

**HSBC GLOBAL INVESTMENT FUNDS - EUROLAND VALUE**

滙豐環球投資基金 - 歐元區價值

March 2026 2026年03月

- ▶ **This statement provides you with key information about the HSBC GLOBAL INVESTMENT FUNDS - EUROLAND VALUE**  
本概要提供有關滙豐環球投資基金 - 歐元區價值的重要資料
- ▶ **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 (Luxembourg) S.A.
<b>Investment adviser 投資顧問</b>	HSBC Global Asset Management (France) (Internal delegation, France / 內部委託, 法國)
<b>Depository 存託銀行</b>	HSBC Continental Europe, Luxembourg
<b>Dealing frequency 進行交易</b>	Daily on every dealing day / 每一個交易日
<b>Base currency 基本貨幣</b>	Euro / 歐元
<b>Ongoing charges over a year 全年經常性開支比率</b>	Class AC / AC 類 1.85% <sup>§</sup> Class ACHRMB / ACHRMB 類 1.86% <sup>**</sup> Class ACHUSD / ACHUSD 類 1.86% <sup>***</sup> Class AD / AD 類 1.85% <sup>*</sup> Class ADHUSD / ADHUSD 類 1.86% <sup>***</sup> Class AMFLX / AMFLX 類 1.85% <sup>**</sup>
<b>Dividend policy 股息政策</b>	Class AC / ACHRMB / ACHUSD - No dividends will be declared or paid AC / ACHRMB / ACHUSD 類 - 將不宣佈或派發股息 Class AD / ADHUSD - Declared annually on a discretionary basis, and if declared, will be paid annually AD / ADHUSD 類 - 按酌情基準每年宣佈, 如獲宣佈, 將會每年派發股息。 Class AMFLX - are flexible payout share classes. Flexible payout share classes pay out an amount which is not based on investment income or estimated yield of the Fund. Instead, for these flexible payout shares the Board of Directors aims to announce payouts monthly on a discretionary basis with reference to (i) the long-term expected income and net capital gains (both realised and unrealised) of the Fund's underlying portfolio ("Expected Return"); and (ii) (for currency hedged share classes only) an estimate of the interest rate carry (which could be positive or negative) and which is based upon the interest rate differential between the Fund's base currency and the reference currency of the Class. If declared, payout will be paid monthly. Payout may be paid out of the capital or effectively out of capital of the relevant Class. Payment out of capital or effectively out of capital may result in an immediate reduction of the Net Asset Value of the relevant Class. <sup>#</sup> AMFLX 類 - 為靈活派付股份類別。靈活派付股份類別支付的金額並非基於本基金的投資收入或估計收益。對於靈活派付股份, 董事會擬按酌情基準參考(i)本基金相關投資組合長期預期收入及資本淨收益(已變現及未變現)(「預期回報」); 及(ii)(僅就貨幣對沖股份類別而言), 估計利差(可能為正亦可能為負), 基於本基金貨幣與類別參考貨幣間的息差後宣佈每月派付。如宣佈, 派付將會每月派發。派付可從相關類別的資本或實際上從相關類別的資本中支付。從資本或實際上從資本中支付派付, 可能導致相關類別的每股資產淨值即時減少。 <sup>#</sup>
<b>Financial year end 財政年度終結日</b>	31 March / 03月31日
<b>Minimum investment (initial and subsequent) 最低認購額(首次及其後)</b>	Class A - USD 1,000   HKD 10,000   AUD 1,500   EUR 850   GBP 650   RMB 10,000   SGD 1,250   CAD 1,000   CHF 1,000   JPY 150,000 (Price of shares are quoted in EUR) A類 - 1,000美元   10,000港元   1,500澳元   850歐元   10,000人民幣   1,000加元   650英鎊   1,250新加坡元   1,000瑞士法郎   150,000 日元 (股份價格以歐元報價)

<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 12 months to the end of March 2025. 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))表示為該類別截至2025年3月底止12個月的平均資產淨值的百分比。此數字每年均可能有所變動。

<sup>§</sup> This Share Class is also available in other dealing currencies, including Class ACUSD.  
此股份類別亦提供其他交易貨幣, 包括 ACUSD類。

- \*\* The figure is an estimate only (as the class is recently launched) and represents the sum of the estimated ongoing expenses (including, where applicable and in accordance with SFC requirements, estimated expenses for investing in shares or units of other funds) chargeable to the class expressed as a percentage of the class's estimated average net asset value. 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（因為該類別最近新推出），指可向類別收取的估計經常性開支的總額（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）），並以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。
- \*\*\* The figure is an estimate only (as the fee level is changed) and represents the sum of the estimated ongoing expenses (including, where applicable and in accordance with SFC requirements, estimated expenses for investing in shares or units of other funds) chargeable to the class expressed as a percentage of the class's estimated average net asset value. 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（因為費用水平更改），指可向類別收取的估計經常性開支的總額（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）），並以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。
- # The Board of Directors may at its discretion pay dividend out of gross income while charging/ paying all or part of the Fund's fees and expenses to/ out of the capital of the Fund (resulting in an increase in distributable income for the payment of dividends by the Fund), and thereby effectively pay distributions out of capital of the Fund.  
董事會可酌情決定從總收入撥付股息，同時從本基金的資本中扣除／支付本基金的全部或部分費用及支出（導致可供本基金支付股息的可分派收入增加），因此實際上從本基金的資本中支付股息。

## 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 mutual fund. It is domiciled in Luxembourg and its home regulator is Commission de Surveillance du Secteur Financier.

本附屬基金（「基金」）所屬的傘子基金以互惠基金形式組成。本基金在盧森堡註冊成立，在當地由Commission de Surveillance du Secteur Financier監管。

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

### Investment Objectives and Strategy 投資目標及策略：

The Fund aims to provide long term total return by investing in a portfolio of Eurozone equities.

本基金旨在透過投資歐元區股票組合，提供長期總回報。

The Fund invests in normal market conditions a minimum of 90% of its net assets in equities and equity equivalent securities of companies which are domiciled in, based in, carry out the larger part of their business activities in, or are listed on a Regulated Market in, any European Monetary Union ("EMU") member country. The Fund may also invest in eligible closed-ended Real Estate Investment Trusts ("REITs").

本基金於正常市況下將其至少90%的淨資產投資於在任一個歐洲貨幣聯盟成員國（「歐元聯盟」）註冊、位於該處、在該處進行大部分商業活動或在任何歐元聯盟受監管市場上市的公司股票及等同股票的證券。本基金亦可投資於合資格封閉式房地產投資信託基金（「REITs」）。

The Fund aims to achieve the aforesaid objective, while promoting ESG characteristics within the meaning of Article 8 of SFDR. The Fund aims to have a higher ESG score, calculated as a weighted average of the ESG scores given to the companies in which the Fund has invested, than the weighted average of the constituents of the MSCI EMU (the "Reference Benchmark").

本基金旨在實現上述目標，同時促進SFDR第8條界定的ESG特點。本基金旨實現較摩根士丹利歐洲貨幣聯盟指數（「參考基準」）成分的加權平均值更高的ESG分數（按給予本基金已投資的公司的ESG分數的加權平均值計算）。

The Fund normally invests across a range of market capitalisations without any capitalisation restriction.

本基金通常投資於不同市值的公司，沒有任何市值限制。

The Fund will not invest more than 10% of its net assets in REITs.

本基金不會將其淨資產多於10%投資於REITs。

The Fund may invest up to 10% of its net assets in units or shares of UCITS and/or other Eligible UCIs (including other sub-funds of HSBC Global Investment Funds).

本基金可將其最多10%的淨資產投資於UCITS及/或其他合資格UCIs（包括滙豐環球投資基金的其他附屬基金）的單位或股份。

The Fund may also invest in bank deposits, money market instruments or money market funds for treasury purposes.

本基金亦將為財務管理目的投資於銀行存款、貨幣市場工具或貨幣市場基金。

The Fund may use financial derivative instruments for hedging and cash flow management (for example, Equitisation). However, the Fund will not use financial derivative instruments extensively for investment purposes. The financial derivative instruments the Fund is permitted to use include, but are not limited to, futures and foreign exchange forwards (including non-deliverable forwards). Financial derivative instruments may also be embedded in other instruments in which the Fund may invest. Financial derivative instruments may also be used for efficient portfolio management purposes.

本基金可使用金融衍生工具作對沖及現金流管理（例如股權化）用途。然而，本基金不會廣泛使用金融衍生工具作投資用途。本基金獲准使用的金融衍生工具包括但不限於期貨及外匯遠期（包括非可交付遠期）。金融衍生工具亦可嵌入於本基金可投資的其他工具。金融衍生工具亦可用作有效投資組合管理。

The 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%.

本基金可訂立最多佔其淨資產29%的證券借貸交易，惟預期不會超過25%。

The Fund is actively managed and does not track a benchmark. The Fund has an internal or external target to outperform the Reference Benchmark.

本基金進行主動管理，不追蹤基準指數。本基金設定的內部或外部目標為表現優於參考基準。

The Investment Adviser will use its discretion to invest in securities not included in the Reference Benchmark based on active investment management strategies and specific investment opportunities. It is foreseen that the Reference Benchmark will not be used as a universe from which to select securities.

投資顧問將根據主動投資管理策略及特定投資機會酌情投資於並未納入參考基準的證券。預計參考基準不會用作從中篩選證券的候選名單。

The deviation of the Fund's performance and underlying investments' weightings relative to the Reference Benchmark are monitored, but not constrained, to a defined range.

本基金的表現及相關投資的權重相對於參考基準的偏離程度受到監控，但不限制在界定範圍。

### Use of derivatives 衍生工具的使用

- ▶ The Fund's net derivative exposure may be up to 50% of the Fund's net asset value.

本基金衍生工具的淨投資比例範圍最高可達本基金資產淨值的50%。

### What are the Key Risks? 本基金有哪些主要風險?

**Investment involves 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 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 shares 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，及股份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 share'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 Share 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股份報價的貨幣（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(或如屬貨幣對沖股份類別，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.

匯率可能受匯率管控，以及其他政治及經濟事件變化影響。

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

- ▶ The 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。

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

- ▶ The Fund's investments are concentrated in the Eurozone. The value of the Fund may be more volatile than that of a fund having a more diverse portfolio of investments.

本基金集中投資於歐元區。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 the Eurozone.

此外，本基金的價值可能較容易受到影響歐元區的不利經濟、政治、政策、外匯、流動性、稅務、法律或監管事件的影響。

### Eurozone risk 歐元區風險

- ▶ In light of ongoing concerns on the sovereign debt risk of certain countries within the Eurozone, the Fund's investments in the region may be subject to greater volatility, liquidity, currency and default risks. Any adverse events, such as credit downgrade of a sovereign or exit of Eurozone members, may have a negative impact on the value of the Fund.

鑑於歐元區內若干國家的主權債務風險持續引發市場憂慮，本基金在區內的投資可能面臨較高的波動性、流動性、貨幣及違約風險。某主權國家信貸評級下調或歐元區成員國退出等任何不利事件均可能會對本基金價值構成負面影響。

### 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。

### Risks associated with flexible pay-out classes 與靈活派付股份類別相關的風險

- ▶ This Flexible Pay-Out Shares deliberately pay out of net capital gains (both realised and unrealised). In addition, this Flexible Pay-Out Shares will pay out of capital (or effectively out of capital) to the extent that:

此靈活派付股份刻意從淨資本收益（已變現及未變現）作出派付。此外，此靈活派付股份將按以下基準從資本中（或實際上從資本中）派付：

- fees and expenses and taxes are charged to capital;  
費用和開支及稅項乃從資本扣除；
- short-medium term market cycles result in performance temporarily falling short of the Expected Return (which is a long-term forecast). In this regard, where an investor's investment horizon is shorter than the Expected Return's time horizon, it may lead to them realising their investment during such a period. This would result in the return of their investment suffering from both (a) the return falling short of the Expected Return; and (b) erosion of capital due to both (i) and (ii); and  
短至中期的市場週期導致表現暫時低於預期回報（屬一項長期預測）。就此而言，倘若投資者的投資期限短於預期回報的投資期限，則可能導致彼等在此期間變現其投資，因而導致其投資回報同時受到 (a) 回報低於預期回報；及 (b) 因 (i) 及 (ii) 項產生的資本蠶食；及
- the actual long term performance is less than the Expected Return.  
實際長期表現低於預期回報。

- ▶ Consequently, this Flexible Pay-Out Shares may pay out of capital over a prolonged or indefinite period. Paying-out of capital represents a withdrawal of investors' initial investment. This may result in 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.

因此，此靈活派付股份可能長期或無限期從資本中作出派付。從資本中派付代表投資者從當初投資中提取。這可能導致投資者的初始投資在長期內被大幅蠶食。非常長遠而言，投資者的初始投資可能幾乎或甚至完全耗盡。

### Risk of Portfolio Currency Hedged classes 投資組合貨幣對沖類別的風險

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

投資組合貨幣對沖股份類別旨在將股份類別的類別貨幣與有關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。

- ▶ Portfolio Currency Hedged Share 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（「回報貨幣」）計算的投資者而言，不建議彼等投資於投資組合貨幣對沖股份類別。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。

### 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 Fund leading to a higher risk of significant loss by the 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基金對衍生工具的投資金額，令本基金遭受重大損失的風險增加。

### RMB denominated class risk 人民幣計值類別的風險

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

- ▶ The Fund offers RMB denominated share classes. Subscriptions and redemptions for the 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.

本基金提供人民幣計價股份類別。認購及贖回本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 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 Share Class 投資於人民幣貨幣對沖股份類別的非人民幣投資者**

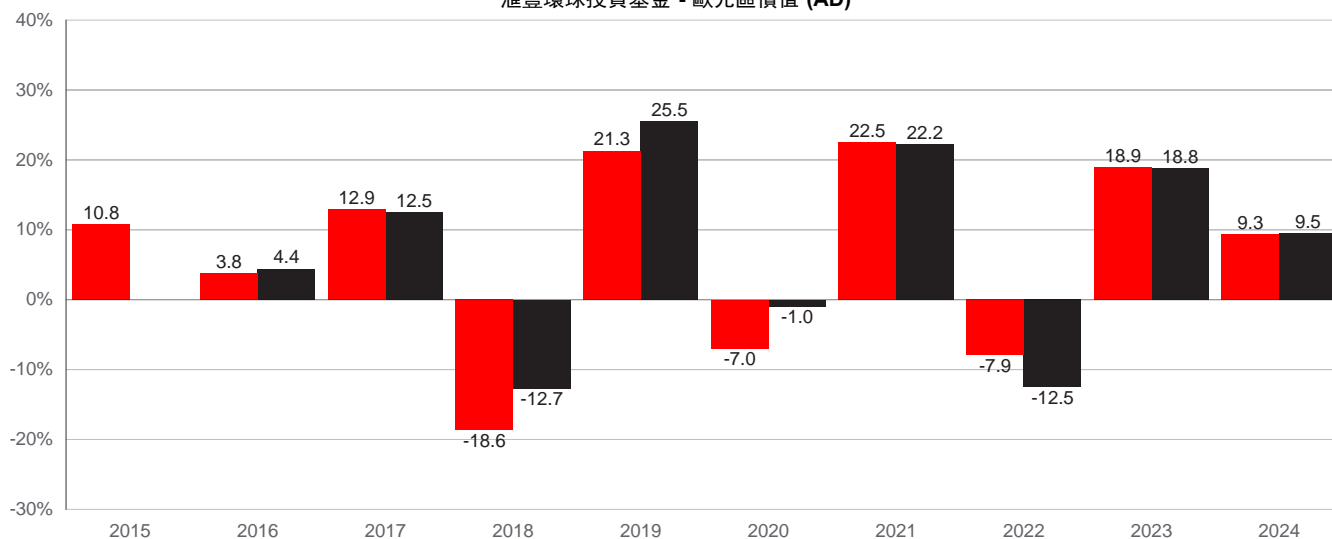
- ▶ For investors with a non-RMB Home Currency who invest in RMB Currency Hedged Share Classes, they will be exposed to the RMB and any associated foreign exchange risk. RMB Currency Hedged Share Classes are not recommended for such investors. There is no guarantee that the value of RMB against the investor's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

對於本國貨幣並非人民幣但投資人民幣貨幣對沖股份類別的投資者而言，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股份類別。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股份類別的投資價值造成不利影響。

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

### HSBC GLOBAL INVESTMENT FUNDS - EUROLAND VALUE (AD)

滙豐環球投資基金 - 歐元區價值 (AD)



- Fund 基金
- Benchmark 基準

- ▶ Past performance information 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。
- ▶ 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 share class increased or decreased in value during the calendar year being shown. Performance data has been calculated in EUR including ongoing charges and excluding subscription fee and redemption fee you might have to pay. Performance is not denominated in HKD or USD. HKD or USD based investors are exposed to exchange rate fluctuations. 數據顯示股份類別於上述曆年的價值升跌。業績數據以歐元計算，包括經常性開支但不包括您可能需支付的認購費用及贖回費用。業績非以港元或美元計算，以港元或美元作出投資的投資者須承受匯率波動的風險。
- ▶ The Fund has formally adopted MSCI EMU as the reference performance benchmark of the Fund with effect from 2016. The reference performance benchmark is shown for comparison purposes only and the Fund may not be managed to the reference performance benchmark. 本基金已由2016年起正式採用摩根士丹利歐元聯盟 (MSCI EMU) 作為本基金的參考表現基準。此參考表現基準僅供比較用途，而本基金未必依據參考表現基準予以管理。
- ▶ Fund launch date: 04/04/2003  
基金成立日期：2003年04月4日
- ▶ Class AD launch date: 04/04/2003  
AD 類成立日期：2003年04月4日
- ▶ Class AD is a share class open for investment by Hong Kong retail investors and denominated in the Fund's base currency. AD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價的股份類別。

## 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 您須支付
Subscription fee 認購費	Up to 4.50%* of the total subscription amount 最高達認購總額的4.50%*
Switching fee 轉換費	Up to 1.00%* of the Switch-Out proceeds 最高達轉出所得款項的1.00%*
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 Fund caused by the transactions. Please refer to the offering document for further details.

為減輕交易可能對本基金造成的不利影響，閣下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 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 Fund) 年率（以本基金資產淨值之%）
Management fee 管理費	Class AC / Class ACHRM B / Class ACHUSD / Class AD / Class ADHUSD / Class AMFLX - 1.50% / AC 類 / ACHRM B 類 / ACHUSD 類 / AD 類 / ADHUSD 類 / AMFLX 類 - 1.50%
Custodian fee 保管費	Not applicable, included in the Administrative fee 不適用，已包括在行政費內
Administrative fee 行政費	0.35%^
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 1 Month's prior notice to investor. Please refer to the offering document for further details. This amount does not include the fees of the Administration Agent or other appointed parties relating to the execution of the currency hedging policy, which will be borne by the relevant hedged share class. Where the Administration Agent or other appointed parties takes these fees, the rate for fees relating to the execution of the currency hedging policy is up to 0.025% per annum of the net asset value of the hedged share class.

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。進一步詳情請參閱銷售文件。此金額並不包括行政代理或其他指定方有關執行貨幣對沖政策的費用，該費用將由有關對沖股份類別承擔。若行政代理或其他指定方收取該等費用，執行貨幣對沖政策所收取的費用年率為最高達貨幣對沖股份類別資產淨值的0.025%。

### ▶ 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 shares 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 16:00 HK Time, being the Fund's dealing cut-off time.

一般而言，閣下認購及贖回本基金股份的價格，是在中介人於香港時間16:00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價及贖回價。

### ▶ 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 past performance information of other share 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股份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](http://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](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。