

**HSBC Collective Investment Trust -  
 HSBC India Multi Income Fund**  
**滙豐集合投資信託 – 滙豐印度多元入息基金**

February 2026 2026年2月

- ▶ **This statement provides you with key information about the HSBC India Multi Income Fund**  
 本概要提供有關滙豐印度多元入息基金的重要資料
- ▶ **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**

<b>Fund manager 基金經理</b>	HSBC Investment Funds (Hong Kong) Limited / 滙豐投資基金（香港）有限公司
<b>Investment adviser 投資顧問</b>	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）
<b>Sub-investment advisers 副投資顧問</b>	HSBC Global Asset Management (Singapore) Limited (Internal delegation, Singapore / 內部委託，新加坡)
<b>Trustee 受託人</b>	HSBC Institutional Trust Services (Asia) Limited / 滙豐機構信託服務（亞洲）有限公司
<b>Dealing frequency 進行交易</b>	Daily on every dealing day, i.e. each business day on which The Stock Exchange of Hong Kong Limited is open for normal trading and the regulated markets in countries or regions where the Sub-Fund is materially invested are normally open for business/ 每一個交易日，即香港聯合交易所有限公司開市進行正常交易及本附屬基金有大量投資的國家或地區的受監管市場通常開放營業的各營業日
<b>Base currency 基本貨幣</b>	US Dollar ("USD") / 美元（「美元」）
<b>Ongoing charges over a year 過去一年經常性開支比率</b>	Class AM2 – USD / AM2類 – 美元 2.10%^ Class AM2 – HKD / AM2類 – 港元 2.10%^ Class AM30 – AUD / AM30類 – 澳元 2.14%^ Class AM30 – CAD / AM30類 – 加元 2.10%^ Class AM30 – EUR / AM30類 – 歐元 2.12%^ Class AM30 – GBP / AM30類 – 英鎊 2.12%^ Class AM30 – RMB / AM30類 – 人民幣 2.12%^ Class AM30 – SGD / AM30類 – 坡元 2.12%^ Class AMFIXA – USD / AMFIXA類 – 美元 2.10%^

<b>Dividend policy 股息政策</b>	<p>Class AM2 and Class AM30: The Manager aims to declare dividends monthly on a discretionary basis, and if declared, dividends will be paid monthly. Dividends may be paid out of the capital or effectively out of capital# of the relevant Class. Payment of dividends out of capital or effectively out of capital may result in an immediate reduction of the net asset value of the relevant Class. / AM2類及AM30類：經理人旨在按酌情基準每月宣派股息，如宣派，將會每月派發股息。股息可從相關類別的資本或實際上從相關類別的資本#中支付。從資本中或實際上從資本中撥付股息，可能導致相關類別的資產淨值即時減少。</p> <p>Class AMFIXA – USD is a fixed payout class, which pays out a pre-determined annualized fixed percentage of its net asset value or adjusted net asset value at a pre-determined frequency as per the table below. The amount of dividend for each payout is calculated by multiplying the pre-determined annualized fixed percentage with the net asset value or adjusted net asset value on the relevant Dealing Day divided by the pre-determined number of payouts per year. / AMFIXA類—美元為固定派付類別，依照下表所示的預設頻率按其資產淨值或經調整資產淨值的預設固定年化百分比作出派付。每次派付的股息金額以預設固定年化百分比乘以相關交易日的資產淨值或經調整資產淨值除以每年預設派付次數計算。</p>
-----------------------------	---

Fixed pay-out classes / 固定派付類別	Distribution frequency / 分派頻率	Annualized pay-out rate** / 年化派付率**
AMFIXA-USD / AMFIXA-美元	Monthly / 每月	7.5%

The pre-determined annualized fixed percentage does not reflect either the actual or expected income or performance of the Sub-Fund. A positive payout does not imply a positive return. Consequently, fixed payout classes are expected to payout capital gains and/or of capital and may do so over a prolonged or indefinite period. Paying-out of capital represents a withdrawal of investor's initial investment. This may result in an immediate reduction of the net asset value per unit and a substantial erosion of an investor's initial investment over the long term. Over the very long term an investor's initial investment may be nearly, or even completely, exhausted./  
 預設固定年化百分比並不反映本附屬基金的實際或預期收入或表現。正數派付並不暗示有正回報。因此，預期固定派付類別將從資本收益及 / 或資本中撥付，並可能長期或持續以此方式撥付。從資本中派付代表投資者從當初投資中提取。這可能導致每單位資產淨值即時減少及投資者的初始投資有一段長時間被大幅蠶食。長遠而言，投資者的初始投資可能幾乎或甚至完全耗盡。

<b>Financial year end 財政年度終結日</b>	31 March / 3月31日
<b>Minimum investment (initial and subsequent) 最低認購額 (首次及其後投資額) / Minimum holding 最低持有額 / Minimum redemption 最低贖回額</b>	Class A – USD1,000   HKD10,000   AUD1,500   CAD1,000   EUR850   GBP650   RMB10,000   SGD1,000   NZD1,500 A類 – 1,000 美元   10,000 港元   1,500 澳元   1,000 加元   850 歐元   650 英鎊   人民幣 10,000元   1,000 坡元   1,500 紐元

<sup>^</sup> 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 September 2024 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2024年9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。

<sup>^^</sup> The figure is an estimate only (as the class is newly set up) and represents the sum of the estimated ongoing expenses chargeable to the Unit Class of the Sub-Fund expressed as a percentage of the estimated average net asset value of the Unit Class. This figure may vary from year to year. The actual figure may be different from the estimated figure.

此僅為估計數字 (因為此類別為新成立)，指可向本附屬基金單位類別收取的估計經常性開支總額，並以單位類別的估計平均資產淨值的百分比表示。此數字每年均可能有所變動。實際數字可能有別於估計數字。

<sup>#</sup> The Manager may at its discretion pay dividend out of gross income while charging/paying all or part of the Sub-Fund's fees and expenses to/out of the capital of the Sub-Fund (resulting in an increase in distributable income for the payment of dividends by the Sub-Fund), and thereby effectively pay distributions out of capital of the Sub-Fund.

經理人可酌情決定從總收入撥付股息，同時從本附屬基金的資本中扣除 / 支付本附屬基金的全部或部分費用及開支 (導致可供本附屬基金支付股息的可分派收入增加)，因此實際上從本附屬基金的資本中支付股息。

<sup>\*\*</sup> Under normal circumstances, the payout rate is pre-determined and is not subject to the Manager's ongoing discretion. Should the Manager decide to adjust the payout rate, affected investors will receive at least one month's prior written notification.

在正常情況下，派付率為預設，並不受經理人的持續酌情權所規限。倘若經理人決定調整派付率，受影響的投資者將收到至少一個月的事先書面通知。

## What is this product? 本基金是甚麼產品?

HSBC India Multi Income Fund is constituted in the form of a unit trust. It is a sub-fund (the “Sub-Fund”) of an umbrella fund, HSBC Collective Investment Trust (the “Fund”).

滙豐印度多元入息基金以單位信託基金形式組成。上述基金屬傘子基金 — 滙豐集合投資信託（「**本基金**」）的附屬基金（「**附屬基金**」）。

## Objectives and Investment Strategy 目標及投資策略

### Investment Objective 投資目標:

The Sub-Fund aims to provide income and moderate growth through an active asset allocation in a diversified portfolio of fixed income securities and equity securities, money market and cash instruments and other instruments that are related to India.

本附屬基金的目標是透過由有關印度的固定收益證券及股票證券、貨幣市場及現金工具以及其他工具組成的多元化投資組合進行積極式資產配置，以提供收益及溫和增長。

### Investment Strategy 投資策略:

The Manager’s approach is to consider the qualitative and quantitative fundamental factors such as economic outlook, market valuations, income (e.g. coupons, interest and dividends) for the different asset classes and use these to decide the Sub-Fund’s asset allocation, favouring assets with high income potential and superior long term expected returns. The Manager assesses risk using long term volatilities and correlations between asset classes to forecast the portfolio volatility from different asset allocation mixes, with the aim to fit an allocation that is aligned with the Sub-Fund’s risk tolerance. The assumptions underlying the asset allocation and expected returns are reviewed continuously to ensure they remain the Manager’s best estimates within the overall research framework.

經理人的取向是考慮不同資產類別的定性及定量基本因素，例如經濟前景、市場估值、收入（例如息票、利息及股息），並使用該等因素來決定本附屬基金的資產配置，較屬意具備高收入潛力及帶來卓越長期預期回報的資產。經理人利用長期波動性及資產類別之間的關聯性來評估風險，以預測不同資產配置組合的投資組合波動性，旨在達致與本附屬基金的風險承受能力相符的配置。資產配置及預期回報的相關假設會持續被檢討，以確保該等假設仍屬經理人在整體研究框架內的最佳估計。

The Sub-Fund would adopt a flexible approach to asset allocation with a bias towards income-generating securities.

本附屬基金將採取靈活的資產配置方法，偏向產生收入的證券。

### Investment Policy 投資政策:

In normal market conditions a minimum of 70% of the Sub-Fund’s net asset value will be invested (directly or indirectly through investment in units or shares of collective investment schemes (“Underlying Funds”) and/or indirectly through financial derivative instruments used for market access or exposure replication purposes) in India related fixed income securities, equities (including Real Estate Investment Trusts (“REITs”)) and equity equivalent securities (including, but not limited to, American Depositary Receipts and Global Depositary Receipts), money market and cash instruments and other instruments such as convertible bonds, asset backed securities, asset-backed commercial papers and mortgage backed securities. The Sub-Fund may invest its remaining net asset value in assets similar to the aforementioned but which are unrelated to India.

在正常市況下，本附屬基金的資產淨值至少 70% 將投資（直接或間接透過投資於集合投資計劃（「**相關基金**」）的單位或股份及/或間接透過作為進入市場或投資複製用途的金融衍生工具）於印度相關固定收益證券、股票（包括房地產投資信託基金（「**REITs**」））及等同股票的證券（包括但不限於美國預託證券及環球預託證券）、貨幣市場和現金工具及其他工具，例如可轉換債券、資產抵押證券、資產抵押商業票據及按揭證券。本附屬基金可將其餘下資產淨值投資於類似上述但與印度無關的資產。

The Sub-Fund invests up to 75% of its net asset value in investment grade rated, non-investment grade rated and unrated fixed income securities (e.g. bonds) denominated in Indian Rupee (INR). These securities will be issued or guaranteed by government of India, government agencies of India as well as by companies which have their registered office in India or which carry out the larger part of their business activities in India. The Sub-Fund may invest in other instruments (e.g. structured notes) referencing underlying exposure to INR fixed income securities.

本附屬基金將其資產淨值最多 75% 投資於以印度盧比 (INR) 計值且被評為投資級別、非投資級別及未評級的固定收益證券（例如債券）。該等證券將由印度政府、印度政府機構以及其註冊辦事處位於印度或其大部分業務活動在印度進行的公司發行或擔保。本附屬基金可投資於參考印度盧比固定收益證券相關投資的其他工具（例如結構性票據）。

Unless otherwise permitted by the Securities and Exchange Board of India (“SEBI”), to invest in Indian domestic fixed income securities, the Sub-Fund will use a Foreign Portfolio Investor (FPI) license which will be obtained from and authorised by the SEBI and the Sub-Fund will be subject to the available FPI quota on fixed income investments. Investors should be aware that the availability of the FPI quota can be unpredictable and, as a result, the Sub-Fund may, at times, have substantial exposure to non-INR denominated investments which are related to India but are non-domestic fixed income securities.

除非另行獲印度證券交易委員會（「**SEBI**」）准許，本附屬基金將使用從 SEBI 取得並獲 SEBI 授權的外國投資組合投資者（FPI）牌照，以投資於印度境內固定收益證券，而本附屬基金將受固定收益投資的可用 FPI 配額限制。投資者應注意，無法預測是否可取得 FPI 配額，因此，本附屬基金有時可能會大量投資於與印度相關但屬於非境內固定收益證券的非以印度盧比計值的投資。

The Sub-Fund may invest up to 55% of its net asset value in investment grade rated, non-investment grade rated and unrated fixed income and other similar securities denominated in other currencies (e.g. United States Dollars). These securities will be issued or guaranteed by the government of India, government agencies of India as well as by companies which have their registered office in India or which carry out the larger part of their business activities in India. When the Sub-Fund invests in these assets which are neither INR denominated or referenced, the Sub-Fund may achieve INR exposure using financial derivative instruments.

本附屬基金可將其資產淨值最多 55% 投資於以其他貨幣（例如美元）計值的被評為投資級別、非投資級別及未評級的固定收益及其他類似證券。該等證券將由印度政府、印度政府機構以及其註冊辦事處位於印度或其大部分業務活動在印度進行的公司發行或擔保。當本附屬基金投資於該等既

非以印度盧比計值亦非參考印度盧比的資產時，本附屬基金可能使用金融衍生工具以實現印度盧比投資。

The Sub-Fund does not have explicit restrictions on the minimum credit ratings of securities it may hold. Investment grade fixed income securities are rated at least Baa3 / BBB- by Moody's, Standard & Poor's or any other internationally recognised credit rating agency.

本附屬基金並無對其可能持有的證券設置明確的最低信貸評級限制。投資級別固定收益證券指獲穆迪、標準普爾或任何其他國際公認信貸評級機構評為至少 Baa3 / BBB-。

The Sub-Fund may invest up to 100% of its net asset value in securities that are rated below investment grade (i.e. rated BB+/Ba1 or below by Moody's, Standard & Poor's or any other internationally recognised credit rating agency) or unrated (i.e. a bond for which neither the bond itself nor its issuer has a credit rating).

本附屬基金可將其資產淨值最多 100% 投資於被評為低於投資級別（即獲穆迪、標準普爾或任何其他國際公認信貸評級機構評為 BB+/Ba1 或以下）或未評級（即債券本身或其發行人並無信貸評級）的證券。

As at the date hereof, Indian sovereign debt is rated investment grade (by internationally recognised credit rating agencies). In the event that Indian sovereign debt is downgraded to below investment grade by any of these internationally recognised credit rating agencies, the Sub-Fund may invest up to 75% in securities issued and/or guaranteed by the government of India.

截至本文件日期，印度主權債務被評為投資級別（由國際公認信貸評級機構給予）。倘若印度主權債務的評級被任何該等國際公認信貸評級機構下調至低於投資級別，本附屬基金可投資最多 75% 於由印度政府發行及 / 或擔保的證券。

The Sub-Fund invests in equities and equity equivalent securities of companies which are domiciled in, based in, or carry out the larger part of their business activities in India. The Sub-Fund normally invests across a range of market capitalisations without any capitalisation restriction. The Sub-Fund may also invest no more than 10% of its net asset value in eligible closed-ended REITs.

本附屬基金投資於在印度註冊、位於印度或在印度進行其大部分業務活動的公司的股票及等同股票的證券。本附屬基金通常投資於不同市值的公司，沒有任何市值限制。本附屬基金亦可將不超過其資產淨值的 10% 投資於合資格封閉式 REITs。

The Sub-Fund may invest up to 30% of its net assets in fixed income and equity securities, which are not issued by India related issuers. These securities are denominated either in US Dollars, other developed market currencies or emerging market currencies.

本附屬基金可將其淨資產最多 30% 投資於非由印度相關發行人發行的固定收益及股票證券。該等證券以美元、其他已發展市場貨幣或新興市場貨幣計值。

The Sub-Fund may invest up to 30% of its net asset value in other asset classes including, but not limited to, real estate, commodities related instruments, asset backed securities ("ABS"), mortgage backed securities ("MBS") and liquid alternative investment strategies (e.g. market neutral strategies and momentum strategies).

本附屬基金可將其資產淨值最多 30% 投資於其他資產類別，包括但不限於房地產、商品相關工具、資產抵押證券（「ABS」）、按揭證券（「MBS」）及流動性另類投資策略（例如市場中性策略及動力策略）。

The Sub-Fund may invest up to 20% of its net asset value in money market and cash instruments for liquidity or portfolio management purposes.

本附屬基金可將其資產淨值最多 20% 投資於貨幣市場及現金工具作流動性或投資組合管理用途。

The Sub-Fund may invest up to 100% of its net asset value in units or shares of Underlying Funds as long as the overall portfolio is aligned with the investment objective, policy and strategy of the Sub-Fund. Such Underlying Funds will comprise (a) Underlying Funds which are authorised by the SFC; and/or (b) Underlying Funds which are eligible schemes (the list of "eligible schemes" is as specified by the SFC from time to time which includes, but is not limited to, schemes domiciled in Luxembourg, Ireland and the United Kingdom) whether authorised by the SFC or not; and/or (c) not more than 10% of its net asset value in Underlying Funds which are non-eligible schemes not authorised by the SFC. The Sub-Fund will invest in HSBC sponsored and/or managed Underlying Funds unless an appropriate fund is not available.

只要整體投資組合與本附屬基金的投資目標、政策及策略相一致，本附屬基金可將其資產淨值最多 100% 投資於相關基金的單位或股份。該等相關基金將包括(a)獲證監會認可的相關基金；及 / 或 (b) 屬於合資格計劃（「合資格計劃」）名單由證監會不時訂明，包括但不限於在盧森堡、愛爾蘭及英國註冊的計劃（不論是否獲證監會認可）的相關基金；及 / 或 (c) 其資產淨值不超過 10% 投資於屬未獲證監會認可的非合資格計劃之相關基金。除非並無合適的基金，本附屬基金將投資於由滙豐保薦及 / 或管理的相關基金。

The Sub-Fund may invest up to 90% of its net asset value in shares of HSBC Global Investment Funds - India Fixed Income, which is authorised by the SFC. The investment objective of HSBC Global Investment Funds - India Fixed Income is to provide long term total return by investing in a portfolio of Indian bonds and other similar fixed income securities.

本附屬基金可將其資產淨值最多 90% 投資於獲證監會認可的滙豐環球投資基金—印度固定收益的股份。滙豐環球投資基金—印度固定收益的投資目標是透過投資於印度債券及其他類似固定收益證券的投資組合，旨在提供長期總回報。

The Sub-Fund may invest up to 50% of its net asset value in shares of HSBC Global Investment Funds - Indian Equity, which is authorised by the SFC. The investment objective of HSBC Global Investment Funds - Indian Equity is to provide long-term total return by investing in a portfolio of Indian equities.

本附屬基金可將其資產淨值最多 50% 投資於獲證監會認可的滙豐環球投資基金—印度股票的股份。滙豐環球投資基金—印度股票的投資目標旨在透過投資於印度股票的投資組合，提供長線總回報。

SFC authorisation of the above Underlying Funds is not a recommendation or endorsement of the Underlying Funds nor does it guarantee the commercial merits of the Underlying Funds or the performance of the Underlying Funds. It does not mean that the Underlying Funds are suitable for all investors nor

is it an endorsement of the Underlying Funds' suitability for any particular investor or class of investors.

證監會對上述相關基金的認可不等於對相關基金作出推介或認許，亦不是對相關基金的商業利弊或相關基金的表現作出保證，更不代表相關基金適合所有投資者，或認許相關基金適合任何個別投資者或任何類別的投資者。

The Sub-Fund may invest less than 10% of its net asset value in debt instruments with loss-absorption features including, but not limited to, contingent convertible securities; additional tier 1 or tier 2 capital instruments; total loss-absorbing capacity eligible instruments; and certain senior non preferred debt. The Sub-Fund may invest less than 10% of its net asset value in contingent convertible securities.

本附屬基金可將其資產淨值少於 10% 投資於具有吸收損失特點的債務工具，包括但不限於或有可轉換證券；額外一級或二級資本工具；具有完全吸收損失特點的合資格工具；及若干高級非優先債務。本附屬基金可將其資產淨值少於 10% 投資於或有可轉換證券。

The Sub-Fund will not invest more than 10% of its net assets in a combination of participation notes and convertible securities.

本附屬基金將不會將其淨資產超過 10% 投資於參與票據及可轉換證券組合。

The Sub-Fund may invest up to 10% of its net asset value in commodities related instruments, mainly through exchange-traded commodities securities, Underlying Funds and/or financial derivative instruments such as derivatives on commodities. The Sub-Fund will not invest directly in commodities.

本附屬基金可主要透過交易所買賣商品證券、相關基金及 / 或金融衍生工具（例如商品衍生工具）將其資產淨值最多 10% 投資於商品相關工具。本附屬基金不會直接投資於商品。

The Sub-Fund may invest up to 10% of its net assets in ABS and MBS.

本附屬基金可將其淨資產最多 10% 投資於 ABS 及 MBS。

The Sub-Fund may invest up to 10% of its net asset value in liquid alternative investment strategies, mainly through Underlying funds. The Sub-Fund may invest less than 10% of its net asset value in Underlying Funds which may use financial derivative instruments extensively for investment purposes.

本附屬基金可主要透過相關基金將其資產淨值最多 10% 投資於流動性另類投資策略。本附屬基金可將其資產淨值少於 10% 投資於可能廣泛使用金融衍生工具作投資目的之相關基金。

The Sub-Fund's primary currency exposure is to the Indian Rupee. The Manager may actively manage the Sub-Fund's currency exposure.

本附屬基金的主要貨幣風險為印度盧比。經理人可能積極管理本附屬基金的貨幣風險。

The Sub-Fund may also invest in financial derivative instruments (including embedded financial derivatives) for investment and hedging purposes, subject to the applicable investment restrictions.

本附屬基金亦可投資於金融衍生工具（包括嵌入式金融衍生工具）作投資及對沖目的，惟須受適用投資限制的規限。

The Sub-Fund can enter into Securities Lending transactions for up to 29% of its net assets, however, it is expected that this will not exceed 25%.

本附屬基金可訂立證券借出交易，最多達其淨資產的 29%，但預期不會超過 25%。

The Manager will not enter into Repurchase Transactions or Reverse Repurchase Transactions or similar OTC transactions in respect of the Sub-Fund.

經理人將不會就本附屬基金訂立購回交易或反向購回交易或類似的場外交易。

Indicative allocation and classification of the Sub-Fund's investment:

本附屬基金的投資的指示性分配及分類：

<b>Asset Classes*</b> 資產類別*	<b>Indicative percentage (as a percentage of the Sub-Fund's net asset value) 指示性百分比 (佔本附屬基金資產淨值的百分比)</b>
Fixed Income 固定收益	50% - 100%
Equities 股票	0% - 50%
Other asset classes such as real estate, commodities related instruments, ABS, MBS and liquid alternative investment strategies 其他資產類別，例如房地產、商品相關工具、ABS、MBS 及流動性另類投資策略	0% - 30%
Cash, deposits, money market instruments and liquidity funds 現金、存款、貨幣市場工具及流動性資金	0 - 20%

\* Exposure to these assets classes may be achieved through direct investments, investment in units or shares of Underlying Funds and/or through financial derivative instruments.

\* 對該等資產類別的投資可以透過直接投資、投資於相關基金的單位或股份及 / 或透過金融衍生工具來達成。

## Use of derivatives 衍生工具的使用

- ▶ The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.  
本附屬基金衍生工具的淨投資比例範圍最高可達本附屬基金資產淨值的50%。

## 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 the 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 Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.  
本附屬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，故閣下於本附屬基金的投資可能會蒙受虧損。概不保證可償還本金。
- ▶ The Sub-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.  
本附屬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 Sub-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 Sub-Fund. The Sub-Fund may employ a number of techniques to manage liquidity including pricing adjustments and temporarily suspending redemptions.  
本附屬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（可能包括本附屬基金）的特殊市況時，此風險便較大。本附屬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 Sub-Fund may be denominated in currencies other than the Base Currency of the Sub-Fund and the Class of Units may be designated in a currency other than the Base Currency of the Sub-Fund.  
本附屬基金的相關投資可能以本附屬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附屬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 or, in the case of Currency Hedged Unit Classes, between the currency of the underlying assets and the Base Currency.  
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（或如屬貨幣對沖單位類別，則為相關資產的貨幣與基本貨幣之間）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 Sub-Fund is exposed to the credit/default risk of issuers of the debt securities that the Sub-Fund may invest in. In the event that an issuer of a debt security defaults on payment of principal or interest, the Sub-Fund could suffer substantial loss and the net asset value of the Sub-Fund could be adversely affected.  
本附屬基金須承受本附屬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，本附屬基金可能蒙受重大虧損及本附屬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 Sub-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，本附屬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 Sub-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 Sub-Fund.  
對本附屬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，此可能影響本附屬基金的資產淨值。

#### Non-investment grade and unrated debt securities risks 非投資級別及未評級債務證券風險

- ▶ Non-investment grade debt securities as rated by credit agencies (and credit equivalent unrated debt securities) are subject to greater liquidity risk, higher volatility, higher credit risk and greater risk of loss of principal and interest than investment grade debt securities.  
相比投資級別債務證券，被信貸評級機構評為非投資級別債務證券（及同等信貸質素的未評級債務證券）面臨更大的流動性風險、更高的波動率、更高的信貸風險及更大的損失本金及利息風險。

#### General equity market risk 一般股票市場風險

- ▶ The Sub-Fund's investment in equity securities is subject to general market risks, whose value may be adversely impacted due to various factors, such as changes in investment sentiment, political and economic conditions, liquidity risks and issuer-specific factors. Further, risks may be exacerbated for certain markets and segments (e.g. smaller capitalization companies).  
本附屬基金投資於股票證券，須承受一般市場風險，其價值可能因多項因素（例如投資氣氛、政治及經濟狀況之改變、流動性風險及發行人相關風險因素）而受到不利影響。此外，若干市場及板塊（例如小型公司）的風險可能加劇。

#### Emerging markets risk 新興市場風險

- ▶ The Sub-Fund invests in emerging markets (including India) which may involve increased risks and special considerations not typically associated with investment in more developed markets, such as greater liquidity risks, currency risks/control, relevant license requirements/ investment limit/ quota restriction risk (such as the inability to obtain/renew or loss of FPI license and the investment limitation applicable to investing in Indian securities), political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a higher degree of volatility.  
本附屬基金投資於新興市場（包括印度），新興市場可能涉及投資於較發達市場一般不會涉及的較多風險及特殊考慮因素，例如較高的流動性風險、貨幣風險／管制、相關牌照要求／投資限制／配額限制風險（例如無法取得／續期或失去 FPI 牌照以及適用於投資印度證券的投資限制）、政治及經濟不確定因素、法律及稅務風險、結算風險、託管風險，以及大幅波動的可能性。

#### Geographic concentration risk 地域集中風險

- ▶ The Sub-Fund's investments are concentrated in India. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments.  
本附屬基金集中投資於印度。本附屬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 Sub-Fund may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory event affecting India.  
此外，本附屬基金的價值可能較容易受到影響印度的不利經濟、政治、政策、外匯、流動性、稅務、法律或監管事件的影響。

#### India market risks 印度市場風險

In addition to the applicable Emerging markets risks, the India market is also exposed to greater risks related to India tax and INR currency and exchange.

除了適用的新興市場風險，印度市場亦面臨與印度稅務、印度盧比貨幣及匯率相關的更大風險。

#### India tax risk 印度稅務風險

- ▶ There is a possibility that the current tax laws, rules, regulations and practice in India and/or the current interpretation or understanding thereof may change in the future and such change(s) may have retrospective effect. The Sub-Fund could become subject to additional taxation that is not anticipated as at the date hereof or when the relevant investments are made, valued or disposed of. Any increased tax liabilities on the relevant Sub-Fund may adversely affect the Sub-Fund's net assets and may reduce the income from, and/or the value of, the relevant investments in the Sub-Fund.

印度的現行稅務法律、規則、規例及慣例及／或有關的現行詮釋或理解有可能在日後作出具追溯效力的更改。本附屬基金可能需要繳納於本文件日期或在作出相關投資、對相關投資進行估值或處置時並未預期的額外稅項。相關附屬基金的任何稅務責任增加可能會對本附屬基金的淨資產產生不利影響，並可能減少來自本附屬基金的相關投資的收入及／或價值。

#### INR currency and exchange risk 印度盧比貨幣及匯率風險

- ▶ Investors should be aware of the fact that the INR is not freely convertible and is subject to exchange controls and certain requirements by the government of India. These controls are subject to change and may adversely impact the INR exchange rate which may impact the net asset value of the Sub-Fund.  
投資者應注意，印度盧比不可自由兌換，並受印度政府的外匯管制及若干要求所規限。該等管控措施可能會改變，並可能對印度盧比匯率產生不利影響，因此可能影響本附屬基金的資產淨值。
- ▶ Non-INR based investors are exposed to foreign exchange risk and there is no guarantee that the value of INR against the investors' "Home Currency" (which is the main currency an investor uses on a day-to-day basis) will not depreciate. Any depreciation of INR could adversely affect the value of investor's investment in the Sub-Fund.  
非以印度盧比為本幣的投資者承受外匯風險，且不能保證印度盧比相對投資者的「本國貨幣」（即投資者日常使用的主要貨幣）的價值不會貶值。印度盧比的任何貶值可能對投資者於本附屬基金的投資價值產生不利影響。

#### Risk of investing in other collective investment schemes 投資於其他集體投資計劃的風險

- ▶ The Sub-Fund may invest in Underlying Funds (which may not be regulated by the SFC). The Sub-Fund does not have any control of the investments of Underlying Funds and will be subject to the risks and returns associated with the Underlying Funds' investments as well as the prospectus terms and conditions of the Underlying Funds. There is no assurance that the investment objective and strategy of the Underlying Funds will be successfully achieved which may have a negative impact to the net asset value of the Sub-Fund.  
本附屬基金可投資於相關基金（不一定受到證監會監管）。本附屬基金對相關基金的投資並無任何控制權，並將受與相關基金投資有關的風險和回報以及相關基金的說明書的條款及條件所規限。概不保證相關基金的投資目標及策略將能成功達成，這可能對本附屬基金的資產淨值產生負面影響。
- ▶ Investment in Underlying Funds will involve another layer of fees charged at the Underlying Fund level. There is no guarantee that Underlying Funds will always have sufficient liquidity to meet the Sub-Fund's redemption requests in a timely manner and the Sub-Fund may suffer losses as a result of delays.

投資於相關基金將涉及另一層在相關基金層面收取的費用。概不保證相關基金將時刻具備足夠流動性，以及時應付本附屬基金的贖回要求，本附屬基金可能因延誤而蒙受損失。

#### Investment strategy risk: multi-asset income 投資策略風險：多元資產收入

- ▶ The asset allocation strategy balancing income, long term expected returns and risk may not achieve the desired results under all circumstances and market conditions.  
平衡收入、長期預期回報與風險的資產配置策略未必在所有情況及市況下均能實現理想的業績。
- ▶ The investments of the Sub-Fund may be periodically rebalanced and therefore the Sub-Fund may incur greater transaction costs than a fund employing a buy-and-hold allocation strategy.  
本附屬基金的投資可能定期重新調整，因此本附屬基金產生的交易成本可能高於採用買入及持有配置策略的基金。

#### Sovereign debt risks 主權債務風險

- ▶ The Sub-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 a Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.  
本附屬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，或可能要求本附屬基金參與重組有關債務。倘主權債務發行人發生違約，本附屬基金可能遭受重大損失。

#### Risk associated with small/mid-capitalisation companies 與中小型公司有關的風險

- ▶ The stock of small/mid-capitalisation companies may be exposed to greater liquidity risk, be more volatile and be more sensitive to adverse economic developments than those of larger capitalisation companies in general.  
一般而言，相比較大型公司，中小型公司的股票可能承受較高的流動性風險、較為波動及對經濟的不利發展較為敏感。

#### Derivative instrument risk 衍生工具風險

- ▶ Risks associated with financial derivative instruments include counterparty/credit risk, greater liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk.  
與金融衍生工具相關的風險包括對手方 / 信貸風險、較大的流動性風險、估值風險、波動性風險及場外交易風險。
- ▶ The use of derivatives for investment purposes may involve leverage. Leverage can result in a loss significantly greater than the amount invested in derivatives by the Sub-Fund leading to a higher risk of significant loss by the Sub-Fund.  
使用衍生工具作投資用途可能涉及槓桿。槓桿可能導致損失遠遠大於本附屬基金對衍生工具的投資金額，令本附屬基金遭受重大損失的風險增加。

#### Risk associated with fixed payout classes 與固定派付類別相關的風險

- ▶ Fixed payout classes pay out a pre-determined annualized fixed percentage of their net asset value or adjusted net asset value at a pre-determined frequency. Under normal circumstances, the rate and frequency are pre-determined and are not subject to the Manager's ongoing discretion. Should the Manager decide to adjust the payout rate, affected investors will receive at least one month's prior written notification. Investments in the fixed payout classes are not an alternative to a savings account or fixed interest paying investment. The pre-determined annualized fixed percentage does not reflect either the actual or expected income or performance of the Sub-Fund.  
固定派付類別按其資產淨值或經調整資產淨值的某一個預設固定年化百分比根據預設頻率作出派付。在正常情況下，比率及頻率為預設，並不受經理人的持續酌情權所規限。倘若經理人決定調整派付率，受影響的投資者將收到至少一個月的事先書面通知。投資於固定派付類別並非儲蓄賬戶或支付定息投資的替代。預設固定年化百分比並不反映本附屬基金的實際或預期收入或表現。
- ▶ Consequently, fixed payout classes are expected to payout capital gains and/or of capital and may do so over a prolonged or indefinite period. Paying-out of capital represents a withdrawal of investors' initial investment. This may result in an immediate reduction of the net asset value per unit and a substantial erosion of an investor's initial investment over the long term, in particular during adverse market conditions. This will also constrain future capital growth of the Sub-Fund together with the possibility that the value of the future returns may be diminished. Over the very long term an investor's initial investment may be nearly, or even completely, exhausted.  
因此，預期固定派付類別將從資本收益及 / 或資本中撥付，並可能長期或持續以此方式撥付。從資本中派付代表投資者從當初投資中提取。這可能導致每單位資產淨值即時減少及投資者的初始投資有一段長時間被大幅蠶食，尤其在不利的市況下。這亦將局限本附屬基金的未來資本增長，以及未來回報價值可能減少。長遠而言，投資者的初始投資可能幾乎或甚至完全耗盡。
- ▶ Fixed payout classes do not distribute a fixed amount and the constant percentage of payout results in higher absolute payout when the net asset value of the relevant fixed payout Class is high, and lower absolute payout when the net asset value of the relevant fixed payout Class is low.  
固定派付類別不分派固定金額，當相關固定派付類別的資產淨值高時，固定派付百分比會導致較高的絕對派付率；當相關固定派付類別的資產淨值低時，絕對派付率則會較低。
- ▶ A positive payout does not imply a positive return. Payments will continue even when a Sub-Fund has not earned income and experiences capital losses. This will result in a more rapid fall in the value of the Unit Class than would occur if fixed payouts were not being paid.  
正數派付並不暗示有正回報。即使本附屬基金未能賺取收入及產生資本損失，仍會繼續支付。這將導致該單位類別的價值的下跌速度比在沒有作出固定派付之情況下更快。

#### Risk associated with distribution out of/effectively out of capital 與從資本中 / 實際從資本中作出分派相關的風險

- ▶ For certain Classes, dividends may be paid out of capital or effectively out of capital which represents a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment. Any payment of dividends may result in an immediate reduction in the net asset value per Unit of the Class.  
就若干類別而言，可能從資本中或實際上從資本中撥付股息，即代表從投資者的原本投資中獲付還或提取部分金額或從該原本投資應佔的任何資本收益中獲付還或提取金額。任何股息的撥付可能導致該類別的每單位資產淨值即時減少。

- ▶ In addition, for certain Currency Hedged Unit Classes, the dividend distribution amount and the net asset value may be adversely affected by differences in the interest rates of the reference currency of the Class and the Sub-Fund's Base Currency. Also, for certain Currency Hedged Unit Classes, differences in interest rates may result in an increase in the amount of dividend distribution paid out of capital and hence a greater erosion of capital than other non-hedged Classes.

此外，就若干貨幣對沖單位類別而言，股息分派金額及資產淨值可能受到類別的參考貨幣與本附屬基金的基本貨幣之間利率差異的不利影響。同樣，就若干貨幣對沖單位類別而言，利率差異亦可能導致從資本撥付的股息分派金額增加，故相比其他非對沖類別會出現較大的資本蠶蝕。

#### **Risk of Base Currency Hedged Classes 基本貨幣對沖類別的風險**

- ▶ Base Currency Hedged Unit Classes seek to minimise the effect of currency fluctuations between the Class Currency of the Unit Class and the Base Currency of the relevant Sub-Fund such that the price in the Class Currency moves similarly to the price in the Base Currency.

基本貨幣對沖單位類別旨在將單位類別的類別貨幣與有關本附屬基金的基本貨幣之間的匯率波動影響降至最低，即類別貨幣的價格與基本貨幣的價格走勢相若。

- ▶ The Sub-Fund's underlying portfolio may have a material exposure to assets which are denominated in a currency (or currencies) which is (or are) different to the Sub-Fund's Base Currency. Base Currency Hedged Unit Classes will be exposed to currency exchange rate movements of the underlying portfolio currencies against the Sub-Fund's Base Currency rather than being exposed to the underlying portfolio currencies against the Class Currency. Investors should be aware that investment in Base Currency Hedged Unit Classes may result in the investor taking speculative currency positions, which may be volatile and may have a material impact on an investor's returns.

本附屬基金的相關投資組合可能有重大比例的資產投資於以有別於本附屬基金基本貨幣的貨幣計值之資產。基本貨幣對沖單位類別將承受相關投資組合貨幣兌本附屬基金基本貨幣之匯率變動的影響，而非相關投資組合貨幣兌類別貨幣之匯率變動影響。投資者應注意，投資於基本貨幣對沖單位類別可能導致投資者持有投機性貨幣倉盤，此等倉盤可能波動，並可能對投資者的回報產生重大影響。

- ▶ Base Currency Hedged Unit Classes are not recommended for investors who are seeking a return in a currency other than the Class Currency of the Class. Investors that do not follow this recommendation should be aware that they may be exposed to higher currency risks and may suffer material losses as a result of exchange rate fluctuations between the Class Currency of the Class and the currency they are seeking a return in.

對尋求回報以類別的類別貨幣以外之貨幣計算的投資者而言，不建議彼等投資於基本貨幣對沖單位類別。不跟隨此建議的投資者應知悉，彼等或會因類別的類別貨幣與其所尋求的回報貨幣之間的匯率波動，而承受較高的貨幣風險及可能蒙受重大損失。

#### **RMB denominated Class risk 人民幣計價類別的風險**

##### **Investors investing in RMB denominated class 投資於人民幣計價類別的投資者**

- ▶ The Sub-Fund offers RMB denominated Unit Classes. Subscriptions and redemptions for the Sub-Fund may involve conversion of currency from/into RMB. Currency conversion will be conducted at the applicable exchange rate and subject to the applicable spread.

本附屬基金提供人民幣計價單位類別。認購及贖回本附屬基金可能涉及某貨幣與人民幣之間的兌換。貨幣兌換將按適用匯率進行並須承擔適用的差價。

- ▶ The RMB is currently not freely convertible and is subject to exchange control policies and restrictions. The Sub-Fund's payment of redemption proceeds or dividends may be delayed in the event that there is insufficient RMB available to it. Further, although offshore RMB (CNH) and onshore RMB (CNY) are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors.

人民幣目前不可自由兌換並面臨外匯管制政策及限制。倘若無法獲得充足的人民幣，本附屬基金可能延遲支付贖回款項或股息。此外，儘管離岸人民幣 (CNH) 和在岸人民幣 (CNY) 是相同的貨幣，但它們的匯率不同。離岸人民幣與在岸人民幣之間的任何差異都可能對投資者產生不利影響。

##### **Non-RMB investors investing in RMB Currency Hedged Unit Class 投資於人民幣貨幣對沖單位類別的非人民幣投資者**

- ▶ For investors with a non-RMB Home Currency who invest in RMB Currency Hedged Unit Classes, they will be exposed to the RMB and any associated foreign exchange risk. RMB Currency Hedged Unit Classes are not recommended for such investors. There is no guarantee that the value of RMB against the investor's Home Currency will not depreciate. Any depreciation of RMB could adversely affect the value of such investors' investment in RMB Currency Hedged Unit Classes.

對於本國貨幣並非人民幣但投資人民幣貨幣對沖單位類別的投資者而言，其將面臨人民幣及任何相關外匯風險。不建議此類投資者投資人民幣貨幣對沖單位類別。概不保證人民幣兌投資者本國貨幣的價值不會貶值。人民幣貶值可能會對此類投資者於人民幣貨幣對沖單位類別的投資價值造成不利影響。

#### **How has the Sub-Fund performed? 本附屬基金過往的業績表現如何？**

- ▶ Past performance is not indicative of future performance. Investors may not get back the full amount invested.

往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。

- ▶ There is insufficient data to provide a useful indication of past performance to investors.

沒有足夠數據用作向投資者提供過往表現之有用指標。

- ▶ Sub-Fund launch date: 12 January 2024

本附屬基金發行日：2024年1月12日

- ▶ Class AM2 - USD launch date: 12 January 2024

AM2類 - 美元發行日：2024年1月12日

- ▶ Class AM2 - USD is a Unit Class open for investment by Hong Kong retail investors and denominated in US Dollars.

AM2類 - 美元乃開放予香港零售投資者投資及以美元計價的單位類別。

#### **Is there any guarantee? 本附屬基金有否提供保證？**

The Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

本附屬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 認購本附屬基金時閣下或須支付的費用

You may have to pay the following fees when you purchase the Sub-Fund.

閣下購買本附屬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	Up to 3.00% of the total subscription amount** 最高達總認購額的 3.00%**
Switching fee 轉換費	Up to 1.0% of the switch-out proceeds** 最高達轉出所得款項的 1.0%**
Redemption fee 贖回費	Nil** 無**

\* You may need to bear additional costs under certain situations in order to mitigate any adverse impacts to the Sub-Fund caused by the transactions. Please refer to the offering document for detail.

為減輕交易可能對本附屬基金造成的不利影響，你可能須在某些情況下承擔額外費用。詳情請參閱銷售文件。

### ▶ Ongoing fees payable by the Sub-Fund 本附屬基金持續繳付的費用

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

以下收費將從本附屬基金總值中扣除，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) 年率 (以資產淨值之%)
Management fee 管理費	1.60%#
Trustee fee 受託人費用	0.07%#
Performance fee 表現費	Not applicable 不適用
Administrative fee 行政費	Not applicable 不適用
Hedging fee payable to the Manager 應支付予經理人的對沖費	Hedged classes: Up to 0.10% per annum of the Net Asset Value of the relevant Class 對沖類別：最高達相關類別資產淨值的 0.10% 年率 Non-hedged classes: Nil 非對沖類別：無

# The fees and charges may also be increased up to maximum level as specified in the offering document by giving at least one month's prior notice to investors. Please refer to the offering document for further details.

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。詳情請參閱銷售文件。

### ▶ Other fees 其他收費

You may have to pay other fees and charges when dealing in the Sub-Fund.

閣下買賣本附屬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 Sub-Fund's next-determined subscription price and redemption price with reference to the net asset value after the intermediaries receive your request in good order on or before 4:00pm (HK Time), being the dealing cut-off time.  
一般而言，閣下認購及贖回本附屬基金單位的價格，是在中介人於香港時間下午4時或之前（即交易截止時間）收到閣下的完整指示後，參照資產淨值而釐定的下一個認購價及贖回價。
- ▶ Intermediaries who sell the Sub-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.  
銷售本附屬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](http://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](http://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 Sub-Fund is calculated and the price of the Sub-Fund is published on each dealing day. The Sub-Fund prices are available online at [www.assetmanagement.hsbc.com.hk](http://www.assetmanagement.hsbc.com.hk) (the website has not been reviewed by the SFC).  
本附屬基金的資產淨值及價格均於每個交易日計算及刊登。本附屬基金價格刊登於 [www.assetmanagement.hsbc.com.hk](http://www.assetmanagement.hsbc.com.hk)（網頁並未經證監會批閱）。
- ▶ The composition of the latest dividends (i.e. the relative amounts paid out of (i) net distributable income and (ii) capital) (if any) for the last 12 months is available from the Manager on request and on the website [www.assetmanagement.hsbc.com.hk](http://www.assetmanagement.hsbc.com.hk) (the website has not been reviewed by the SFC).  
過去12個月的最近期股息之構成（即是有關從 (i) 可供分派淨收入及 (ii) 資本撥付的相對款項）（如有）資料可向經理人索取，並載於網站 [www.assetmanagement.hsbc.com.hk](http://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。
- ▶ The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.  
證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。