 首次10,000,000港元，其後每次1,000,000港元

^^ The figure is based on ongoing expenses chargeable to the class (including, where applicable and in accordance with SFC requirements, estimated expenses for investing in shares or units of other funds) expressed as a percentage of the class's average net asset value for the 6 months to the end of January 2026 and then extrapolated to 12 months to give an annualized figure. This figure may vary from year to year.
此數字是根據該類別的經常性開支(並根據證監會的要求，包括投資於其他基金的股份或單位的估計開支(如適用))以該類別截至2026年1月底止6個月的平均資產淨值的百分比表示，然後推算至12個月以得出的年率化數字。此數字每年均可能有所變動。

\+ With effect from 1 October 2018, Class A units are closed to new investors (subject to the Manager's discretion to allow any subscription by new investors). Investors with existing holdings in Class A units may continue to make additional subscription in Class A units.
由2018年10月1日起，A類單位不開放予新投資者認購（惟經理人可酌情允許新投資者作出任何認購）。目前持有A類單位的投資者可繼續額外認購A類單位。

What is this product? 本基金是甚麼產品？

This is a sub-fund (the "Fund") of an umbrella fund constituted in the form of a unit trust. The Fund is a money market fund. The purchase of a unit in the Fund is not the same as placing funds on deposit with a bank or deposit taking company. The Manager has no obligation to redeem units at their offering value and the Fund is not subject to the supervision of the Hong Kong Monetary Authority. With effect on and from 4 January 2019, the domicile of HSBC Global Money Funds was removed from the jurisdiction of the Cayman Islands to the jurisdiction of the Hong Kong Special Administrative Region ("Hong Kong").

本附屬基金（「本基金」）所屬的傘子基金以單位信託形式組成。本基金是貨幣市場基金。購買本基金之單位並不等同將資金存放於銀行或接受存款公司，而經理人沒有責任按銷售價贖回單位，同時本基金亦不受香港金融管理局的監督。由2019年1月4日起，滙豐環球貨幣基金的註冊地從開曼群島司法管轄區改為香港特別行政區（「香港」）司法管轄區。

The Fund offers both tokenised classes of units and non-tokenised classes of units. This statement contains information about the offering of the non-tokenised classes of units, and unless otherwise specified references to "units" in this statement shall refer to the non-tokenised classes of units. Investors should refer to a separate statement for the offering of the tokenised classes of units.

本基金同時發售代幣化單位類別及非代幣化單位類別。本概要載列關於發售非代幣化單位類別的資料，且除非另有指明，否則本概要內對「單位」的提述應指非代幣化單位類別。投資者應就發售代幣化單位類別參閱另行刊發的概要。

Objectives and Investment Strategy 目標及投資策略

Objective and strategy 目標及策略：

The Fund aims to preserve capital and provide daily liquidity together with an investment return that is comparable to normal money market rate in the base currency of the Fund. However, preservation of capital is not guaranteed. The Manager may only invest in short-term deposit and other money market instruments.
本基金旨在保本並提供每日流動性，以及帶來與一般貨幣市場利率相若的投資回報（以本基金的基本貨幣計值）。然而，保本並無保證。經理人可能只投資於短期存款及其他貨幣市場工具。

At least 70% of the Fund's net asset value will be invested in Hong Kong dollar-denominated short-term deposits and high quality money market instruments issued by governments, quasi-governments, international organizations, financial institutions and other corporations.
本基金將資產淨值至少70%投資於由政府、半政府、國際組織、金融機構及其他公司發行的港元計值短期存款及優質貨幣市場工具。

The Manager's policy for the Fund is to use the interbank wholesale money market for short-term deposits for periods usually not exceeding 12 months and invest in monetary instruments, such as treasury bills, bills of exchange, commercial papers, certificates of deposit or interbank deposits, to achieve the Fund's investment objective. The Fund should not purchase any instruments with a remaining maturity of more than 397 days, or two years in the case of government and other public securities. The weighted average maturity and weighted average life of the Fund will not exceed 60 days and 120 days respectively.
經理人就本基金的政策是使用銀行間批發貨幣市場作短期存款之用，存款期通常不超過12個月，並投資貨幣工具，例如國庫券、匯票、商業票據、存款證或同業存款，以達致本基金的投資目標。本基金不應購買任何剩餘期限超過397天的工具，或剩餘期限超過兩年的政府及其他公共證券。本基金持有的金融工具的加權平均屆滿期及加權平均有效期將分別不超逾60天及120天。

It is also the Manager's policy to spread the range of investments among a wide variety of banking and other institutions with a credit ratings at least A-1 or P-1 (or its equivalent) from Standard & Poor's or Moody's or a recognised credit rating agency at time of purchase, and to ensure that the aggregate value of the Fund's holding of deposits and money market instruments issued by a single entity may not exceed 10% of the total net asset value of the Fund except, (1) where the entity is a substantial financial institution and the total amount so invested does not exceed 10 per cent. of the entity's share capital and non-distributable capital reserves, the limit may be increased to 25 per cent.; or (2) in the case of government and other public securities, up to 30 per cent. may be invested in the same issue; or (3) in respect of any deposit of less than US$1 million (or the equivalent in the currency of the Fund) where the Fund cannot otherwise diversify as a result of its size.
此外，經理人的政策亦把投資範圍涵蓋廣泛的銀行及其他機構（而購買當時的信貸評級至少達標準普爾或穆迪或其他認可信貸評級機構的A-1或P-1級（或同等評級）），並確保本基金持有的由單一實體發行的存款及貨幣市場工具總值不得超過本基金資產淨值總額的10%，惟屬以下情況則除外：(1)倘若實體為具規模的金融機構，以及所投資的總金額不超過該實體的股本及非分派資本儲備的10%，則該限額可增至25%；或(2)就政府及其他公共證券而言，最多30%可投資於同批發行；或(3)本基金因其規模所限而無法以其他形式分散投資的任何少於100 萬美元（或以本基金貨幣計值的等值金額）的存款。

It is not the Manager's policy to hedge the currency of the Fund to override the effects of exchange rate volatility.
經理人的政策是不會對沖本基金的貨幣以抵消匯率波動的影響。

Use of derivatives 衍生工具的使用

- The Fund will not use derivatives for any purposes.
  本基金將不會為任何目的使用衍生工具。

What are the Key Risks? 本基金有哪些主要風險？

Investments involve risks. Please refer to the offering document for details including risk factors.
投資涉及風險。請參閱銷售文件以便獲取其他資料，包括風險因素。

Investment risk and volatility risk 投資風險及波動風險

- The Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Fund may suffer losses. There is no guarantee of the repayment of principal.
  本基金的投資組合價值可能因下列任何主要風險因素而下跌，故閣下於本基金的投資可能會蒙受虧損。概不保證可償還本金。
- The Fund's investment portfolio will be exposed to volatility risk – meaning the value of assets will fluctuate. Volatility is not constant and may increase or decrease over time. Investors may suffer losses due to high volatility.
  本基金的投資組合將面臨波動風險，這意味著資產價值將波動。波動率不是不變的，並且可能隨時間增加或減少。投資者可能會因高波動而蒙受損失。

General liquidity risk 一般流動性風險

- The Fund's investment portfolio will be exposed to liquidity risks – meaning it may take time to sell assets and/or assets may need to be sold at a discount. This risk is greater in exceptional market conditions when a large number of market participants may seek to liquidate their investments which may include the Fund. The Fund may employ a number of techniques to manage liquidity including pricing adjustments and temporarily suspending redemptions.
  本基金的投資組合將承受流動性風險－意味著其需時出售資產及／或資產可能需以折讓價出售。當出現大量市場參與者尋求變現其投資（可能包括本基金）的特殊市況時，此風險便較大。本基金可運用若干技巧管理流動性，包括定價調整及暫時停止贖回。

Currency risk 貨幣風險

- Underlying investments of the Fund may be denominated in currencies other than the Base Currency of the Fund and the class of units may be designated in a currency other than the Base Currency of the Fund.
  本基金的相關投資可能以本基金的基本貨幣以外的貨幣計價，及單位類別可能被指定本基金的基本貨幣以外的貨幣。
- Where the currency of the underlying assets differs to the currency used to quote a unit's price (whether expressed in the Base Currency or another designated currency), such price may be affected unfavourably by fluctuations in exchange rates between these currencies.
  若相關資產的貨幣有別於用作單位報價的貨幣（無論以基本貨幣還是其他指定貨幣列示），該價格可能因此等貨幣之間的匯率波動而受到不利影響。
- Exchange rates may be affected by changes to exchange rate controls amongst other political and economic events.
  除其他政治和經濟事件外，匯率亦可能受匯率管制的變動所影響。

General debt securities risks 一般債務證券風險

Credit risk 信貸風險

- The Fund is exposed to the credit/default risk of issuers of the debt securities that the Fund may invest in. In the event that an issuer of a debt security defaults on payment of principal or interest, the Fund could suffer substantial loss and the net asset value of the Fund could be adversely affected.
  本基金須承受本基金可能投資的債務證券之發行人的信貸／違約風險。若債務證券的發行人在支付本金或利息方面違約，本基金可能蒙受重大虧損及本基金的資產淨值可能受到不利影響。

Credit rating risk 信貸評級風險

- Credit rating agencies may assign credit ratings to indicate credit quality of such securities. These are subject to limitations and may not accurately reflect the creditworthiness of the security and/or issuer at all times. Conversely, some debt securities are unrated, meaning that assessment of credit quality will solely be down to the Investment Adviser.
  信貸評級機構可能給予信貸評級以表明該等證券的信貸質素。此等評級涉及限制，且未必能時刻準確反映證券及／或發行人的信用程度。相反，部分債務證券未獲評級，意味著信貸質素的評估將完全由投資顧問決定。
- The credit rating and/or credit quality of a debt instrument or its issuer may decline. In the event of such decline, the value of the Fund may be adversely affected and the Manager may or may not be able to dispose of the relevant debt instruments.
  債務工具或其發行人的信貸評級及／或信貸質素可能下降。若出現下降情況，本基金的價值可能受到不利影響，經理人不一定能夠出售有關債務工具。

Interest rate risk 利率風險

- Debt securities are typically subject to interest rate risk. In general, the prices of debt securities rise when interest rates fall, whilst their prices fall when interest rates rise.
  債務證券通常須承受利率風險。一般而言，當利率下跌時，債務證券的價格會上升，而利率上升時，其價格則會下跌。

Valuation risk 估值風險

- Valuation of the Fund's investment in debt securities may involve uncertainties and judgmental determinations, and independent pricing information may not at all times be available. If such valuation turns out to be incorrect, this may affect the net asset value of the Fund.
  對本基金於債券證券的投資的估值可能涉及不確定性因素及判斷，且未必在所有時候均能獲得獨立的定價資訊。如證實該等估值不正確，此可能影響本基金的資產淨值。

Sovereign debt risk 主權債務風險

- The Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Fund to participate in restructuring such debts. The Fund may suffer significant losses when there is a default of sovereign debt issuers.
  本基金投資於由政府發行或擔保的證券可能面臨政治、社會及經濟風險。在不利狀況下，主權發行人未必能夠或願意在到期應付時償還本金及／或利息，或可能要求本基金參與重組有關債務。倘主權債務發行人發生違約，本基金可能遭受重大損失。

Risk of money market funds 貨幣市場基金的風險

- The purchase of the units of the Fund is not the same as placing funds on deposit with a bank or deposit taking company. The Manager has no obligation to redeem units at their offering value and the Fund is not subject to the supervision of the Hong Kong Monetary Authority. Investors may not recoup the original amount invested in the Fund.
  購買本基金之單位並不等同將資金存放於銀行或接受存款公司，而經理人並無責任按銷售價贖回單位，同時本基金不受香港金融管理局的監管。投資者未必可取回其最初投資於本基金的金額。

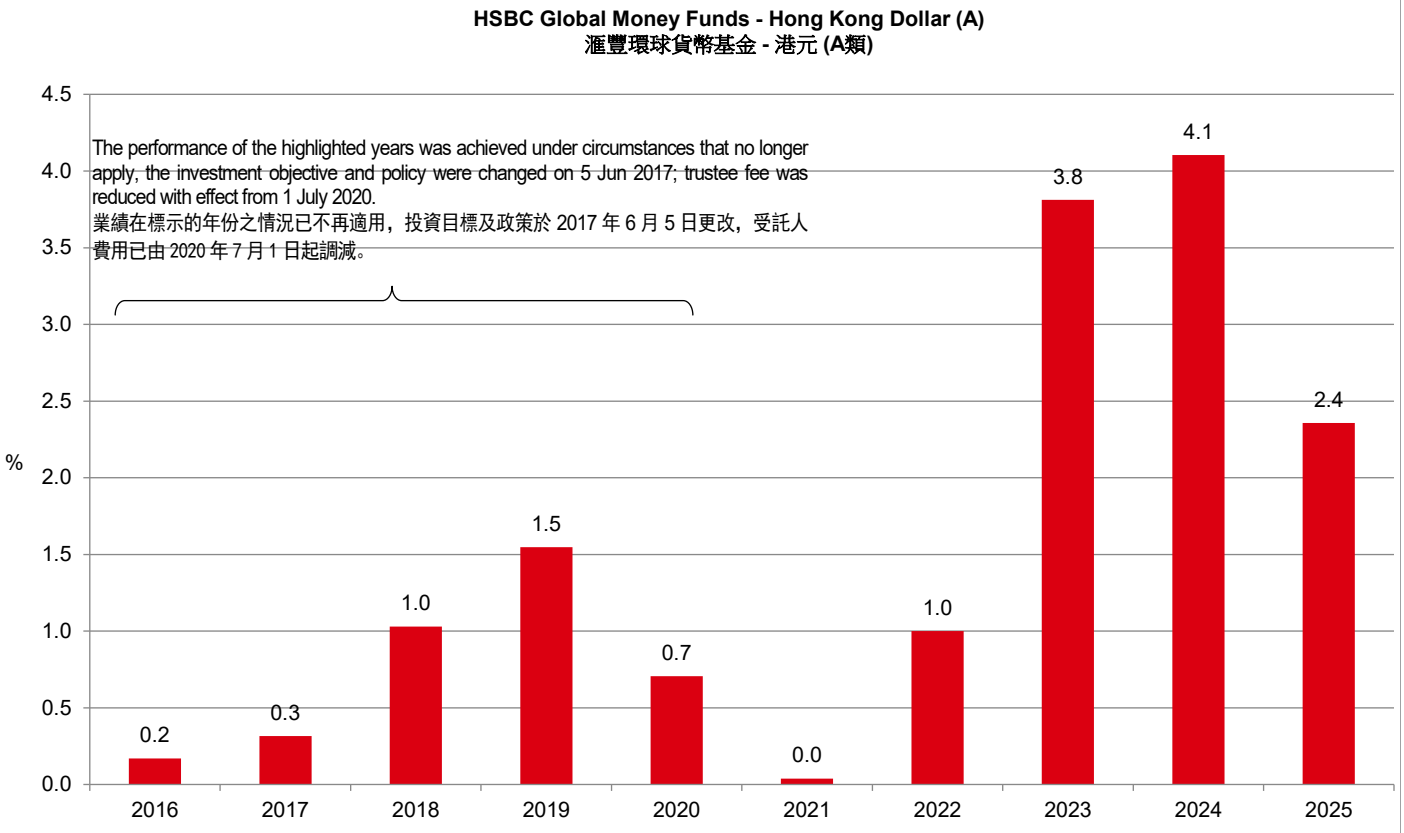
Geographic concentration risk 地域集中風險

- The Fund's investments are concentrated in a certain geographical region(s). The value of the Fund may be more volatile than that of a fund having a more diverse portfolio of investments.
  本基金集中投資於若干地區。本基金的價值可能比具有更廣泛投資組合的基金更反覆波動。
- Further, the value of the Fund may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory event affecting such geographical region(s).
  此外，本基金的價值可能較容易受到影響有關地區的不利經濟、政治、政策、外匯、流動性、稅務、法律或監管事件的影響。

Risk associated with differences in dealing and fee arrangements between tokenised units and non-tokenised units 與代幣化單位與非代幣化單位之間的交易及費用安排差異相關的風險

- Dealing arrangements in respect of tokenised units and non-tokenised units are different, the applicable dealing procedures with the eligible distributor (in the case of tokenised units) and other distributor(s) (in the case of non-tokenised units) may be different. Investors should check with the eligible distributor or distributor(s) for the applicable dealing procedures and timing. The net asset value per unit of each of the tokenised class and non-tokenised class may also be different due to the different fees (such as the management fee and additional fees which are only applicable to and borne by tokenised units) applicable to each such class. Any or all of these factors may lead to a difference in the net asset value of the tokenised units and non-tokenised units.
  代幣化單位及非代幣化單位之間的交易安排有所不同。適用於合資格分銷商（就代幣化單位而言）及其他經銷商（就非代幣化單位而言）的交易程序或會不同。投資者應向其合資格分銷商或經銷商查詢適用的交易程序及時間。由於代幣化類別及非代幣化類別各自適用不同費用（如管理費及僅適用於並由代幣化單位承擔的額外費用），代幣化類別及非代幣化類別各自的每單位資產淨值亦可能不同。任何或所有該等因素可能導致代幣化單位及非代幣化單位各自的資產淨值出現差異。

How has the Fund performed? 本基金過往的業績表現如何？



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
  過去業績並不代表將來的表現。投資者可能不能取回全部投資金額。
- The computation basis of the performance is based on the calendar year end, NAV-to-NAV, with dividend reinvested.
  業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- These figures show by how much the class of units increased or decreased in value during the calendar year being shown. Performance data has been calculated in HKD including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
  數據顯示單位類別於上述曆年的價值升跌。業績數據以港元計算，包括持續性開支但不包括您可能需支付的認購費用及贖回費用。
- Fund launch date: 01/03/1991
  基金成立日期：1991 年 3 月 1 日
- Class A launch date: 01/03/1991
  A 類成立日期：1991 年 3 月 1 日
- Class A is a Unit class open for investment by Hong Kong retail investors and denominated in the Fund's base currency.
  A類乃開放予香港零售投資者投資及以本基金的基本貨幣計值的單位類別。

Is there any guarantee? 本基金有否提供保證？

This Fund does not have any guarantees. You may not get back the full amount of money you invest.
本基金並不提供任何保證。閣下未必能全數取回投資本金。

What are the fees and charges? 本基金涉及哪些費用？

Charges which may be payable by you 認購本基金時閣下或須支付的費用

You may have to pay the following fees when dealing in the Fund.
閣下買賣本基金時可能須要支付以下費用。

Fees 費用	What you pay 你須支付
Subscription fee 認購費	0%#
Switching fee 轉換費	Not applicable (switching into tokenised class of units is not permitted) 不適用（不准許轉換為代幣化單位類別）
Redemption fee 贖回費	Not applicable 不適用

Ongoing fees payable by the Fund 本基金持續繳付的費用

The following expenses will be paid out of the Fund. They affect you because they reduce the return you get on your investments.
以下收費將從本基金總值中扣除，閣下的投資回報將會因而減少。

Fees 費用	Annual rate (as a % of the Net Asset Value of the class) 年率 （以類別資產淨值之%）
Management fee 管理費	Class A: Currently up to 0.25%* / A類: 目前不超過 0.25%* Class B: Currently up to 0.40%* / B類: 目前不超過 0.40%* Class C: Currently up to 0.30%* / C類: 目前不超過 0.30%* Class D: Currently up to 0.20%* / D類: 目前不超過 0.20%*
Trustee fee 受託人費用	Currently 0.03%# / 目前為0.03%#
Administrative fee 行政費	Not applicable 不適用
Performance fee 表現費	Not applicable 不適用

The fees and charges may be increased up to maximum level as specified in the offering document by giving at least one month's prior notice to investors.
費用可增至銷售文件所定的最高水平，但須予最少1個月預先通知投資者。

* The fees and charges may be increased up to maximum level as specified in the offering document by giving at least three months' prior notice to investors.
費用可增至銷售文件所定的最高水平，但須予最少3個月預先通知投資者。

Other fees 其他收費

You may have to pay other fees and charges when dealing in the Fund.
閣下買賣本基金時可能須要支付其他費用。

Additional information 其他資料

- You generally buy and redeem units at the Fund's next-determined subscription price and redemption price with reference to the Net Asset Value (NAV) after the intermediaries receive your request in good order on or before 11:00 a.m. (HK Time), being the Fund's dealing cut-off time.
一般而言，閣下認購及贖回本基金單位的價格，是在中介人於香港時間上午 11 時或之前（即本基金的交易截止時間）收到閣下的完整指示後，參照本基金資產淨值而釐定的下一個認購及贖回價。
- Intermediaries who sell the Fund may impose earlier cut-off times for receiving instructions for subscriptions, redemptions or switching. Investors should pay attention to the arrangements of the intermediary concerned.
銷售本基金的中介人可能就接受認購、贖回或轉換指示實施較早的截止時間。投資者須注意有關中介人的安排。
- Investors may obtain the past performance information of other unit classes offered to Hong Kong investors at www.assetmanagement.hsbc.com.hk (the website has not been reviewed by the SFC).
投資者可瀏覽 www.assetmanagement.hsbc.com.hk（網頁並未經證監會批閱）以取得向香港投資者發售的其他單位類別的往績表現資料。
- The net asset value of the Fund is calculated and the price of the Fund is published on each dealing day. The Fund prices are available online at www.assetmanagement.hsbc.com.hk (the website has not been reviewed by the SFC).
本基金的資產淨值及價格均於每個交易日計算及刊登。本基金價格刊登於 www.assetmanagement.hsbc.com.hk （網頁並未經證監會批閱）。

Important 重要資料

- If you are in doubt, you should seek professional advice.
閣下如有疑問，請應諮詢專業意見。
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